Credit Card Payment Arrangement Request

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Credit Card Company Name] [Company Address] [City, State, Zip Code]

Dear Customer Service.

I hope this message finds you well. I am writing to formally request a payment arrangement for my credit card account [Insert Account Number]. Due to [brief explanation of financial hardship, e.g., "unexpected medical expenses" or "job loss"], I am currently experiencing difficulties in making my regular payments.

To ensure that I remain in good standing with your company, I would like to propose a revised payment plan. I am able to make payments of [insert proposed amount] per month for the next [insert number of months] months. I believe this arrangement will allow me to manage my finances better while continuing to honor my debt obligations.

Thank you for considering my request. I appreciate your understanding and support in this difficult time. Please let me know if you require any additional information or documentation.

Sincerely,
[Your Name]