Credit Card Over-Usage Notification

Dear [Customer Name],

We hope this message finds you well. We are writing to inform you that your credit card account ending in [last four digits] has exceeded the designated usage limit.

As of [date], your current balance stands at [amount] which is above your approved limit of [limit amount]. Please note that this may result in additional fees or declined transactions.

We advise you to review your recent transactions and manage your spending accordingly. If you have any questions or need assistance, please contact our customer service at [customer service phone number] or email us at [customer service email].

Thank you for your attention to this matter.

Sincerely,

[Your Bank Name]

[Your Bank Contact Information]