

Notification of Financial Difficulties

Date: [Insert Date]

To Whom It May Concern,

I am writing to formally notify you that I am currently experiencing financial difficulties that affect my ability to manage my credit card account ending in XXXX.

Due to [briefly explain the reason, e.g., unexpected medical expenses, loss of employment, etc.], I am unable to maintain my usual payment schedule.

I am committed to resolving this situation and kindly request your assistance in this matter. I would appreciate any options you could provide regarding payment plans, reduced payments, or any other support you may offer during this challenging time.

Thank you for your understanding. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]