

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a reconsideration of the interest rate applied to my account ([Account Number]). I have been a loyal customer for [duration] and have consistently made timely payments.

Due to [mention any reasons: changes in the financial market, personal circumstances, etc.], I believe that a reduction in my interest rate would not only alleviate my financial burden but also strengthen my ongoing relationship with your institution.

I appreciate your attention to this matter and look forward to your positive response.

Thank you for considering my request.

Warm regards,

[Your Name]