

Notification of Decreased Credit Card Limit

Date: [Insert Date]

Dear [Cardholder's Name],

We are writing to inform you that, as part of our ongoing efforts to manage risk and maintain the integrity of our lending practices, we have made the decision to decrease your credit card limit on your account ending in [last four digits of the card].

Your new credit limit will be [New Credit Limit], effective immediately. This decision is based on various factors, including but not limited to your payment history and overall credit usage.

We understand that a credit limit change can be concerning, and we encourage you to reach out to us at [Customer Service Phone Number] if you have any questions or need further assistance.

Thank you for your understanding and continued trust in us.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Contact Information]