

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Application ID: [Application Number]

Dear [Applicant Name],

Thank you for your recent interest in the [Credit Card Name]. We are writing to provide you with an update regarding the status of your application.

Current Status: [Approved / Pending / Declined]

[Option 1: If Approved]

Congratulations! Your application has been approved with a credit limit of \$[Limit]. You should receive your physical card and welcome kit via mail within [Number] business days.

[Option 2: If Pending]

Your application is currently undergoing further review by our underwriting department. In some cases, we require additional information to make a final decision. If any documentation is needed, a representative will contact you shortly. You can expect a final decision within [Number] business days.

[Option 3: If Declined]

We regret to inform you that we are unable to approve your application at this time. Our decision was based on several factors, including [Reason 1] and [Reason 2]. Within the next few days, you will receive a formal letter via mail detailing the specific reasons for this decision and information regarding your credit score and your rights under the Fair Credit Reporting Act.

If you have any questions, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Underwriter Name or Department Name]

[Financial Institution Name]