

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Financial Institution Name]
[Credit Card Department]
[Address]
[City, State, Zip Code]

RE: Secured Credit Card Account Upgrade - Account ending in [Last 4 Digits]

To Whom It May Concern,

I am writing to you regarding my secured credit card account, which is scheduled to expire on [Expiration Date].

Over the past [Number] months, I have maintained this account with consistent on-time payments and responsible credit utilization. Given my positive payment history and improved credit standing, I would like to request that my account be reviewed for an upgrade to an unsecured credit card product upon the expiration of my current card.

Specifically, I am requesting the following:

- The transition of my account to a standard, unsecured credit card.
- The full refund of my original security deposit in the amount of \$[Amount].
- The retention of my current account history and age to ensure no negative impact on my credit score.

Please let me know if there are any specific steps I need to take or additional information required to complete this transition. If my account is not yet eligible for an automatic upgrade, please provide the specific criteria or timeframe required for a future review.

Thank you for your time and for your assistance in helping me build my credit profile.

Sincerely,

[Your Signature]

[Your Printed Name]