

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

[Date]

[Customer Name]  
[Street Address]  
[City, State, Zip Code]

**RE: Important Notice Regarding Changes to Your Credit Card Account**  
Account Number ending in: [Last 4 Digits]

Dear [Customer Name],

This letter is to inform you of an upcoming change to the Annual Percentage Rate (APR) associated with your [Name of Credit Card] account. Please review this information carefully as it impacts your borrowing costs.

**Changes to Your Interest Rates:**

- **Current APR for Purchases:** [Current %]
- **New APR for Purchases:** [New %]
- **Effective Date:** [Date Change Becomes Effective]

**Reason for Change:**

[Insert reason: e.g., Increase in the Prime Rate / Expiration of promotional period / Review of creditworthiness].

**How This Affects You:**

Starting on the effective date listed above, the new APR will apply to any new transactions. [Optional: The new rate will also apply to existing balances as permitted by your cardholder agreement]. Your monthly minimum payment may increase as a result of this change.

**Your Right to Opt-Out:**

If you do not wish to accept these new terms, you have the right to reject this change by notifying us in writing by [Opt-out Deadline Date]. If you reject these changes, your account will be closed, and you will be required to pay off your remaining balance under your current terms.

If you have any questions, please call our Customer Service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Name/Signature]

[Title]

[Financial Institution Name]