

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

Subject: Important updates to your [Credit Card Name] Rewards Program

Dear [Customer Name],

We are writing to inform you of upcoming changes to the rewards program associated with your [Credit Card Name] account ending in [Last 4 Digits].

Effective [Effective Date], the following modifications will take place:

- **Earning Rates:** [Description of change, e.g., Earn 2 points per dollar spent on travel instead of 3].
- **Redemption Options:** [Description of change, e.g., New minimum point requirement for statement credits].
- **Benefit Updates:** [Description of change, e.g., Removal of airport lounge access or addition of new merchant discounts].

Please note that any rewards earned prior to [Effective Date] will remain in your account and are subject to the previous terms until they expire or are redeemed.

We value your business and are committed to providing you with competitive benefits. To view the full updated Rewards Program Terms and Conditions, please visit [Website URL] or log in to your mobile app.

If you have any questions regarding these changes, please call our customer service team at [Phone Number].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]