

[Date]

[Recipient Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Notice of Your Credit Terms

Dear [Recipient Name],

We are providing this notice to inform you that we have set the terms for your unsecured credit limit based, in whole or in part, on information in a report from a consumer reporting agency. The terms offered to you may be less favorable than the terms offered to consumers with very good or excellent credit histories.

Your Credit Score

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your report changes.

- **Your Credit Score:** [Insert Score]
- **Date Scored:** [Insert Date]
- **Source of Score:** [Insert Agency Name, e.g., Equifax/Experian/TransUnion]

Understanding Your Score: Scores range from a low of [Insert Min Score] to a high of [Insert Max Score]. Compared to other consumers, your score ranks higher than [Insert Percentage]% of U.S. consumers.

Key Factors Affecting Your Score

The following factors negatively affected your credit score:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]

Your Right to a Free Credit Report

Under federal law, you have a right to obtain a free copy of your credit report from [Agency Name] if you request it within 60 days of receiving this notice. To obtain your free report, contact:

[Agency Name]
[Agency Address]
[Agency Phone Number]
[Agency Website]

If you find that any information in your credit report is inaccurate or incomplete, you have the right to dispute that information with the consumer reporting agency.

If you have any questions regarding this notice, please contact us at [Creditor Phone Number].

Sincerely,

[Sender Name/Department]
[Company Name]