

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Revocation of Unsecured Credit Privileges

Account Number: [Last 4 Digits of Account Number]

Dear [Customer Name],

Please be advised that after a recent review of your account, [Financial Institution Name] has made the decision to revoke your unsecured credit privileges effective [Effective Date].

As of this date, your credit card account has been closed to new purchases, cash advances, and balance transfers. This decision was based on the following reason(s):

- [Insert Reason: e.g., Delinquency, Change in Credit Score, Breach of Agreement, etc.]

Important Information Regarding Your Account:

- **Outstanding Balance:** You remain responsible for the repayment of any outstanding balance currently on the account.
- **Monthly Payments:** You must continue to make at least the minimum monthly payment by the due date shown on your statements until the balance is paid in full.
- **Card Disposal:** Please destroy any physical credit cards associated with this account immediately.

If you believe this decision was made in error or if you have questions regarding your remaining balance, please contact our Customer Service Department at [Phone Number] during our business hours of [Business Hours].

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]

[Financial Institution Name]

Notice: If this action was based in whole or in part on information contained in a consumer report, you have the right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency.