

[Date]

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

Re: Notice of Revocation of Unsecured Credit Privileges  
Account Number ending in: [Last 4 Digits of Account]

Dear [Customer Name],

We are writing to inform you that, following a recent review of your personal account, [Financial Institution Name] has decided to revoke your unsecured credit privileges, effective [Date].

As a result of this action:

- Your credit line has been closed to new purchases and cash advances.
- Any outstanding balance remains due and payable according to the terms of your original agreement.
- You should destroy any credit cards or checks associated with this account.

This decision was based on the following reason(s):

[Insert specific reason, e.g., delinquency, change in credit score, or breach of terms].

If this decision 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. The agency used for this review was:

[Credit Bureau Name]  
[Credit Bureau Address]  
[Credit Bureau Phone Number]

Please note that the reporting agency played no part in our decision and is unable to provide specific reasons why we have taken this action. You have the right to obtain a free copy of your report from the agency within 60 days of receiving this notice and to dispute the accuracy or completeness of any information in the report.

If you have any questions regarding your remaining balance or repayment options, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Name/Department]  
[Financial Institution Name]