

[Bank Name]  
[Department Name]  
[Street Address]  
[City, State, Zip Code]

[Date]

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

Subject: Notice of Revocation of Unsecured Credit Privileges

Dear [Customer Name],

We are writing to inform you that after a recent review of your financial profile and account activity, [Bank Name] has made the decision to revoke your unsecured credit privileges, effective [Date].

This decision applies to the following account(s):  
Account Type: [e.g., Personal Line of Credit / Credit Card]  
Account Number ending in: [Last 4 Digits]

**What this means for you:**

- Your access to draw funds from the above-mentioned credit line(s) has been suspended.
- Any existing outstanding balance remains due and payable according to your original Credit Agreement.
- You must stop using any checks or cards associated with these accounts immediately.

**Reason for this action:**

This decision was based on the following factor(s):  
[Insert Reason, e.g., A decrease in your credit score / Delinquency on payment obligations / Changes in financial circumstances].

If this decision was based in whole or in part on information contained in a consumer credit report, you have the right to obtain a free copy of your report from the credit reporting agency listed below within 60 days of receiving this letter:

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

Please contact our Customer Service Department at [Phone Number] if you have any questions regarding your current balance or repayment options.

Sincerely,

[Sender Name/Department]

[Bank Name]