

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Re: Notice of Revocation of Unsecured Credit Privileges - Account Number: [Account Number]

Dear [Client Name],

This letter serves as formal notification that [Wealth Management Institution Name] has elected to revoke your unsecured credit privileges, effective [Date].

Following a recent periodic review of your wealth management portfolio and credit profile, we have determined that your current unsecured line of credit no longer meets our internal risk management guidelines. Consequently, the following actions have been taken:

- Your unsecured line of credit has been closed to new draws or advances.
- Any outstanding balance remains due and payable according to the terms of your original agreement.
- Access to credit via associated checks or cards has been deactivated.

Please note that this decision specifically pertains to unsecured credit and does not necessarily impact your managed investment accounts or other secured lending facilities you may hold with us.

If you have an outstanding balance, please continue to make your regularly scheduled payments to avoid further collection actions or impacts to your credit score. If you wish to discuss transitioning to a secured credit facility backed by your investment portfolio, please contact your Wealth Advisor.

If you believe this decision was made in error or if you have questions regarding this notification, you may contact our Credit Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Authorized Signature]

[Name and Title]

[Wealth Management Institution Name]