

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Regarding your credit limit increase request for account ending in [Last 4 Digits]

Dear [Customer Name],

Thank you for contacting us regarding a credit limit increase on your account. We appreciate your continued business with [Financial Institution Name].

After carefully reviewing your request, we are unable to approve an increase at this time for the following reason:

**Your account has not been open long enough to qualify for a limit increase.**

To ensure responsible lending, we require a minimum account history of [Number of Months, e.g., 6 months] before we can evaluate an account for a higher credit limit. This period allows us to establish a consistent payment and usage pattern.

We encourage you to continue using your card and making on-time payments. We will be happy to re-evaluate your account once it has been active for the required timeframe.

If you have any questions regarding this decision, please call our customer service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]