

[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 request to increase the credit limit on your account. After carefully reviewing your application and current account standing, we are unable to approve your request at this time.

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

- [Reason 1: e.g., Insufficient time since account opening]
- [Reason 2: e.g., Recent payment history]
- [Reason 3: e.g., High utilization of current credit line]

Our credit review process may include information obtained from a consumer reporting agency. If a credit report was used in this decision, you have the right under the Fair Credit Reporting Act to obtain a free copy of your report within 60 days from [Credit Bureau Name].

[Credit Bureau Name]

[Address]

[Phone Number]

Please note that this decision does not affect your current credit limit or your ability to use your account as usual. We value your business and encourage you to apply again in [Number] months.

Sincerely,

[Your Name/Department]

[Company Name]