

[Date]

[Applicant Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Regarding your request for a credit limit increase

Dear [Applicant Name],

Thank you for your recent request to increase the credit limit on your [Account Type/Account Number ending in XXXX].

After carefully reviewing your application and credit profile, we are unable to approve your request at this time for the following reason:

- **Insufficient credit history:** Your credit file does not yet have enough established history or length of time with active accounts to support a higher credit limit.

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Credit Bureau Name]

[Bureau Address]

[Bureau Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

We value your business and encourage you to continue using your account responsibly. We would be happy to re-evaluate your account once your credit history has had more time to mature.

Sincerely,

[Company Name]

[Department Name]