

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Credit Card Department]
[Bank Address]
[City, State, Zip Code]

Subject: Formal Request to Close Credit Card Account - Account Number: [Your Full Account Number]

Dear Customer Service Department,

I am writing to formally request the immediate cancellation of my credit card account ending in [Last 4 Digits of Card].

The reason for this cancellation is due to recent unusual spending patterns and unauthorized activity identified on the account. I wish to close the account entirely to prevent any further fraudulent charges or security risks. Please ensure that the account is closed permanently and not just suspended.

Please confirm the following in writing:

- The account has been closed at my request.
- The account balance is currently [Zero / Amount Paid in Full].
- A report has been sent to the relevant credit bureaus stating the account was "Closed at Customer's Request."

I have already destroyed my physical credit card. Please stop any further automated billing or recurring charges associated with this card number immediately.

I look forward to receiving written confirmation of this closure within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]