

[Financial Institution Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

[Date]

[Customer Name]

[Customer Address Line 1]

[Customer Address Line 2]

[City, State, Zip Code]

RE: Notice of Credit Line Suspension

Account Number ending in: [Last 4 Digits of Account]

Dear [Customer Name],

We are writing to inform you that we have suspended your ability to make further draws or purchases on your credit line, effective [Effective Date].

Reason for this Action:

This decision was based on the following factor(s):

- [Insert Reason: e.g., Significant decline in the value of the property securing the loan]
- [Insert Reason: e.g., Material change in your financial circumstances]
- [Insert Reason: e.g., Failure to meet the terms of the credit agreement]

Impact on Your Account:

- You will not be able to obtain new advances, use credit cards associated with this account, or write checks against this line of credit.
- This suspension does not change your obligation to repay any outstanding balance according to your existing agreement.
- Any scheduled automatic payments or recurring transfers may be impacted.

Your Rights:

If you believe the information we used to make this decision is incorrect, or if there has been a change in your circumstances that you would like us to review, you may request a reinstatement of your credit privileges. Please submit your request in writing to the address listed above or contact our customer service department.

Credit Reporting Agency Disclosure:

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

[Agency Name]
[Agency Address]
[Agency Phone Number]

If you have any questions regarding this notice, please contact us at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Department]
[Title]
[Financial Institution Name]