Date: [Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Interest Rate

Dear [Customer Name],

Thank you for your recent inquiry or application regarding [Type of Credit/Account]. After reviewing your file, we are writing to inform you that we are unable to offer you our most favorable interest rate. Instead, your account will be subject to an interest rate of [Percentage]%.

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

[Name of Credit Bureau]
[Address of Credit Bureau]
[Phone Number of Credit Bureau]

Please note that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the action was taken.

Under the Fair Credit Reporting Act, you have the right to:

- Obtain a free copy of your consumer report from the agency listed above, provided that you request it within 60 days of receipt of this notice.
- Dispute the accuracy or completeness of any information in a consumer report furnished by the agency.

Your Credit Score Information:

We also used a credit score from this agency in taking this action. A credit score is a number that takes into account information in your consumer report.

- Your credit score: [Score]
- Date: [Date Score was Calculated]
- Scores range from a low of [Min Score] to a high of [Max Score].

Key factors that adversely affected your credit score include:

1. [Factor 1]
2. [Factor 2]
3. [Factor 3]
4. [Factor 4]

If you have any questions regarding this letter, please contact us at [Company Phone Number].

Sincerely,

[Sender Name/Department]
[Company Name]

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because all or part of the applicant's income derives from any public assistance program.