

[Bank Name]  
[Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Notice of Expiring Promotional Rate - Account Ending in [Last 4 Digits]**

Dear [Customer Name],

We are writing to remind you that the introductory promotional interest rate on your Home Equity Line of Credit (HELOC) is scheduled to expire on **[Expiration Date]**.

After this date, your annual percentage rate (APR) will transition to the standard variable rate as outlined in your original credit agreement. Based on current market indices, your new estimated rate will be **[Variable Rate]%**. This change will likely result in an increase in your monthly minimum payment.

**What you need to do:**

- **Review your statement:** Check your upcoming billing cycles to see how the new rate impacts your monthly obligations.
- **Lock in a rate:** Ask us about our "Fixed-Rate Loan Option" which may allow you to convert a portion of your balance to a fixed interest rate.
- **Discuss your options:** If you would like to explore refinancing or other credit solutions, our specialists are ready to help.

To discuss your account or learn about current retention offers, please call us at [Phone Number] or visit your local branch.

Thank you for choosing [Bank Name] for your home financing needs.

Sincerely,

[Sender Name]  
[Title]  
[Bank Name]