

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

Subject: Congratulations, You are eligible for a HELOC limit increase

Dear [Customer Name],

Because of your excellent payment history and the growing value of your home, we are pleased to inform you that you are eligible to upgrade your existing Home Equity Line of Credit (HELOC).

Current Credit Limit: \$[Current Limit]

New Approved Limit: \$[New Limit]

With this increase, you will have more flexibility to manage upcoming expenses such as home renovations, debt consolidation, or unexpected costs. Your current interest rate and repayment terms will remain the same, giving you more buying power without changing your existing agreement structure.

To accept this upgrade and activate your new limit, please follow one of the steps below:

- Log in to your online banking portal at [Website URL] and click "Accept Offer."
- Visit your local branch and speak with a loan officer.
- Call us at [Phone Number] between the hours of [Hours of Operation].

This offer is valid until [Expiration Date]. If you have any questions regarding your account or this increase, please do not hesitate to contact us.

Thank you for choosing [Bank Name].

Sincerely,

[Name/Signature]

[Title]

[Bank Name]