

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

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

RE: Credit Card Account Closure

Dear Customer Service Department,

Please accept this formal letter as a request to close my credit card account immediately. Below are the account details:

- **Account Holder Name:** [Your Full Name]
- **Account Number:** [Last 4 Digits of Card Number]

Please note that I am closing this account voluntarily. I request that you report this account to the credit bureaus as "Closed by Consumer."

I have paid the balance in full and I am requesting a written confirmation that the account is closed with a zero balance. If there are any remaining credits on the account, please issue a refund check to my address listed above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]