

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Subject: Important Updates to Your Checking Account Rewards Program

Dear [Customer Name],

We are writing to inform you of upcoming changes to the [Name of Rewards Program] associated with your [Account Type] ending in [Last 4 Digits].

At [Bank Name], we periodically review our programs to ensure we provide the best value to our members. Starting on [Effective Date], the following updates will take effect:

- **Point Accrual:** [Description of change, e.g., You will now earn 1.5 points for every \$1 spent].
- **Redemption Options:** [Description of change, e.g., New gift card and travel partners have been added].
- **Expiration Policy:** [Description of change, e.g., Points will now expire 24 months after inactivity].
- **Monthly Caps:** [Description of change, e.g., There is no longer a limit on the points you can earn monthly].

### What do you need to do?

You do not need to take any action. These changes will be applied automatically to your account on the effective date mentioned above. Your current point balance remains unaffected and will carry over into the updated program.

To view the full updated Terms and Conditions, please visit our website at [Website URL] or log in to your mobile banking app.

Thank you for choosing [Bank Name]. We appreciate your continued business.

Sincerely,

[Sender Name/Department]

[Bank Name]