

## Notice of Amendment to Your Credit Card Agreement

Date: [Insert Date]

Customer Name: [Insert Customer Name]

Address: [Insert Address]

Account Number Ending In: [Insert Last 4 Digits]

Dear Cardholder,

We are writing to inform you of an upcoming change to the terms of your credit card agreement regarding Foreign Transaction Fees.

### Summary of Change:

Effective as of [Insert Effective Date], the Foreign Transaction Fee for your account will be modified as follows:

- **Current Fee:** [Insert Current Percentage]% of each transaction in U.S. dollars.
- **New Fee:** [Insert New Percentage]% of each transaction in U.S. dollars.

### What This Means for You:

This fee applies to any transaction made in a foreign currency or that is processed outside of the United States. The new rate will apply to all purchases, cash advances, and balance transfers occurring on or after the effective date mentioned above.

### Your Options:

By continuing to use your account after the effective date, you are accepting these updated terms. If you do not agree to this change, you have the right to close your account before the effective date. Please note that closing your account will require the full repayment of any outstanding balance according to your existing terms.

If you have any questions regarding this modification, please call our customer service department at [Insert Phone Number] or visit our website at [Insert Website URL].

Thank you for being a valued customer.

Sincerely,

[Insert Financial Institution Name]

[Insert Department Name]