[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Promotional Interest Rate Expiration - Account Ending in [Last 4 Digits]

Dear [Customer Name],

This letter is to inform you that the promotional interest rate on your account is scheduled to expire on **[Expiration Date]**.

Currently, your account benefits from a promotional rate of **[Current Rate]%**. Starting on **[Effective Date]**, your interest rate will adjust to the standard variable APR of **[New Rate]%** based on your current agreement.

Summary of Changes:

- Current Rate: [Current Rate]%
- New Rate: [New Rate]%
- Effective Date: [Effective Date]
- Estimated New Monthly Payment: $[Amount]

Please note that any outstanding balances remaining after the expiration date will be subject to the new interest rate. You do not need to take any action if you accept these terms. However, we encourage you to review your payment plan to account for this adjustment.

If you have any questions regarding this change or wish to discuss your repayment options, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,

[Sender Name/Department Name]
[Company Name]