

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

Subject: Important Update Regarding Your Savings Account Yield

Dear [Customer Name],

We are writing to inform you of a change to the Annual Percentage Yield (APY) for your [Account Type] ending in [Last 4 Digits of Account Number].

Effective [Effective Date], the interest rate on your account will change to the following:

- **New Annual Percentage Yield (APY):** [New Percentage]%
- **Previous Annual Percentage Yield (APY):** [Old Percentage]%

This adjustment is being made in response to current market conditions and changes in the interest rate environment. Please note that this change will not affect any other features or terms of your account. You will see the updated rate reflected on your next monthly statement.

We value your business and remain committed to helping you reach your financial goals. If you have any questions regarding this change or would like to explore our other savings products, please visit our website at [Website URL], call us at [Phone Number], or visit your local branch.

Thank you for choosing [Bank/Institution Name].

Sincerely,

[Sender Name/Department]

[Bank/Institution Name]