

[Date]

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

Subject: Important Update Regarding Your Credit Limit

Dear [Customer Name],

At [Company Name], we periodically review account activity and market conditions to ensure we are providing responsible credit options to our customers. As a result of a recent review, we are writing to inform you that the credit limit on your account ending in [Last 4 Digits of Account Number] has been adjusted.

Your New Credit Limit: \$[New Limit Amount]
Effective Date: [Date]

Please note that this change was made as part of our proactive account management policy. It does not necessarily reflect your individual payment history with us, but rather an adjustment to our current credit risk guidelines.

What this means for you:

- Your current balance is \$[Current Balance].
- You can continue to use your account up to the new limit of \$[New Limit Amount].
- Your existing interest rate and other account terms remain unchanged.

If your current balance is higher than your new credit limit, you will not be able to make new purchases until the balance is paid down. However, you will not be charged an over-limit fee as a direct result of this decrease.

If you have any questions regarding this update, please contact our Customer Service team at [Phone Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,

[Sender Name/Department]
[Company Name]