

[Date]

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

Subject: Notice of Credit Limit Decrease - Account ending in [Last 4 Digits]

Dear [Customer Name],

We are writing to inform you that we have reviewed your account and have decided to decrease the credit limit on your [Account Type] account.

Effective [Date], your new credit limit will be **[\$Amount]**.

Reason for this change:

This decision was based on a recent review of your credit report, which indicated changes in your overall credit profile or financial obligations. Specifically, [Optional: Insert specific reason such as "increased debt-to-income ratio" or "late payments on other accounts"].

Credit Bureau Information:

Our decision was based in whole or in part on information provided by the following consumer reporting agency:

[Credit Bureau Name]
[Address]
[Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report directly with the credit bureau.

Please note that the credit reporting agency did not make the decision to decrease your limit and is unable to provide specific reasons for this action.

If you have any questions regarding your account, please contact our customer service department at [Phone Number].

Sincerely,

[Your Name/Department]
[Company Name]