

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Credit Limit Adjustment

Dear [Customer Name],

We are writing to inform you of a formal adjustment to the credit limit on your account ending in [Last 4 Digits of Account Number].

Effective [Effective Date], your new credit limit will be [New Credit Limit Amount].

This decision is the result of a periodic review of our internal lending policies and current market conditions. Please be assured that this adjustment is based on updated institutional risk management guidelines and is not necessarily a reflection of your individual payment history.

You may continue to use your account up to the new established limit. If your current balance exceeds this new limit, we request that you refrain from further transactions until the balance is reduced accordingly.

If you have any questions regarding this change or wish to discuss your account, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for your continued business.

Sincerely,

[Your Name/Department]

[Bank Name]