

[Date]

[Customer Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Subject: Important Update Regarding Your Credit Account ending in [Last 4 Digits]

Dear [Customer Name],

We are writing to inform you of a change to your credit account. At [Financial Institution Name], we periodically review accounts to ensure credit limits align with current account usage and activity.

Due to prolonged inactivity on your account, we have decided to decrease your credit limit. This change is effective as of [Effective Date].

Account Summary:

- Previous Credit Limit: \$[Amount]
- New Credit Limit: \$[Amount]

Please note that this adjustment does not impact your ability to use your card, and your current interest rate and other account terms remain unchanged. Maintaining a lower limit on inactive accounts helps us manage risk and protect your account from potential unauthorized use.

If you have any questions regarding this change or if you would like to request a review of your credit limit, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Thank you for your continued membership.

Sincerely,

[Sender Name/Department]
[Financial Institution Name]