

[Date]

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

Re: Notice of Credit Limit Change - Account ending in [Last 4 Digits of Account Number]

Dear [Customer Name],

We are writing to inform you of a change regarding your revolving credit line with [Financial Institution Name].

Effective [Date], the credit limit on your account has been decreased from \$[Old Limit] to \$[New Limit].

Reason for this change:

[Insert specific reason, e.g., A recent review of your credit report / A change in our internal risk criteria / Prolonged account inactivity].

What this means for you:

- Your new available credit is based on the revised limit of \$[New Limit].
- If your current balance exceeds this new limit, you will not be able to make additional purchases until the balance is paid down.
- Any recurring automated payments that exceed this new limit may be declined.

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

The credit reporting agency used for this review was:

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

If you have any questions regarding this adjustment, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name/Department]
[Financial Institution Name]