

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

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

Dear [Customer Name],

We are writing to inform you of a change regarding your [Credit Card Name] account. After a recent review of your account status and credit profile, we have decided to adjust your credit limit.

New Credit Limit: \$[Amount]

Effective Date: [Date]

This decision was based on several factors, which may include:

- A review of your credit history and credit score.
- Recent payment activity on this account.
- Current economic conditions and internal risk management policies.

Please note that if your current balance exceeds this new limit, you will not be able to make additional purchases until the balance is paid down. We encourage you to review your spending and payment plan to avoid any potential over-limit fees or disruptions to your service.

If you believe there has been an error or if you have questions regarding this adjustment, you may contact our Customer Service Department at [Phone Number] or visit our website at [Website URL].

Thank you for your continued business.

Sincerely,

[Sender Name/Department]

[Financial Institution Name]