

[Date]

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

Subject: Notice of Credit Limit Adjustment

Dear [Customer Name],

At [Company Name], we conduct annual financial reviews of all active accounts to ensure that credit limits remain aligned with current financial profiles and internal risk management policies.

Following our most recent review of your account ending in [Last 4 Digits of Account Number], we are writing to inform you that your credit limit has been adjusted.

New Credit Limit: \$[Amount]
Effective Date: [Date]

This decision was based on a comprehensive evaluation of the financial information provided during the review process, as well as your overall account history. Please note that this adjustment does not affect your ability to use your account up to the new limit, and your current payment terms remain unchanged.

If your current balance exceeds the new credit limit, we request that you reduce the balance to an amount below the new limit by [Date] to avoid potential over-limit fees or service interruptions.

If you have questions regarding this adjustment or would like to provide additional financial documentation for further consideration, please contact our Credit Department at [Phone Number] or [Email Address].

Thank you for your continued business.

Sincerely,

[Sender Name]
[Title]
[Company Name]