

[Date]

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

Subject: Good News Regarding Your Credit Account

Dear [Customer Name],

Because of your excellent account history and responsible financial management, we are pleased to inform you that we have automatically increased the credit limit on your [Account Type/Bank Name] account ending in [Last 4 Digits of Account Number].

Your New Credit Limit Information:

- Previous Credit Limit: \$[Amount]
- **New Credit Limit: \$[Amount]**
- Effective Date: [Date]

This increase is our way of rewarding your loyalty. There is no action required on your part to accept this increase, and this change has been made without a hard inquiry into your credit report.

With this higher limit, you now have more purchasing power and a lower credit utilization ratio, which may positively impact your credit score. All other terms and conditions of your account remain the same.

If you prefer to keep your previous credit limit or have any questions, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Thank you for choosing [Company Name].

Sincerely,

[Sender Name/Department]
[Company Name]