

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank/Financial Institution Name]  
[Credit Department Address]  
[City, State, Zip Code]

RE: Credit Limit Increase Request for Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request an increase in the credit limit for my personal line of credit account mentioned above. My current credit limit is \$[Current Limit], and I would like to request an increase to a new limit of \$[Requested Limit].

I have been a loyal customer since [Year], and I have consistently maintained a record of on-time payments. I am seeking this increase because [Reason: e.g., home renovation project, consolidating expenses, or increasing available financial flexibility].

My financial situation remains stable. My current annual income is \$[Amount], and I am confident in my ability to manage the additional credit responsibly. I have attached [optional: recent pay stubs/financial documents] to support this request.

Please review my account history and this application for an increase. I look forward to hearing from you regarding the status of this request. Thank you for your time and continued service.

Sincerely,

[Your Signature]

[Your Printed Name]