

[Date]

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

Subject: Important update regarding your [Credit Card Name] account

Dear [Customer Name],

We hope you have enjoyed the benefits of your [Credit Card Name]. We are writing to remind you that your 0% introductory APR period is scheduled to end on [Date].

After this date, your standard purchase APR of [Variable Rate]% will apply to any remaining balances. We value your business and would like to help you continue managing your finances effectively.

To show our appreciation for your loyalty, we would like to offer you the following options to keep your account active:

- **Exclusive Extension:** A new promotional rate of [Low Rate]% for the next [Number] months.
- **Bonus Rewards:** Earn [Number] bonus points/cashback when you spend [Amount] in the next 30 days.
- **Annual Fee Waiver:** We have waived your annual fee for the upcoming year.

You do not need to take any action to keep your account open. However, if you would like to discuss these offers or explore other card products that might better suit your current needs, please call our retention team at [Phone Number].

Thank you for choosing [Bank Name]. We look forward to continuing to serve you.

Sincerely,

[Sender Name]  
[Title]  
[Bank Name]