

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

**Subject: Urgent Reminder: Your 0% Intro APR Period is Ending Soon**

Dear [Customer Name],

We are writing to remind you that the 0% Introductory Annual Percentage Rate (APR) on your [Credit Card Name] account ending in [Last 4 Digits] is scheduled to expire on **[Expiration Date]**.

Starting on **[Start Date of New Rate]**, any remaining promotional balance and all new purchases will be subject to your standard variable APR, which is currently **[Standard APR]%**.

**Account Summary:**

- Current Promotional Balance: \$[Amount]
- Promotional Expiration Date: [Expiration Date]
- New Standard APR: [Standard APR]%

To avoid interest charges on your existing balance, we recommend paying off the remaining promotional balance in full before the expiration date listed above.

If you have any questions or would like to discuss your payment options, please visit our website at [Website URL] or call our customer service team at [Phone Number].

Thank you for being a valued customer.

Sincerely,

[Company Name]

[Customer Service Department]