

[Company Name]  
[Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: Notice of Upcoming Interest Rate Change**

Dear [Customer Name],

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

Starting on [Effective Date], the promotional 0% interest rate will end, and the Standard Purchase Annual Percentage Rate (APR) will apply to any remaining balances and new purchases.

**Your New Rate Details:**

- **Standard Purchase APR:** [APR Percentage]%
- **Effective Date:** [Date]
- **Current Balance:** \$[Amount]

To avoid interest charges on your existing balance, please ensure that the full balance is paid by [Expiration Date]. If a balance remains after this date, interest will be calculated based on the new Standard APR mentioned above.

Your minimum monthly payment may also change as a result of this rate adjustment. Please refer to your upcoming monthly statement for the specific payment amount due.

If you have any questions regarding this adjustment or wish to discuss payment options, please call our customer service team at [Phone Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,

[Name/Department]  
[Company Name]