

[Company Name]
[Address]
[City, State, Zip Code]
[Date]

IMPORTANT NOTICE REGARDING CHANGES TO YOUR CREDIT CARD AGREEMENT

Customer Name: [Customer Name]
Account Number ending in: [Last 4 Digits]

Dear Customer,

This letter serves as formal notice under the Truth in Lending Act (Regulation Z) regarding upcoming changes to the terms of your open-end credit account. These changes will become effective on [Effective Date].

Summary of Changes:

Terms Being Modified	Current Terms	New Terms (Effective [Date])
Annual Percentage Rate (APR)	[Current %]	[New %]
Late Payment Fee	[Current Fee]	[New Fee]
[Other Term Name]	[Current Value]	[New Value]

Your Right to Opt-Out:

If you do not agree to these changes, you have the right to reject them by notifying us in writing at [Address/Email] or by calling [Phone Number] no later than [Opt-Out Deadline Date].

Please note that if you reject these changes, your account will be closed to new transactions, and you will be required to repay any existing balance under your current terms. Continued use of your account after the effective date constitutes your acceptance of these revised terms.

Sincerely,

[Name/Title]
[Company Name]