

[Company Letterhead]

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Important Update Regarding Your Account and Our Sales Incentive Practices

Dear [Customer Name],

At [Company Name], we are committed to maintaining the highest standards of integrity and transparency. We are writing to inform you of a recent internal review regarding our historical sales incentive practices and how they may have affected your account(s).

Our review identified that certain sales practices may have resulted in the opening of products or services that were not fully aligned with your requested needs. Specifically, we found that [Description of Issue, e.g., an unauthorized account was opened / unnecessary fees were applied] in relation to your [Account Type] ending in [Last 4 Digits].

Our Remediation Actions:

- **Account Correction:** We have [closed/adjusted] the affected account(s) effective [Date].
- **Full Refund:** We have credited your account in the amount of \$[Amount], representing a full refund of [fees/interest/charges] plus applicable compensatory interest.
- **Credit Bureau Reporting:** We are working with credit reporting agencies to ensure any negative impact related to this specific issue is removed from your credit file.

What You Need to Do:

You do not need to take any action at this time. The credit mentioned above has already been applied to your [Primary Account Name] or is enclosed as a check with this letter.

We deeply regret any inconvenience or concern this may have caused. We have implemented new oversight measures and revised our incentive programs to ensure our team remains focused exclusively on your financial well-being.

If you have any questions or believe other accounts were impacted, please contact our dedicated remediation team at [Phone Number] or visit [Website URL].

Sincerely,

[Executive Name/Signature]

[Title]

[Company Name]