

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Credit Card Company's Name]
[Customer Service Address]
[City, State, Zip Code]

Subject: Request for Payment Arrangement on Credit Card Account

Dear [Customer Service Manager's Name or "To Whom It May Concern"],
I hope this message finds you well. I am writing to discuss my current financial situation and to propose a payment arrangement for my credit card account (Account Number: [Your Account Number]).

Due to [brief explanation of your financial situation, e.g., unexpected medical expenses, job loss, etc.], I am currently facing difficulties in meeting my monthly payment obligations. I am committed to resolving this matter and would like to propose a payment plan that is manageable for my budget.

I kindly request that you consider the following payment arrangement:

- Proposed monthly payment amount: [Amount]
- Proposed duration: [Duration, e.g., 6 months, 12 months]
- [Any additional terms you would like to propose, such as waiving late fees, interest rate reduction, etc.]

I appreciate your understanding and consideration of my request during this challenging time. Please let me know if we can reach an agreement or if further details are needed to facilitate this arrangement.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,
[Your Name]