

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

Subject: Request for Credit Card Assistance

Dear [Customer Service Representative's Name or "To Whom It May Concern"],

I hope this letter finds you well. I am writing to request assistance regarding my credit card account ([Your Account Number]) due to [briefly explain your situation, e.g., unexpected financial hardship, medical emergency, etc.].

[Explain your circumstances in more detail. Be honest and specific about your situation and how it has affected your ability to manage your credit card payments.]

Given my current situation, I would greatly appreciate your support in [request specific assistance, e.g., lowering my interest rate, setting up a payment plan, etc.]. I believe this would help me manage my account more effectively and continue to make my payments on time.

Thank you for considering my request. I am hopeful for a positive resolution and look forward to your timely response.

Sincerely,

[Your Name]

[Signature, if sending a hard copy]