

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

Dear [Credit Card Company Name or Appropriate Contact],  
I am writing to formally apply for a personal credit card with your institution. I have reviewed the available options and believe that your offerings align with my financial needs.

Personal Information:

- Full Name: [Your Full Name]
- Date of Birth: [Your Date of Birth]
- Social Security Number: [Last Four Digits of SSN]
- Employment Status: [Employed/Unemployed/Student]
- Annual Income: [Your Annual Income]

Reason for Application:

[Briefly explain why you are applying for a credit card, e.g., for building credit, making purchases, etc.]

I have enclosed the necessary documentation including [list any documents such as proof of income, identification etc.].

Thank you for considering my application. I look forward to the opportunity to become a valued customer of [Credit Card Company Name].

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]