

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Financial Credit Union's Name]
[Credit Union Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to address a few questions I have regarding my loan with [Loan Account Number or Type of Loan] that I took out on [Loan Start Date].

1. ****Interest Rate Clarity****: I would like to confirm the current interest rate on my loan and whether it is fixed or variable.
2. ****Payment Options****: Could you please provide detailed information regarding payment options, including any potential for refinancing in the future?
3. ****Fees and Penalties****: I would appreciate clarification on any fees associated with late payments or early repayment.

Thank you for your assistance. I look forward to your prompt response.

Sincerely,

[Your Name]