

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Bank Name]
[Bank Address]
[City, State, Zip Code]

Dear [Recipient Name],

Subject: Inquiry Regarding Credit Card Fees

I hope this message finds you well. I am writing to inquire about the fees associated with my FNB credit card, account number ending in [last four digits of your card].

I would like to understand the following:

- The annual fee associated with my credit card.
- Foreign transaction fees, if applicable.
- Any late payment fees or over-the-limit fees.
- Any promotional fees that might apply.

Could you please provide detailed information regarding these fees?

Additionally, if there are any changes to the fee structure that I should be aware of, I would appreciate your guidance.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]