

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

Subject: Request for Credit Card Renewal with Outstanding Balance

Dear [Credit Card Company Name/Customer Service],

I hope this letter finds you well. I am writing to formally request the renewal of my credit card, account number [XXXX-XXXX-XXXX-XXXX], which is approaching its expiration date.

I am aware that I currently have an outstanding balance of [amount] on my account. I would like to assure you that I am committed to fulfilling my payment obligations and have been making regular payments towards clearing this balance.

I kindly request that you consider renewing my card, as it is an essential financial tool for my needs. I am looking forward to your positive response, and I appreciate your assistance in this matter. Thank you for your attention to this request.

Sincerely,

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