[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
Customer Service
TD Bank
[Bank Address]
[City, State, Zip Code]
Subject: Request for Credit Card Payment Plan
Dear TD Bank Customer Service,

I hope this message finds you well. I am writing to request a payment plan for my TD Bank credit card (Account Number: [Your Account Number]). Due to [brief explanation of your situation, e.g., unexpected expenses, job loss, etc.], I am currently facing difficulty in making my outstanding payments.

I would like to propose a payment plan that would allow me to manage my payments more effectively. I believe that a monthly payment of [suggest a specific amount] would enable me to remain current on my account while fulfilling my financial obligations.

I kindly ask you to consider my request and provide any options available for restructuring my payment plan. I am committed to resolving my situation and appreciate your understanding.

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)]