

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

[Loan Officer's Name]  
[Credit Union Name]  
[Credit Union Address]  
[City, State, Zip Code]

Subject: Loan Repayment Request

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a repayment arrangement for my loan, account number [Your Account Number]. Due to [brief explanation of your situation, e.g., financial hardship, unexpected expenses], I am currently unable to make my usual payments. I would like to propose [specific repayment terms or plan, e.g., a temporary lowered payment, extension, etc.]. I believe this will allow me to manage my financial obligations better while ensuring my commitment to repaying the loan.

Thank you for considering my request. I appreciate your understanding and support during this challenging time. Please let me know if you require any documentation or further information.

Sincerely,  
[Your Name]