

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

Vystar Credit Union
[Branch Address or Specific Department]
[City, State, Zip Code]

Subject: Rate Adjustment Request

Dear Vystar Credit Union Team,

I hope this letter finds you well. I am writing to request a review of my account [Account Number] regarding the current interest rate applied to my loan [or savings account, credit card, etc.].

[Briefly explain your reasons for seeking a rate adjustment, including any relevant information or circumstances that support your request.]

I would greatly appreciate your consideration in adjusting my rate to [desired rate or a competitive rate], which I believe reflects my current financial situation and loyalty to Vystar Credit Union.

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

Sincerely,
[Your Name]