

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

Vystar Credit Union

[Specific Department or Address]
[City, State, ZIP Code]

Subject: Payment Arrangement Request

Dear [Specific Contact or "Customer Service Team"],
I hope this letter finds you well. I am writing to request a payment arrangement for my account with Vystar Credit Union due to [briefly explain your financial situation, e.g., unexpected circumstances, temporary job loss, etc.].

Account Number: [Your Account Number]

I understand the importance of meeting my financial obligations and am committed to finding a solution that works for both of us. I would like to propose [specific payment arrangement details, e.g., reduced payment amount, extension of payment period, etc.].

I appreciate your consideration of my request and look forward to your response. Please feel free to contact me at [your phone number] or [your email address] for any further information.

Thank you for your understanding and support.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]