



### Sample opt out letter

Your address

City, State, ZIP Code

Today's date

Name of Credit Card Issuer

Address

City, State, ZIP Code

Re: Account number (place your credit card account number here)

Dear Sirs:

I have received your notice of change in terms on the above credit card account. The notice gives me until (DATE) to notify (Name of credit card issuer) of my intention to opt out or reject the increase in my interest rate.

I am rejecting this change in terms and wish to continue to pay the balance of my account under the old terms. I understand that I can no longer use this account. If I use it, the new higher APR will apply to the account.

Please notify me in writing of receipt of this written request to opt out of the interest rate hikes.

Sincerely,

(Your name as it appears on your account)