TO

**[Receiver Name]**

**[Receiver Title]**

**ADDRESS:** **[Receiver Address]**

**EMAIL:** **[Email Address]**

**PHONE: [Home Phone]**

FROM

**[Sender Name]**

**[Sender Title]**

**Sub:** Credit Card Account **[Number]**

Dear **[Name]**

To Whom It May Concern:

I have had an **[XYZ Credit Card]** since 20XX. Recently, I was diagnosed with a health problem that has impaired my ability to work full time. My salary of $50,000 has been reduced to around $25,000, as I can only work part time hours.

I anticipate this reduction in pay and hours will be for at least a year or more. Giving my current financial status, I am asking for help in reducing the late fees and the balance on this credit card.

I would like to reach a settlement on this card so that I can pay off the balance and close the account. Currently, there is about $2,000 owed on this debt. What kind of programs do you have to assist people who are in my position? I have also attached documentation, including my pay stubs, so you may see that I am in a financial pinch.

If you have any questions, please feel free to call me at **[Phone number]**. I look forward to working out this situation with **[XYZ Credit Card]** in a manner that is satisfactory to both parties.

Sincerely,

**[Signature]****[Your Name]****[List of Enclosures]**