## CREDIT CARD GOODWILL LETTER

Sender's Address: Sarah Wilson 303 Cedar Court Lot 15 Countryside, USA 45678

Date:

Recipient's Address: David Johnson 202 Maple Street House A Village Heights, USA 34567

Dear Mr. Johnson,

I hope this letter finds you well. I am writing to you today to address an issue with my credit card account and to express my genuine desire to maintain or restore a positive connection with your esteemed institution.

First and foremost, I want to acknowledge the situation surrounding my credit card account. It has come to my attention that there have been a few instances of delayed payments within the past few months. I take full responsibility for these oversights and understand the impact they may have had on my credit history.

I understand that maintaining a good credit score is crucial for future financial opportunities, and I genuinely value the positive relationship I have had with your company over the years. Therefore, I felt compelled to reach out and express my sincere regret for any inconvenience or disappointment these missed payments may have caused.

I want to assure you that I am fully committed to improving this situation. I

have taken several corrective steps to ensure that this will not happen again in the future. These steps include setting up automatic payments, implementing a detailed budgeting system, and closely monitoring my account activity to ensure all payments are made promptly.

I understand the importance of trust and accountability in any long-standing relationship, and I assure you that I am dedicated to rebuilding that trust. My goal is to restore a positive connection with your institution and continue enjoying the benefits of being a valued customer.

I kindly request that you consider granting me goodwill by removing any negative remarks or late payment entries from my credit report. I understand that this is at your discretion, but I genuinely believe that my recent efforts demonstrate my commitment to responsible financial management.

Once again, I express my deepest apologies for the inconvenience caused and the situation that led to this letter. I truly value the positive relationship I have had with your company and hope that you will consider my sincere plea for goodwill.

Thank you for taking the time to read and consider my request. I look forward to your positive response and the opportunity to rebuild a strong and mutually beneficial connection.

Sincerely,

Sarah Wilson Signature: [Your Signature]