

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address:
Name
Address Line 1
Address Line 2
City, State Zip Code

Date

Name
Company
Address Line
City, State Zip Code

Re: Denial of Individual Charge Account

Dear :

We are sorry but due to your ratio of income and debt, we are unable to grant you an individual charge account. However, you do have other options to obtaining an account. We have included a brochure outlining your options.

If you have any questions, please do not hesitate to contact me regarding your options.

Sincerely,

N A M E