

Take Charge: Wise Use of Credit Cards

Sample Letter to Close Accounts

Date

Name of creditor

Address

City, State, Zip Code

Re: Account of [INSERT YOUR NAME HERE]; Account No. _____

To Whom It May Concern:

I am writing this letter to close my credit card account for the following reason:

I haven't used the account for quite some time and don't plan to use it in the future. I'm not carrying a balance on this account.

I got a credit card with a lower interest rate and better fee structure from another issuer.

Other: _____

Thank you for closing my account promptly. Please report to the credit bureau that this account was closed at customer request, and send me written confirmation. I have kept a copy of this letter as proof of my request.

Sincerely,

Your name

Your address

Telephone Number where you can be reached during the daytime