

Remember to briefly state what caused the late payments and mention that you've since mended your ways. Do not copy and paste goodwill letters. The people reading these letters have seen them before and might penalize you if it looks like you just grabbed one from the internet. Replace the [bold statements] with your information.

Your Name
Your Address
Your City, State Zip

Date

Company Name
Company Address
City, State Zip

Re: Account Number

To Whom It May Concern:

I've enjoyed being a customer of **(Name of the company)** since **(xxxx)**. Today, I'm writing to request a goodwill adjustment to my credit files.

I was a model customer from the time I received my credit card in **xxxx** until **20xx**, when I suffered a **(explain your circumstances)** which **(xxxx)** my finances and my ability to make timely credit card payments. As a result, I fell behind on my payments by **60** days. Fortunately, I was able to turn my financial situation around and I've been timely with my payments ever since.

I'm preparing to **(xxxx)** and was told those late payments will keep me from getting the best interest rate.

I'm requesting a goodwill adjustment since the payments do not reflect my current payment status. Thank you for your time reading this letter and the consideration you've given my situation.

Sincerely,

Your Name