**Goodwill Letter**

*<Name>*

*<Address>*

*<Phone #>*

*<Creditor Name>*

*<Creditor Address>*

*<Date>*

*RE: Regarding a Reported Delinquency*

*To Whom It May Concern,*

*My name is Rick Miller, and my account number is XXXX-XXXX-XXXX-XXXX. I have been a satisfied customer of [creditor name] for [number of] years.*

*Your outstanding customer service is the reason I’ve remained a loyal customer. I’ve always considered it a priority to make all my payments on time. Unfortunately, I fell short of my own standards earlier this year. I was over a month late with a payment.*

*I had been carrying a sizable balance for several months. Then, I finally paid off the full balance in February of this year. When I received my statements in March and April, I simply discarded them without even opening them because I assumed they would show a zero balance with no payment due. It never occurred to me that there would be a finance charge from the last month that carried a large balance.*

*I realize in retrospect that I should have anticipated that finance charge. I wish I had taken a moment to just open and read those statements. That was a big mistake, and I can assure you it won’t happen again. From now on, I will always open every piece of mail that I receive from you. I recently opted in to email alerts just to provide an added layer of redundancy.*

*Your records will show that I had never been late with a payment until this unfortunate oversight. I have been prompt with the past two monthly payments since getting caught up.*

*As a long-time customer in good standing, I respectfully request that you apply a goodwill adjustment to remove the late payment from my file.*

*Thank you very much for your consideration,*

*<Signature>*

*<Printed Name>*