Goodwill Letter Template

Date: December 29, 2008

Regarding: Account No. XXXXXXXX

TNB-Target

Credit Department

PO Box 673

Minneapolis, MN 55440-0673

To Whom It May Concern:

I am writing a letter about my experience with the Target National Bank Credit Card that is a mixture of a grateful "thank-you" and a pressing request concerning a past due trade- line in my credit files that I would like to have revised.

I received the Target National Bank Credit Card in XXXX, several years before myseparation in (DATE). During the subsequent divorce proceedings, I was forced to move out of my home putting me in the position of having to financially maintain two households. As a result, I fell behind in my bills. (This is a bit of a fib, I was actually late several times prior to my separation, but it worked)! I fully recognize my responsibility with respect to payable accounts, and as a result, the balance on this account has been paid on time for the past several years and subsequently has been closed.

I am currently trying to rebuild my credit, and have been able to show that I am a capable of responsible credit management as reflected in my credit records. A new “store” card would help to improve my credit file tremendously. Of course, the minor infractions on my file would most likely prevent me from obtaining a new line of credit with Target

National Bank (Cheesy, but again, it worked!)

I am requesting that you give me a second chance at a positive credit rating by revising those trade lines. Your customer service representative suggested that I write you for a

"goodwill adjustment." I sincerely hope that there is redemption at Target National Bank, and I beg you for such consideration. Please let me know if any additional documentation would assist in reaching a positive outcome, and I thank you again for the time you have spent reading this letter.

Very hopefully yours,

Your Name

Address

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