[DATE]

Contact Name

Address

Address2

City,

State/Province

Zip/Postal Code

**RE: OFFER TO MOVE DECEMBER PAYMENT**

Dear [CONTACT NAME],

[Name of company or institution] wants you to have a great holiday. As we understand that this is an inconvenience for most customers, inasmuch as in addition to their regular obligations, there are so many wonderful things to do for their loved ones.

Therefore, we are proposing to all of our loan customers the chance to move their December loan payment to the end of their loan in order to free up those funds for the holidays. If you would like to take advantage of this offer, simply sign and return the bottom portion of this letter, which informs us that you will **not** be making your December loan payment. If we do not receive this statement, we will assume that you prefer to make your December monthly payment as planned.

This is the best method that we could come up with for wishing you a happy holiday season and thanking you for your patronage of [NAME OF COMPANY OR INSTITUTION].

Kind Regards,

[YOUR NAME]

[YOUR TITLE]

[YOUR PHONE NUMBER]

[YOUREMAIL@YOURCOMPANY.COM]

Thanks for the offer!

I will **not** be making my December payment. Please add this payment to the end of my loan.

Customer Name Loan reference number