

To:
(Credit card company's name and address)

From:
(Your name and address)

Account:
(Account number or credit card number)

(Place current date here)

To whom it may concern:

Please close the above-referenced account effective immediately. My records indicate that this account currently has a balance of zero. As this account is now closed, please be advised that **I will not be responsible for any further charges made on the above-referenced account.**

Please send me written confirmation that this account does indeed have a zero balance, and verification of the date you closed the account. Also, include proof that you've complied with section 623(a)(4) of the Fair Credit Reporting Act by reporting this account as "closed by consumer" to the national credit bureaus.

Sincerely,

(Your signature)