

[Bank/Financial Institution Name]

[Bank Address Line 1]

[Bank Address Line 2]

[City, State, ZIP]

[Phone Number]

Date: [Insert Date]

To Whom It May Concern,

Subject: Credit Reference Letter for [Applicant's Full Name]

This is to confirm that **[Applicant's Full Name]**, holding account number **[XXXXXXXXXXXX]** with our bank since **[Account Opening Date]**, maintains a satisfactorily managed account in our institution.

Based on our records, the account has been conducted in a responsible manner without any history of default or overdraft beyond agreed limits. All obligations including loans and credit facilities, if any, have been serviced promptly and as per agreed terms.

Should you require any further information, please feel free to contact us at the number provided above.

Yours sincerely,

[Authorized Signatory Name]

[Designation]

[Bank/Financial Institution Name]