Credit card hardship letters are needed for credit card debt settlement. Here is an example of a credit card hardship letter.

August 23, 2009

American Express  
P.O. Box 981540  
El Paso,  
TX 79998-1540

Re: Hardship Letter

I am writing this letter to inform you of my current financial instability and to ask for a forty to fifty percent settlement of my balance. My financial crisis is due to my loss of income last June 2009.

With the high interest charged, I’m afraid that I can no longer keep up with my credit card payments of $500 per month, which is the minimum due. I would appreciate it if we could make settlements regarding my minimum monthly payments.

I have enclosed my financial statements and documents proving my current hardship. if you wish to further discuss my settlement offer please contact me at your convenient time at (123)456-9999.

Thank you very much for your time.

Respectfully,

Hannah Roads

Account no.: 1234567811