

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Subject: FIRST NOTICE - Past Due Payment for Loan #[Loan Number]

Dear [Customer Name],

This letter is to inform you that we have not yet received your auto loan payment for the month of [Month], which was due on [Due Date].

Account Summary:

- Past Due Amount: \$[Amount]
- Late Fee (if applicable): \$[Amount]
- **Total Amount Now Due: \$[Total Amount]**

If you have already sent your payment, please disregard this notice. If you have not yet made the payment, please do so immediately via our online portal, by phone, or by mail.

We understand that unexpected circumstances can arise. If you are experiencing financial difficulties, please contact our loan department at [Phone Number] as soon as possible so we can discuss available options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]

[Financial Institution Name]

[Phone Number]