

Date: [Insert Date]

Subject: SECOND WARNING: Overdue Credit Card Balance - Account [Insert Account Number]

Dear [Customer Name],

This is a formal follow-up to our previous notice dated [Insert Date of First Letter] regarding the outstanding balance on your credit card account.

As of today, our records show that your account remains past due. Your current balance is **#[Insert Total Balance]**, of which **#[Insert Minimum Payment Due]** is immediately overdue.

Please be advised that continued failure to make payment may result in the following actions:

- Suspension of your credit card charging privileges.
- Reporting of your delinquent status to national credit bureaus, which may negatively impact your credit score.
- Assessment of additional late fees and penalty interest rates.

We urge you to settle this balance immediately to avoid further collection activities. You can make a payment through our online portal, mobile app, or by calling our customer service department at [Insert Phone Number].

If you have already sent your payment, please disregard this letter. If you are experiencing financial difficulties, please contact us immediately to discuss potential payment arrangements.

Sincerely,

[Your Name/Department Name]

[Company Name]

[Contact Information]