

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Friendly Reminder: Action Required on Your Account Balance

Dear [Customer Name],

We are writing to bring to your attention that your account [Account Number] currently shows a negative balance of [Amount].

We understand that life gets busy and this may have been an oversight. This letter is simply a friendly reminder to help you bring your account back into good standing. Having a positive balance ensures that your services remain uninterrupted and helps you avoid any potential late fees.

You can resolve this balance through any of the following methods:

- **Online:** Log in to your portal at [Website URL].
- **Phone:** Call our payment line at [Phone Number].
- **Mail:** Send a check to the address listed at the top of this letter.

If you have already made a payment or believe this balance is reflected in error, please disregard this notice. If you are experiencing financial difficulties, please reach out to us so we can discuss a payment plan that works for you.

Thank you for being a valued customer.

Sincerely,

[Your Name/Department]

[Company Name]