

[Date]

[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

**Re: Notice of Account Charge-Off**

Account Number: [Account Number]

Dear [Customer Name],

This letter is to formally notify you that your account with [Company Name] has been charged off as of [Date]. This action was taken because the balance on your account is seriously past due and we have not received the required payments to bring the account current.

**Account Summary:**

- Total Outstanding Balance: \$[Amount]
- Date of Last Payment: [Date]
- Charge-Off Date: [Date]

Please be advised that although your account has been charged off, you still remain legally responsible for the total outstanding balance. This status change has been reported to the national credit reporting agencies, which may negatively impact your credit score and your ability to obtain future credit.

We may assign or sell your debt to a third-party collection agency to pursue the recovery of the remaining balance. To avoid further collection efforts, please contact us immediately at [Phone Number] to discuss payment options or a possible settlement.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Name/Department]  
[Company Name]  
[Company Phone Number]