

[Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]
[City, State, Zip Code]

Re: Account Number ending in [Last 4 Digits of Account Number]

NOTICE OF NEGATIVE INFORMATION

Dear [Customer Name],

We are writing to inform you that we have forwarded negative information to one or more nationwide consumer reporting agencies regarding your credit card account referenced above.

Specifically, your account has been classified as a "Charge-Off" due to non-payment. This status indicates that the debt is severely delinquent and we have written it off as a loss for accounting purposes; however, you remain legally responsible for the outstanding balance of \$[Amount].

As required by law, we are providing this notice to inform you that this negative information may appear on your credit report. A negative credit report may affect your ability to obtain credit, insurance, or employment in the future.

If you believe the information we reported is inaccurate or if you wish to discuss repayment options to satisfy this debt, please contact us immediately at [Phone Number].

Sincerely,

[Name/Department]
[Company Name]