

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

[Date]

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

RE: Notice of Negative Information Regarding Account: [Account Number]

Dear [Customer Name],

We are writing to inform you that your unsecured credit account is currently delinquent. As of [Date], your account is [Number] days past due with an outstanding balance of \$[Amount].

Notice of Negative Credit Reporting:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

To avoid further negative impact on your credit history, please remit the past-due payment immediately. You may make a payment via the following methods:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Payment Address]

If you have already made this payment, please disregard this notice. If you are experiencing financial hardship, please contact our collections department at [Phone Number] to discuss potential payment arrangements.

Sincerely,

[Name/Department]
[Company Name]