

Date: [Insert Date]

Subject: URGENT: Notice Regarding Your Credit Card Account - Action Required to Avoid Default

Dear [Customer Name],

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

We are contacting you because our records indicate that your account is currently [Number of Days] days past due. As of today, your total outstanding balance is \$[Total Balance] and the minimum payment required to bring your account current is \$[Minimum Amount Due].

This is a formal warning that failure to resolve this delinquency may result in your account being placed in default. A status of "Default" can lead to several serious consequences, including:

- Reporting of the default to major credit bureaus, which may significantly lower your credit score.
- Suspension or permanent closure of your credit card privileges.
- Referral of your account to an external collection agency.
- Potential legal action to recover the outstanding debt.

We would like to help you avoid these outcomes. Please submit your payment immediately through one of the following methods:

- **Online:** [Insert Website Link]
- **Phone:** [Insert Customer Service Number]
- **Mobile App:** [Insert App Name]

If you are experiencing financial hardship, please contact our Collections Department at [Insert Phone Number] as soon as possible. We may be able to offer alternative repayment plans or financial assistance programs to help you manage your debt.

If you have already made this payment, please disregard this notice.

Sincerely,

[Sender Name/Department Name]

[Financial Institution Name]