

Date: [Insert Date]

Subject: Urgent Notice Regarding Your Overdue Credit Card Account

Account Number: [Insert Last 4 Digits of Account Number]

Dear [Customer Name],

This is a formal notification that your credit card account is currently past due. Our records indicate that we have not received the minimum payment of \$[Insert Amount] which was due on [Insert Due Date].

We value your business and would like to help you avoid further action. Please be aware that if your account remains unpaid, we may be required to take the following steps:

- Reporting your delinquency to national credit bureaus, which may lower your credit score.
- Charging additional late fees and interest penalties.
- Suspending or closing your credit card charging privileges.
- Transferring your file to an external collection agency.

How to resolve this:

Please make a payment immediately via our mobile app, website, or by calling our customer service line at [Insert Phone Number].

If you have already sent your payment, please disregard this letter. If you are experiencing financial hardship, please contact us today so we can discuss available payment plans or assistance options.

Sincerely,

[Sender Name/Department]

[Company Name]

[Contact Information]