

[Bank Name]  
[Bank Address]  
[City, State, Zip Code]  
[Phone Number]

Date: [Current Date]

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

**Subject: FIRST NOTICE - Account Delinquency**

Dear [Customer Name],

This letter is to inform you that your account [Account Number ending in XXXX] is currently delinquent. As of [Date], your account reflects a past due balance of \$[Amount].

Our records indicate that we have not received the required payment for the period ending [Date]. To maintain your account in good standing and avoid potential late fees or service interruptions, please submit the minimum payment due immediately.

**Payment Details:**

Past Due Amount: \$[Amount]

Due Date: [Date]

You can make a payment through the following methods:

- Online banking or mobile app
- By phone at [Phone Number]
- At any local branch office

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties or believe there is an error in our records, please contact our customer service department at [Phone Number] so we can assist you.

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]  
[Bank Name]