

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

[Date]

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

**Subject: First Notice - Outstanding Minimum Payment for Account [Account Number]**

Dear [Recipient Name],

This is a formal reminder that we have not yet received the minimum payment for your credit card account ending in [Last 4 Digits], which was due on [Due Date].

**Account Summary:**

- Current Minimum Amount Due: \$[Amount]
- Original Due Date: [Due Date]
- Late Fee Incurred: \$[Amount] (if applicable)
- Total Amount to Clear Arrears: \$[Total Amount]

We understand that payments can sometimes be overlooked. To keep your account in good standing and avoid further late fees or impacts on your credit score, please make this payment immediately.

You can pay via the following methods:

- Online Banking: [Link/Instructions]
- Mobile App: [Instructions]
- Phone: [Phone Number]

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, please contact our customer service team at [Phone Number] to discuss available payment options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]  
[Company Name]