

[Your Name/Company Name]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Recipient Name]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]

**RE: Notice of Overdue Minimum Payment - Account ending in [Last 4 Digits]**

Dear [Recipient Name],

This is a reminder that your minimum credit card payment of \$[Amount] was due on [Due Date] and has not yet been received.

To keep your account in good standing and avoid further late fees or impact on your credit score, please make your payment as soon as possible. You can pay your bill through our online portal, mobile app, or by calling our customer service department.

**Account Summary:**

Past Due Amount: \$[Amount]  
Late Fee Applied: \$[Amount]  
Total Minimum Payment Required: \$[Total Amount]

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, please contact us at [Phone Number] so we can discuss available payment options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]  
[Company Name]