

**Date:** [Insert Date]

**To:**

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: NOTICE OF INTENT TO REPORT TO CREDIT BUREAU**

Dear [Customer Name],

Account Number: [Insert Account Number]

This letter is to formally notify you that your credit card account is currently in arrears. As of the date of this letter, your account is [Number of Days] days past due with an outstanding balance of \$[Amount].

Despite our previous attempts to contact you, we have not received the required payment. Please be advised that if the minimum payment of \$[Amount] is not received by [Deadline Date], we will be obligated to report your delinquent status to the national credit bureaus.

A negative report on your credit file may stay for up to seven years and can significantly impact your ability to:

- Obtain new credit cards or loans
- Secure favorable interest rates
- Rent housing or obtain insurance

To avoid this action, please make a payment immediately via our online portal, by phone at [Phone Number], or by mailing a check today.

If you are experiencing financial hardship, please contact our collections department at [Phone Number] to discuss potential payment arrangements.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Department]

[Company Name]