

Date: [Insert Date]

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

Subject: Notice of Grace Period Expiration and Pending Credit Reporting

Dear [Customer Name],

This letter serves as a formal notification that the grace period for your payment on account number [Account Number] has expired. As of [Date], your account remains past due in the amount of \$[Amount].

Please be advised that if the total past due balance is not received by [Final Deadline Date], we will be required to report your delinquency to the national credit bureaus (Equifax, Experian, and TransUnion). A negative report may significantly lower your credit score and impact your ability to obtain future credit, housing, or employment.

To avoid this action, please submit your payment immediately via one of the following methods:

- **Online:** [Website URL]
- **Phone:** [Phone Number]
- **Mail:** [Payment Address]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss payment arrangements, please contact our collections department at [Phone Number] immediately.

Sincerely,

[Your Name/Department]
[Company Name]
[Company Phone Number]