

Date: [Insert Date]

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

Subject: Initial Warning Regarding Income Verification - Account [Insert Account Number]

Dear [Customer Name],

We are writing to you regarding the credit application submitted to [Company Name] on [Date of Application].

As part of our standard quality control and compliance procedures, we routinely verify the information provided on credit applications. During a recent review, we identified a discrepancy between the income stated on your application and the documentation obtained during our verification process.

Accuracy of information is a fundamental requirement of your credit agreement. Providing misleading or inaccurate financial information may constitute a breach of our terms and conditions and could impact your eligibility for continued credit or future services.

At this time, we require you to provide the following documentation to clarify this matter within [Number] business days:

- Copies of your two most recent pay stubs;
- Your most recent W-2 form or tax return; and/or
- A letter of employment verification.

Please submit these documents via [Insert Method: Email/Online Portal/Mail].

Failure to provide satisfactory verification may result in further action, including but not limited to, the reduction of your credit limit, the closing of your account, or formal reporting to relevant credit bureaus.

If you believe there has been a mistake or if you have any questions, please contact our Verification Department immediately at [Phone Number].

Sincerely,

[Sender Name]  
[Title]  
[Company Name]