

[Date]

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

**Subject: First Notice - Missed Installment Payment for Account #[Account Number]**

Dear [Customer Name],

This letter is to inform you that we have not yet received your installment payment which was due on [Due Date] in the amount of \$[Amount].

According to our records, your account is now past due. We understand that life can be busy and this may have been an oversight. If you have already sent your payment, please disregard this notice.

To keep your account in good standing and avoid potential late fees or impact to your credit score, please submit your payment as soon as possible via one of the following methods:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Mailing Address for Payments]

If you are experiencing financial difficulties or have questions regarding your balance, please contact our billing department at [Phone Number] so we can discuss available options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]  
[Company Name]