Date: [Insert Date]

To: [Recipient Name/Collections Department]
Address: [Company Name]
[Street Address]
[City, State, Zip Code]

From: [Your Name]
Address: [Your Street Address]
[Your City, State, Zip Code]
Account Number: [Insert Credit Card Account Number]

RE: FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION ESCALATION

Dear [Recipient Name],

This letter serves as a formal escalation regarding the outstanding balance on the above-referenced credit card account. Our records indicate that your account is currently past due in the amount of $[Insert Amount].

Despite previous notifications and attempts to resolve this matter, we have not received the required payment or a valid explanation for the delinquency. As a result, your account has been escalated for further internal review and potential external collection efforts.

Current Status:

- Total Outstanding Balance: $[Insert Total Balance]
- Past Due Amount: $[Insert Past Due Amount]
- Days Past Due: [Insert Number of Days]

To avoid further escalation, which may include the reporting of this delinquency to national credit bureaus, the involvement of a third-party collection agency, or potential legal proceedings, you are required to remit the past due amount immediately.

Please make your payment via [Insert Payment Method/Link] or contact our Recovery Department at [Insert Phone Number] by [Insert Deadline Date] to discuss available repayment options or financial hardship programs.

If payment has already been sent, please disregard this notice.

Sincerely,

[Your Name/Department Name]
[Your Title]
[Company Name]