

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]

Subject: Initial Reminder: Outstanding Balance for Account [Account Number]

Dear [Customer Name],

This is a friendly reminder that your credit card payment for the billing cycle ending [Statement Date] was due on [Due Date]. According to our records, we have not yet received your payment.

Account Summary:

- Statement Date: [Date]
- Outstanding Balance: \$[Amount]
- Minimum Payment Due: \$[Amount]

If you have already sent your payment, please disregard this notice. If not, please make a payment as soon as possible to avoid late fees or impact on your credit score. You can pay via our mobile app, website, or by mail.

If you are experiencing financial difficulties, please contact our customer service department at [Phone Number] so we can discuss available payment options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]
[Company Name]