

Date: [Insert Date]

To: [Debtor Name]

[Debtor Address Line 1]

[Debtor Address Line 2]

RE: NOTICE BEFORE LEGAL ACTION - OUTSTANDING CREDIT CARD BALANCE

Account Number: [Insert Account Number]

Total Amount Owed: [Insert Amount]

Dear [Debtor Name],

This letter serves as a formal notice regarding your overdue credit card balance with [Creditor Name]. Despite previous requests for payment, your account remains significantly past due.

As of the date of this letter, your total outstanding balance is **[Insert Amount]**. This amount includes all accrued interest and applicable late fees.

Please consider this a final opportunity to settle this debt before we initiate formal legal proceedings against you. To avoid further action, you must complete one of the following within **[Insert Number, e.g., 14]** days from the date of this letter:

- Pay the full outstanding balance of [Insert Amount].
- Contact our office at [Insert Phone Number] to arrange a mutually agreeable payment plan.

If payment or a satisfactory arrangement is not received by [Insert Deadline Date], we will have no choice but to refer this matter to our legal department. This may result in a lawsuit being filed against you to recover the debt, which could lead to:

- Additional court costs and legal fees.
- A judgment registered against you.
- Negative impacts on your credit rating.
- Potential attachment of earnings or property liens.

Payments can be made via [Insert Payment Methods, e.g., Online Portal, Bank Transfer, or Check].

We strongly urge you to give this matter your immediate attention to prevent the necessity of legal intervention.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Phone Number]

[Contact Email Address]