

[Your Name/Bank Name]
[Department]
[Address]
[City, State, Zip Code]
[Date]

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

Subject: SECOND REMINDER: Overdue Credit Card Balance - Account ending in [Last 4 Digits]

Dear [Customer Name],

We are writing to follow up on our previous notice regarding the overdue balance on your credit card account. As of today, we have not received the required payment.

Account Details:

- Account Number: [Ending in XXXX]
- Past Due Amount: \$[Amount]
- Total Balance: \$[Amount]
- Payment Due Date: [Date]

Your account is now significantly past due. Failure to settle this balance may result in additional late fees, a negative impact on your credit score, or the temporary suspension of your credit privileges.

Please make a payment immediately via our mobile app, online portal, or by calling our customer service line at [Phone Number].

If you have already sent your payment, please disregard this letter. If you are experiencing financial difficulties, please contact us at your earliest convenience to discuss available payment options.

Sincerely,

[Your Name/Signature]
[Title]
[Bank Name]