

FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Account Number: [Insert Account Number]

Dear [Customer Name],

This is the **THIRD** and **FINAL** formal warning regarding your overdue credit card balance of \$[Insert Amount]. Despite our previous notifications dated [Date of 1st Warning] and [Date of 2nd Warning], we have not received your payment or a response regarding this debt.

Your account is now [Number] days past due. Because you have failed to resolve this matter, your account has been flagged for collection proceedings. Failure to settle this balance immediately will result in the following actions:

- Reporting of this default to major credit bureaus, which will severely impact your credit score.
- Permanent closure of your credit facility.
- Referral of your file to an external debt collection agency or our legal department to initiate a lawsuit.

To avoid these consequences, you must remit the full amount of \$[Insert Amount] by [Insert Deadline Date].

Payments can be made via [Insert Payment Methods: Online Portal/Phone/Bank Transfer]. If you are experiencing extreme financial hardship, you must contact our Collections Department immediately at [Insert Phone Number] to discuss potential settlement options.

This is your final opportunity to resolve this debt voluntarily before formal legal escalation begins.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Information]