[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Subject: First Notice of Arrears - Account Number: [Account Number]

Dear [Recipient Name],

This is a formal reminder that your account is currently in arrears. Our records indicate that the following payment is overdue:

- Invoice Number: [Invoice Number]
- Due Date: [Date]
- Amount Due: [Amount]

We understand that this may be an oversight. If you have already sent your payment, please disregard this notice. Otherwise, we request that you settle the outstanding balance by [Date].

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

If you are experiencing financial difficulties or believe there is an error regarding this balance, please contact us immediately at [Phone Number] so we can discuss a solution.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Signature]
[Your Title]