

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

[Date]

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

**FINAL DEMAND FOR PAYMENT: ACCOUNT OVERDUE 90 DAYS**

Dear [Customer Name],

Our records indicate that your account is now 90 days past due. Despite our previous notices, we have not received the outstanding balance of \$[Total Amount Owed].

**Account Summary:**

Invoice Number: [Invoice #]  
Invoice Date: [Date]  
Original Due Date: [Date]  
Total Outstanding: \$[Total Amount Owed]

Your account is now at risk of being transferred to a third-party collection agency or legal counsel. This action may negatively impact your credit rating and result in additional fees.

To avoid further action, please remit full payment by [Deadline Date]. Payment can be made via [Payment Methods: e.g., Credit Card, Check, Online Portal].

If you have already sent payment, please disregard this notice. If you are experiencing financial hardship, please contact us immediately at [Phone Number] to discuss a potential payment plan.

Sincerely,

[Your Name/Department]  
[Your Company Name]