

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: NOTICE OF CREDIT BUREAU REPORTING - 120 DAYS PAST DUE

Dear [Customer Name],

Our records indicate that your account, [Account Number], is now 120 days past due. Despite previous attempts to contact you, we have not received the required payment to bring your account current.

The current status of your account is as follows:

- **Total Past Due Amount:** \$[Amount]
- **Total Balance:** \$[Total Balance]
- **Days Past Due:** 120

Please be advised that we are required to report the status of your account to the national credit bureaus (Equifax, Experian, and TransUnion). A status of "120 days past due" will significantly impact your credit score and your ability to obtain credit in the future.

To avoid further collection actions and additional negative reporting, you must pay the past due amount of \$[Amount] immediately. Payment can be made via [Insert Payment Methods].

If you are experiencing financial hardship, please contact our Collections Department at [Phone Number] immediately to discuss potential payment arrangements or assistance programs.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Name/Department]

[Company Name]

[Company Phone Number]