

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Address]

Account Number: [Account Number]

RE: FINAL WARNING - NOTICE OF OVERDUE BALANCE

Dear [Customer Name],

This is a formal final notice regarding your outstanding balance of **[\$[Amount Due]**, which is now [Number] days past due. Despite our previous attempts to contact you, we have not received payment.

We value your business and would prefer to resolve this matter without involving a third-party collection agency or taking legal action. To assist you in clearing this debt, we are offering a one-time **Payment Plan Option:**

- **Option 1:** Pay the full amount by [Date] to avoid further action.
- **Option 2:** Pay in [Number] monthly installments of **[\$[Amount]** starting on [Date].

Please contact our billing department at [Phone Number] or reply to this email by [Deadline Date] to accept this offer or to discuss your account.

Failure to respond by [Deadline Date] will result in your account being transferred to a collection agency, which may impact your credit score.

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

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]

[Email Address]