

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Address]

City, State, Zip: [City, State, Zip]

Subject: SECOND NOTICE: Urgent Past Due Account Balance

Dear [Customer Name],

This is a formal reminder that your account remains past due. Our previous attempt to contact you regarding your outstanding balance of **[\$[Amount Due]** has gone unanswered.

We value your business and understand that financial difficulties can arise. To help you clear this debt, we would like to extend a **flexible payment plan option**. We are willing to spread your balance over [Number] monthly installments of **[\$[Monthly Amount]** each, starting on [Start Date].

To accept this offer or to discuss an alternative arrangement, please contact us by [Deadline Date] at [Phone Number] or [Email Address].

If we do not hear from you or receive a payment by the date above, we may be forced to take further action, which could include the suspension of services or referral to a collection agency.

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

Sincerely,

[Your Name/Department]

[Company Name]

[Company Phone Number]