

## FINAL DEMAND NOTICE

Date: [Insert Date]

Account Number: [Insert Account Number]

Total Amount Overdue: \$[Insert Amount]

Dear [Customer Name],

This is a formal notification that your account is seriously past due. Despite previous attempts to contact you, we have not received the necessary payment to bring your account current.

Please be advised that your account is now scheduled for **Charge-Off** on [Insert Date].

If your account is charged off, the following actions may occur:

- The status will be reported to national credit bureaus as a "Charge-Off," which may severely impact your credit score.
- Your account may be transferred to a third-party collection agency.
- We may pursue further legal action to recover the full balance owed.

To prevent this action, you must pay the total overdue amount of **\$\$[Insert Amount]** by [Insert Deadline Date].

Payment can be made via:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Mail: [Insert Mailing Address]

If you are experiencing financial hardship, please contact our collections department immediately at [Insert Phone Number] to discuss potential payment arrangements.

Sincerely,

[Your Name/Department]

[Company Name]