

[Date]

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

**RE: FINAL DEMAND NOTICE PRIOR TO CHARGE-OFF**

Account Number: [Account Number]  
Total Amount Overdue: \$[Amount]

Dear [Customer Name],

This letter serves as formal notice that your account is seriously delinquent. Despite our previous attempts to resolve this matter, we have not received the necessary payment to bring your account current.

If we do not receive a payment of \$[Amount] by [Deadline Date], we will be forced to **charge off** your account. Charging off an account is a serious step that may result in the following:

- The permanent closure of your account.
- A negative report to national credit bureaus, which may significantly lower your credit score for up to seven years.
- Assignment of your debt to an external collection agency.
- Potential legal action to recover the outstanding balance.

It is not too late to prevent this action. Please submit your payment immediately via [Payment Method/Website] or contact our Collections Department at [Phone Number] to discuss a final settlement or payment plan.

If payment has already been sent, please disregard this notice.

Sincerely,

[Your Name/Department]  
[Company Name]  
[Phone Number]