

[Date]

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

Account Number: [Account Number]

Subject: Notice of Hardship Forbearance End and Account Closure

Dear [Customer Name],

This letter is to formally notify you that the hardship forbearance period previously granted for your account is scheduled to end on [Forbearance End Date].

As per the terms of our agreement and our prior communications, your account will be officially closed effective [Closure Date]. Upon closure, all charging privileges will be permanently revoked, and no further transactions will be authorized.

Final Payment Obligations:

- Current Outstanding Balance: \$[Amount]
- Final Payment Due Date: [Due Date]

Please note that the closure of this account does not relieve you of the obligation to repay the remaining balance. We encourage you to contact our collections department at [Phone Number] to discuss a repayment plan or to settle the balance in full to avoid further impact on your credit profile.

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

Sincerely,

[Sender Name/Department]
[Company Name]