

Date

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Dear Customer:

In reviewing your monthly statement I have noticed your account has been extended beyond our normal credit terms.

While I appreciate the payments you've made, I feel a greater monthly amount is needed to bring your account up to our normal credit status, which is net 30 days.

I would like to discuss this matter with you. If you could please call me at 1-800-0000, so that we could arrange a mutually agreeable payment schedule.

Sincerely,

Your Name
Credit Manager