

Date

Address  
Address  
Address  
Address

RE: Account # 20758  
**90 days overdue**  
**\*Second Request**

Dear Photographer:

In reviewing your statement, I have noticed your balance has slipped into the 90 days and over column. It concerns me when a good customer like yourself stops forwarding payment.

I will assume the amount is correct since my last request and will expect payment. As of this date I have added carrying charges of 1 1/2% per month on the outstanding balance until the balance is paid. A payment of **\$111.75** will protect your credit!

Let's please resolve this matter so that we can avoid any unpleasantness.

Thanking you in advance for your cooperation.

Sincerely,

Your Name  
Credit Manager

enc.

**\*\*Your Company Subscribes to a  
National Credit Reporting Bureau\*\***



