

To Whom It May Concern,

I hope this message finds you well. I am writing to formally explain my recent missed payment on my credit card account (Account Number: XXXX-XXXX-XXXX-XXXX) which was due on [Due Date].

Unfortunately, due to [brief explanation of circumstances, e.g., unexpected medical expenses, job loss, etc.], I was unable to make the payment on time. I fully understand the importance of timely payments and regret any inconvenience this may have caused.

In light of this situation, I kindly request your assistance in [specific request, e.g., waiving the late fee, setting up a payment plan, etc.]. I am committed to rectifying this issue and ensuring my future payments are made promptly.

Thank you for your understanding and consideration. I look forward to your response.

Sincerely,
[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]