

November 20, 2013

Ms. Jennifer Flowers  
111 Livingston Street  
Brooklyn, NY 11201

**Re: Payment Notice**

Dear Valued Customer:

Our records indicate that your minimum payment of \$15.50 which was due on October 10, 2013 has not been processed as of this time. If payment has been made, please disregard this notice. However, if payment has not been made, please do so as soon as possible to avoid any late payment charge(s). Failure to make your minimum payment may result in a \$25.00 late payment fee added to your current balance as to the contractual agreement you agreed to.

Moreover, if you are unable to make such payment at this time, please contact us immediately at the toll free telephone number listed below to make arrangement that will be mutually agreeable. Perhaps we can work out a payment plan that would be realistic for your present situation if you are experiencing financial difficulties.

For your convenience, our representative will be happy to accept your payment by phone.

Sincerely,

Genitha Wint  
Customer Care Dept.  
**(800) 123-4567**

Gw

Encl.

P.S.: If you are a victim of "Sandy" Storm, special provision have been made to assist you, but you have got to contact us immediately at the toll free number.

A. What is the scenario for this document?

I, Genitha Wint, am a newly hired seasonal employee with Macy's Fashion Incorporated. I am assigned to the collections department and my official title is that of a debt collector. My primary duties consist of notifying our customers when their monthly payment is between 15 - 90 days overdue. Such notification may, and often times does, consist of telephonic, electronic and written letter notification.

Procedurally, the initial customer contact is executed via telephone once the account is 15 days overdue. Next, the customer is notified via email/text if the account becomes 30 days past due. If the account is between 30-90 days past due, the customer is sent written letter notification. If an account payment is more than 90 days past due said account will be forwarded to the legal department of the Macy's Corporation.

I have chosen the collection letter to represent my last portfolio piece, because this is a notice that so many people receive each year, and if you have never receive a collection letter, you may in the near future. Ever so often, someone overlooked a bill, due to circumstances cannot afford to pay, or just refused to pay a bill all together.

Being a mother of two teenagers who will be embarking in college next year, I am very concern about the decisions they will be making while on their own. Not only am I concern about their academics, and their well being, but equally as important, I am very concern about the decision that they will be making in terms of their credit history. Having said that, being responsible and paying one's bill on time not only will it empowers you, but it also gives you a brighter tomorrow.