Date:

To [creditor name]

Subject:                Credit line dispute

This is to inform you that your credit bill is still outstanding. The total amount owed was $1190/-. Your payment for $1040/- was received on July 24, 20xx. However, there is still a balance of $150/- due in your account. Without clearing your dues, we are unable to account your transactions. Therefore, kindly pay the dues so that your account may be updated accordingly.

Sincerely,

[NAME HERE]

[Title]