

First-Time Late Payment Goodwill Email

Subject: Goodwill Request - First Time Ever Late Payment

Hi there,

I'm writing about my account [Number] and hoping you might be able to help me out with something.

I recently noticed a late payment on my credit report from a few months back, and honestly, it was a complete oversight on my part.

I've been banking with you guys for [X years] and this is literally the first time I've ever been late with a payment. I usually have autopay set up for everything, but somehow this one slipped through the cracks when I was switching bank accounts.

Since I've been such a reliable customer and this was genuinely a one-time mistake, would you consider removing this late payment from my credit report? I know everyone makes mistakes, and I'm hoping you'll give me the benefit of the doubt on this one.

I really appreciate you taking the time to consider this, and thanks for being such a great company to work with over the years.

Best,

[Your Name]

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