

FAIRDEBT.TXT

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FAIR DEBT COLLECTION

Provided By
Charley Brown's Office
Attorney General
Consumer Protection Division

Complaints about harassment by debt collectors are among the most numerous complaints received by my Consumer Protection Division. There are both federal and state laws to protect you from unfair debt collection practices.

A debt collector may contact you in person, in writing, or by phone. However, a debt collector may not contact you at inconvenient or unusual times or at work if your employer disapproves.

You may stop a collection agency from contacting you by writing a letter telling them to stop. Once they receive this letter, they may not contact you again.

No debt collector may threaten you with criminal prosecution to scare you into paying a bill. A collection agency cannot sue you, garnish your wages, or seize collateral on its own.

Collection agencies cannot use obscene language or make false statements when collecting a debt. In most cases, the

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collector is not allowed to tell anyone other than you or your attorney that you owe money.

If you should encounter problems with a debt collection agency, please contact my Consumer Protection Agency, toll free in West Virginia, at 1-800-368-8808.

MAIN MENU: Type '?' by itself for help

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A)ns Questions	B)ulletin	C)hange setup	U)ser list/search
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