



How to Deter Abusive Debt Collection Practices

Categories : [Consumer Services](#)

The following is excerpted from “FTC- Debt Collection”; <http://www.consumer.ftc.gov/articles/0149-debt-collection> and “Consumer Collection Practices”, posted on the State of Connecticut Department of Banking website: <http://www.ct.gov/dob/cwp/view.asp?a=2235&q=297910>

WHAT ARE ABUSIVE DEBT COLLECTION PRACTICES?

A debt collection agency may resort to abusive methods in order to try to force a debtor to make payment to their creditor(s). Examples of such methods are:

- Repeatedly calling to abuse, annoy or harass the debtor
- Calling a debtor’s friends, neighbors or employers
- Collecting funds greater than the debt owed, unless authorized in the debt agreement
- Using deception to make debtors accept collection calls

WHAT IS THE FAIR DEBT COLLECTION PRACTICES ACT?

The Fair Debt Collection Practices Act was passed by Congress to stop abusive debt collectors and promote fair debt collection practices. Under the act, debt collectors are prohibited from:

- Calling before 8:00am or after 9:00pm without the debtor’s permission
- Misrepresentation in stating the amount of money owed to the creditor(s)
- Threatening the debtor with a lawsuit or lien on their property
- Threatening to seize the debtor’s federal benefits such as Social Security or retirement accounts

The full text of the Act can be accessed at the Federal Trade Commission website:
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf>

HOW DO I STOP A DEBT COLLECTOR FROM HARASSING ME?

You can write a letter telling the debt collector to stop their contacts. Once they receive the letter, the debtor can no longer contact you, except to state that there will be no longer be any contacts or to notify that the creditor or debt collector will take specific actions to collect payment. NOTE: Sending such a letter to a consumer collection agency does not make your debt go away if you actually owe it. You can still be sued by your original creditor.

If you do not believe that you owe a debt, you can send a letter to the debt collector stating that you do not owe them any money. However, they may resume collection activities if they can send you proof of the debt, such as a copy of a bill.

WHERE DO I FILE A COMPLAINT ABOUT A DEBT COLLECTOR?

Complaints about harassment or unfair treatment by a debt collector can be filed with:

- The Connecticut Attorney General’s Office: www.ct.gov/ag
- The Better Business Bureau of Connecticut: www.bbb.org/connecticut



- The Federal Trade Commission: www.ftc.gov

If you believe that the debt collector has broken the law, you can sue in state or federal court within one year of the violation. If you win, you can recover money for damages, plus an additional amount up to \$1,000. A group of people can sue a collection agency for damages up to \$500,000 or one percent of the debt collector's net worth, whichever is less.

The State of Connecticut Department of Banking maintains a list of licensed collection agencies at its website: www.ct.gov/dob/cwp/view.asp?a=2233&q=297872&dobNAV_GID=1663

TO FIND PROVIDERS IN CONNECTICUT'S COMMUNITY RESOURCES DATABASE:

Search by agency name:

- [Attorney General, State of Connecticut Office of the](#)
- [Banking, State of Connecticut Department of](#)
- [Better Business Bureau of Connecticut](#)
- [Federal Trade Commission](#)

SOURCES: Better Business Bureau of Connecticut; Federal Trade Commission; State of Connecticut Department of Banking

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