

DEBT COLLECTORS REAL VS FAKE



REAL Debt Collectors

BOTH

FAKE Debt Collectors



Cannot say that papers are legal documents if they are not



Initiate contact by phone



Call from "unknown" numbers in the early AM or late PM



Can only mention legal action if they intend to sue (later in the process)



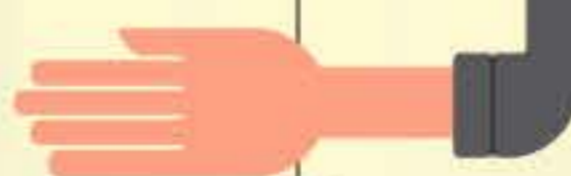
Ask for payment over the phone



Refuse to identify themselves, give their contact information, or answer clarifying questions



Have to identify themselves and tell you exactly what you owe and who you owe it to



Continue to call after being asked to only correspond in writing



Must call between 8AM-9PM and send a written notice within 5 days of first contact



May mention legal action



Claim to be attorneys or government employees when they aren't



Can never threaten arrest or violence



Use offensive language, like obscenities and racial slurs



Cannot make false statements or ask you to pay more than you owe



May persist if ignored or if you refuse to pay



Request Social Security Numbers and other sensitive personal information



Will not request your Social Security Number



May seek payment for an old or unrecognized debt (check your credit report)



Make false statements and make up or exaggerate the amount that you owe



Cannot say that they are an attorney or government employee if they are not



Say you committed a crime



Can call acquaintances to find your phone number or address



Cannot say that you committed a crime



Threaten to arrest or report you to government agencies



Are not allowed to use obscene language or religious/ethnic slurs



Have to comply if you ask only to be contacted in writing via mail



Threaten legal action during the first few calls

