

Attorney General Dana Nessel

DEBT COLLECTION

Your Rights. Less Hassle.

DEBT COLLECTORS CANNOT:

- Call you before 8 a.m. or after 9 p.m. without your ok;
- Call your work, if they've been notified that you cannot receive calls at work;
- Harass, oppress or abuse you;
- Use obscene or profane language or threaten violence;
- Lie to you or misrepresent your legal rights;
- Disclose your personal information to third parties;
- Tell you they'll seize your salary or property without legal authority;
- Pretend to be someone they are not; and
- Try to collect interest or fees.



If you are being harassed or mistreated by a debt collector, file a consumer complaint with the Michigan Attorney General using the online complaint form (mi.gov/agcomplaints); or with the Consumer Financial Protection Bureau online or by calling 855-411-2372; or with the Federal Trade Commission online or by calling FTC-HELP (877-382-4357).

Learn more at **mi.gov/agconsumeralerts**

DEBT COLLECTORS—WHICH IS THE REAL DEAL?

Within 5 days, follow up their phone call with a written notice.

Call repeatedly.

Refuse to provide real contact methods or written proof of the debt.

Impersonate the IRS, attorneys, law enforcement, government agencies or court officials.

Demand immediate payment (often by prepaid debit card or wire transfer).

The caller already has your personal information (e.g., bank and Social Security numbers, birthdate or other details).

Threaten legal action or physical violence for refusal to pay.

Not all debt collectors are legitimate; and not all legitimate debt collectors act legally.

LEARN

The Federal Fair Debt Collection Practices Act (FDCPA) governs how debt collectors may legally operate.

Learn how this this Act applies to Michigan consumers. Details available on the CFPB's website (consumerfinance.gov).

CONTACT

Reach the Attorney General's Consumer Protection Division at 877-765-8388 or mi.gov/ag.



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