

## VIOLATIONS OF THE FDCPA

### **DEBT COLLECTORS CANNOT:**

- Harass, oppress, or abuse any person;
- Use threats of violence or harm against you, your property, or your reputation;
- Publish a “deadbeat list” of consumers who refuse to pay their debts, except to a credit bureau;
- Advertise the debt;
- Use obscene or profane language;
- Repeatedly use the telephone to annoy you;
- Call before 8:00 am or after 9:00 pm;
- Call at other times they knew or should have known was inconvenient;
- Use false statements when collecting a debt;
- Use false, deceptive or misleading representations as to their identity, such as falsely implying they are attorneys or government representative;
- Falsely imply that you have committed a crime or say that you will be arrested if you don’t pay your debt;
- Falsely represent they are employed by a credit bureau;
- Misrepresent the amount of your debt;
- Ask you to pay more than you owe;
- Ask you to pay interest, fees, or other expenses that are not allowed by law or are not in your original credit or loan agreement;
- Misrepresent the involvement of an attorney in collecting a debt;
- Indicate that papers being sent to you ARE legal forms when they ARE NOT;
- Indicate that papers being sent to you ARE NOT legal forms when they ARE;
- State that they will seize, garnish, attach, or sell your property or wages unless they or the creditor intends to do so and it is legal to do so;
- Give false credit information about you to anyone;
- Make you accept collect calls or pay for telegrams;
- Deposit or threaten to deposit a post-dated check prematurely.
- Inform a third-party about your debt except:
  - Your attorney
  - The creditor
  - The creditor’s attorney
  - A credit reporting agency
  - Your spouse
  - Your parent (if you are a minor)
- Collect any amount greater than your debt, unless allowed by law.

If you think that you have been abused by a debt collector in violation of the FDCPA, call us at (417) 8NO-DEBT and let us see if we can help. **WE SUE ABUSIVE DEBT COLLECTORS.**