

# ***DEBT COLLECTORS HARRASSING YOU? KNOW YOUR RIGHTS***



Under the Fair Debt Collection Practices Act (FDCP), Debt collectors are not allowed to do the following.

- Call you after 9 PM or before 8 AM
- Call you at work after you have communicated with them in writing or verbally that you are not permitted to receive these calls at your place of employment
- Tell a third party that you owe money
- Threaten, harass, or abuse you. This includes people that they may contact about you
- Lie to collect debt from you
  - Threaten your arrest
  - provide a bogus company name
  - Provide falsified information about you to others

Have you been the victim of embarrassing and abusive practices by debt collectors? You can report violations to:

1. Your state attorney general's office-<https://www.naag.org/>
2. The Federal Trade Commission-  
<https://www.ftccomplaintassistant.gov/>
3. The Consumer Financial Protection Bureau-  
<https://www.consumerfinance.gov/complaint/>



Resource: [consumer.ftc.gov](https://www.consumer.ftc.gov)

