

Is Your New Friend on Facebook Really a Debt Collector?

By John N. Skiba

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A new disturbing trend by debt collectors is using Facebook accounts to intimidate or harass people who are delinquent on debts. Recently a woman in Florida filed suit against a collection agency named MarkOne Financial who had secretly become a Facebook friend of hers and then began posting harassing messages on her and her families' Facebook pages. MarkOne Financial stated that it is their policy to use Facebook to locate customers when the customer has a fully public profile and when a person has not responded through conventional means.

Many are unaware that there are state and federal laws that bar this type of harassment as well as abusive behavior by debt collectors. The Fair Debt Collection Practices Act (FDCPA) bars such behaviors such as calling early in the morning or late at night, the use of profanity or threats of criminal prosecution. Recently, ABC News did a story on how bad abusive debt collectors have become. You can access that video here: [Debt Collector Abuse](#) .

It is important to note that these protections apply whether you are in bankruptcy or not.

If you have are being harassed by debt collectors in violation of the FDCPA would like to discuss your case further Arizona attorney John Skiba offers a free consultation. Mr. Skiba can be reached at (480) 464-1111 or via email at jskiba@jacksonwhitelaw.com .