

## Did you know...

### That Debt Collectors are prohibited from:

- Threatening any action that cannot legally be taken OR which they do not intend to take, such as:
  - Wage Garnishment
  - Arrest
  - Property Repossession
- Calling your workplace after you tell them that you can't take calls at work
- Calling 3<sup>rd</sup> parties and informing them that you owe a debt
- Calling you at any unusual time or place or a time or place known or which should be known to be inconvenient
  - Calls before 8AM or after 9PM are PROHIBITED
- Leaving verbally abusive telephone messages
- Yelling, swearing, berating or otherwise verbally abusing you
- Lying, being deceptive, tricking or misleading you in ANY way



You may have additional rights under State law. This checklist is for informational purposes only, is nonexhaustive, and does not constitute legal advice. Reading this notice does not form an attorney client relationship. If you wish to form an attorney client relationship, please call my office to discuss your options at no cost or obligation to you.

Provided By:

### **CLASS, CONSUMER LAW ADVOCACY SERVICES\***

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[www.StopCalls.Net](http://www.StopCalls.Net)

\*Admitted to Massachusetts and New Hampshire State and Federal Courts.

\*Admitted to the US District Court for the Eastern District of Texas