

FDCPA, Scams & How to protect yourself

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The [Fair Debt Collection Practices Act \(FDCPA\)](#) governs the debt collection industry. It is a collection of laws that outline what a [debt collector](#) may and may not do in attempting to collect debt. There are also numerous scam artists who impersonate a collector with the goal of obtaining your personal information and stealing your identity. Knowing more about the FDCPA can help you protect yourself from having your identity stolen.

Imposters commonly use tactics that are actually prohibited by the FDCPA. Some of these tactics include the following:

- threats to have you arrested if you don't pay your debt
- telephone calls during odd hours (the FDCPA requires they call between 8am and 9pm)
- the collector asks for your social security number or bank account information
- the collector refuses to provide correspondence with you in writing (they commonly use emails)
- they try to intimidate you into paying a debt (even if you do not owe it)

These are simply “red flags” for you to be aware of. The majority of legitimate collection agencies follow the law, but not always. Thus, when you are contacted by a collector, you should take action to verify that they are legitimate. You should ask the collector to send you documentation verifying the debt. You should also research the collection agency on the internet and by contacting the Better Business Bureau.

If you discover that you are being contacted by a scammer, tell them to cease all contact with you. The imposter obviously has some information on you, so it is extremely important that you monitor your credit report to insure that your identity has not been stolen. Finally, you may want to report the incident to the [Federal Trade Commission \(FTC\)](#) or your State's Attorney General.

*If you live in the area of Surprise, Arizona, contact **The Dodds Law Firm, PLC**, at [623-209-8923](tel:623-209-8923). [The Dodds Law Firm, PLC](#), serves clients primarily in the areas of Fair Debt Collection Practices Act violations, Chapter 7 and 13 bankruptcies, and issues of Unfair or Deceptive Business Practices. Mr. Dodds and his staff know how to listen carefully, and how to explain the law and procedures involved in a legal matter, as well as your rights and options, so that you can make informed choices.*