

FREE CIVIL LEGAL HELP FOR WEST TENNESSEE

You have rights!

The law gives you rights when a bill collector tries to make you pay a debt. This law is called the Fair Debt Collection Practices Act. It tells bill collectors what they cannot do to collect money from you.

Does this law help you?

Has a debt that you owe been turned over to a collection agency or a collection law firm? Then, this law can help you.

What if the company that you owe money to tries to collect from you itself? Usually this law cannot help you.

Things a bill collector cannot do

It is against the law for bill collectors to do any of these things:

- Make you think they are someone else (like a lawyer or deputy sheriff)
- Say you will be arrested or put in jail for a debt
- Lie to you
- Tell you they are going to garnish your wages or take your property unless they have a legal right to do that
- Threaten to hurt a person, property, or anyone's good name
- Use dirty or bad language
- Call many times a day

- Call before 8:00 a.m. or after 9:00 p.m. unless they know those times are better for you.
- Call you or anyone else about your debt over and over
- Abuse or threaten anyone else about your debt

How to stop bill collectors from bothering you

The law can help you stop bill collectors from bothering you.

1. You can stop all of their calls and letters.

You can tell bill collectors not to contact you, your boss, your relatives, or anyone else. To do this, you must write to the bill collectors. You cannot just tell them over the phone.

This brochure has an example letter. You can use the letter in this booklet. Date the letter, and keep a copy. If you can, send the letter by certified mail.



Does anyone in your home have health problems? Do the phone calls and letters make them worse? Then, say that in the letter too.

What happens when the bill collector gets your letter? They can contact you again only to tell you they plan to take you to court.

What if a bill collector bothers you after getting your letter. Write down the dates and times that they call and what they say. Also, save any papers that they send you and take them to a lawyer.

2. You can stop their calls to you at work.

You must tell them in writing not to call you at work. Your letter must say that your boss does not let you take these phone calls at work.

3. You can stop their calls to your home with Caller ID.

Bill collectors set up their phones so you will not know who is calling. If your phone has Caller ID, press *77. This stops calls from phone numbers that do not show up on your Caller ID.

Your name

Your address

Name of Bill Collector

Address of Bill Collector

Dir Sir/Madam:

You have contacted me concerning the following debt which you say I owe:

(Name of creditor and account number)

Pursuant to the Fair Debt Collection Practices Act, you are hereby instructed not to contact me or anyone else again regarding this debt.

Sincerely yours,

(Your signature)

Date:

West Tennessee Legal Services

800-372-8346

731-423-0616

901-471-8006

Jackson

210 W Main St

Jackson, TN 38301

Memphis

1407 Union Ave, Suite 1100

Memphis, TN 38104

Dyersburg

208 S Church Ave

Dyersburg, TN 38024

Huntingdon

113 W Paris St

Huntingdon, TN 38344

Selmer

141 N Third St

Selmer, TN 38375

WTLS does not discriminate on the basis of age, race, color, religion, national origin, sex, or disability status.

If you feel you have been discriminated against, you may file a complaint by writing to:

WTLS EEOC Officer

210 W. Main St.

Jackson, TN 38301

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**BILL COLLECTORS
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