There are laws that protect you. You owe a debt. Know your rights when you have a debt.

For More Information

visit the NACA website at www.naca.org

For more information on how to find an attorney:

re展位 your situation. If is best to contact an

debt collection practice or simply have questions

If you feel you have been the victim of abusive

For More Information

www.ftc.gov

Federal Trade Commission

www.naca.org

Consumer Advocates

National Association of

If a debt collector has not stopped calling:

evidence of a violation of the FDCPA

- do not use any messages that are not recorded. This should be used as

- a debt collector’s contact information. The call may be recorded and

- sent to a debt collector to be used as an argument.

- make a payment or make a new payment.

- if the debt is valid and you choose to make a payment, make the new payment.

WWW.NACA.ORG

- Be careful what you agree to over the phone. The call may be recorded and

- include your bank account number.

- If the call is not recorded, the collector will not need to prove communication between you and the debt collector. Keep a detailed written log of all rele

- You do not need to call or talk to a debt collector.

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