

Common FDCPA Violations

As you know, we monitor your files here at DCSD for violations of the federal Fair Debt Collection Practices Act (FDCPA). If we find a violation, we notify you and then send it to an attorney that is licensed in your area to negotiate a settlement on your behalf. Here are some common FDCPA violations to be aware of with regard to your own personal situation.

1. Voice mail messages: Collectors must do the following:

- properly identify themselves (i.e., “This is Portfolio Recovery Associates calling.”)
- state the communication is from a debt collector

It is recommended that you keep voice mail messages that you think violate the FDCPA. You can call us and if we agree that it violates the FDCPA, we will give you step-by-step instructions on how to transmit the saved voice mail to us.

2. Third party disclosures: Collectors cannot disclose your debt to family, friends, neighbors, etc. Therefore, if the collector calls a friend or family member and leaves a message that states the communication is from a debt collector, it’s a violation. Again, keep the voice mail as evidence and call us.

3. Threats of legal action, garnishment, lawsuit, etc.: The collector cannot make threats unless the collector intends to follow through. Therefore, the collector cannot tell you “pay or we will file a lawsuit” unless the collector intends to follow through. Collection agencies rarely, if ever, follow through or have the ability to follow through with these threats. In general, if it is a law firm that states that a lawsuit may be filed, it’s not a violation because law firms have the ability to file lawsuits on behalf of creditors.

Remember, always send any correspondence you receive from your creditors to us. Keep call logs for the phone calls and send the call logs to us once every 2-3 weeks. We can’t help you without your help.

In Honor of our Veterans

We just wanted to pass on this very important and touching tribute we recently learned about. It’s called the **Tour of Honor**, and it’s sponsored by the Honor Flight Network, a non-profit organization created solely to honor America’s veterans for all their sacrifices. They transport veterans (heroes) to Washington, D.C. to visit and reflect at their memorials. Top priority is given to senior veterans - World War II survivors, along with other veterans who may be terminally ill. This organization obtains free flights for our veterans to make it possible for them to fly to Washington, D.C. If you are a veteran or know one and would be interested in this, please contact the Honor Flight Network at www.honorflight.org or call (937) 521-2400.

Refer DCSD to a Friend!

Do you know someone who is suffering in silence like you once were? Help a friend, neighbor, relative or other loved one achieve peace of mind and restore dignity in his or her life. Help US by distributing DCSD cards around your community and make others aware of the service that has been helping you restore dignity to YOUR life! We'd love to talk to anyone whom you think would benefit from our service. Please give your friends and loved ones DCSD cards.

**Please call (800) 992-3275
for DCSD cards.**

Hotline Help

National Domestic Violence Hotline
(800) 799.SAFE (7233)
www.thehotline.org

*Rape, Abuse & Incest National Network
(RAINN)*
(800) 656.HOPE (4673)
www.rainn.org

*National Alcohol and Substance Abuse
Information Center*
(800) 784.6776
www.addictioncareoptions.com

DCSD Telephone Directory

Toll Free (800) 992-3275

Please be ready to provide your client ID number.

- **Applications/ABC Bank Info: ext. 1402 / Elizabeth**
- **Additions to Existing Account: ext. 1501 / Gaby**
- **Billing: ext. 1501 / Gaby**
- **Creditors: ext. 1403 / Mindy**
- **Legal Matters: ext. 1400 / Veronica or Leslie**
- **Refer Family or Friends: ext. 1700 / Sylvia or Bonnie**

Update Your Contact Info!

Have you moved recently, changed your telephone number or got a new e-mail address? Please help us by providing any information that we may not have on file using the form below. **(If you are unsure if we have your current information, please call us before you send this form in.)** Thank you!

Name: _____ Client ID: _____

Address: _____

City/State/ZIP: _____

Home Phone: _____ Cell Phone: _____

E-Mail: _____

In case of emergency, please contact:

Name: _____ Relationship: _____

Address: _____ Phone #: _____