



WHY DO I KEEP GETTING CALLS AND LETTERS FROM MY CREDITORS?

We are asked this question daily. When you first become a client with our firm, we send letters to your original creditors advising them of our representation. The original creditors do not have to respond to requests to contact us instead of you because the Federal Fair Debt Collection Practices Act (FDCPA) does not apply to them. However, after approximately six months, original creditors usually send your account to a third party collector (a collection agency, junk debt buyer or an attorney). When you send in the correspondence from the third party collector, we send them a power of attorney and a cease and desist order pursuant to the FDCPA that they must comply with. Therefore, you should not be receiving calls from them. If a third party collector violates the cease and desist order, we send that information to our co-counsel who decides whether or not a lawsuit is warranted.

Often, accounts are sent from one third party collector to another. Each time the collector changes an account, we have to send in another representation letter along with another cease and desist order. In order to prove that a third party collector is violating a cease and desist order, we need proof. When we notify collectors of our representation, we prove that by the fax receipt. If that collector sends you a letter, that is proof that the cease and desist order was violated, so please send all correspondence you receive to us. The phone logs you maintain are further proof that a creditor has violated our demand to cease contacting you. That's why it's important that you accurately keep these logs. We have attached a copy of the call log on the other side of this newsletter as we have noticed that many of our clients who have been with us for a while have forgotten to keep these.

In the meantime, if you answer a call from a creditor just give them our number (1-800-992-3275) and we will handle them. If you have any questions related to this or your DCSD case, please call us or e-mail us at info@lawyers-united.com.

A WORD ABOUT ABC BANK AND OVERDRAFT CHARGES

Recently, a client called. She accidentally overdrew her checking account. The bank charges were over \$500 to cover each returned check and \$45 per day until she paid the bank back for all of the checks that were paid and for all the fees. She could not do anything until her next Social Security check came in. So the daily fees added up rapidly. This is a common story at DCSD. That is why we worked so hard to find a bank that would help our senior and disabled clients who are on fixed incomes. ABC Bank charges \$32 per item that causes an overdraft. ABC does not charge any daily fees for DCSD clients like it does with its other customers and like other banks do. If you need further explanation of ABC Bank policies, please call us.

