

Fair Debt Collection Practices

Communications

Must not communicate with consumer at any unusual time or time known to be inconvenient (i.e., before 8:00 am and after 9:00 pm)	FDCPA and Regulation F
Must not communicate with consumer at any unusual or inconvenient place	FDCPA and Regulation F
Must not communicate with consumer who is represented by attorney if attorney's name and address is known, unless attorney fails to respond or attorney consents to direct communication with consumer	FDCPA and Regulation F
Must not communicate with consumer at place of employment	FDCPA and Regulation F
Must not communicate with consumer if consumer notifies in writing refusal to pay and wants no further communications	FDCPA and Regulation F
Must not communicate with or attempt to communicate with a person through a medium of communication if the person has requested that the debt collector not use that medium to communicate (unless required by law or to obtain the debtor's confirmation of opt out)	Regulation F
Must not communicate with third parties other than consumer's attorney, a CRA, creditor's attorney, or to obtain location information without prior consumer consent	FDCPA and Regulation F

Harassing, Oppressive or Abusive Conduct

Must not use or threaten violence, or other criminal means to harm the physical person, reputation or property of consumer	FDCPA and Regulation F
Must not use obscene or profane language or language the natural consequence of which is to abuse the hearer or reader	FDCPA and Regulation F
Must not publish list of consumers who refuse to pay debts (except to CRAs) or advertise for sale debt to coerce payment	FDCPA and Regulation F
Must not place telephone calls without meaningful disclosure of caller's identity	FDCPA and Regulation F
Must not place telephone calls or engage any person in telephone conversation repeatedly or continuously with intent to annoy, abuse or harass	FDCPA
May not place more than 7 collection-related telephone calls to a person within 7 consecutive days, and after a successful telephone call with a person, must wait 7 days before placing any additional collection-related calls	Regulation F

False, Deceptive or Misleading Representations or Means

Must not falsely represent or imply that collector is vouched for or affiliated with the U.S. or any State	FDCPA and Regulation F
Must not falsely represent or imply that any individual is, or communication is from an attorney	FDCPA and Regulation F
Must not falsely represent or imply that collector operates or is employed by a CRA	FDCPA and Regulation F
Must not falsely represent that consumer committed a crime or that nonpayment of the debt will result in arrest or imprisonment, seizure, garnishment, attachment, or sale of property	FDCPA and Regulation F
Must not falsely represent or imply that documents are legal process or that documents are not legal process, as applicable	FDCPA and Regulation F
Must not falsely represent the character, amount or legal status of the debt or threaten any action the collector cannot legally take or does not intend to take	FDCPA and Regulation F
Must not falsely represent or imply that a sale, referral, or other transfer of any interest in a debt causes the consumer to lose any claim or defense to payment of the debt or become subject to any practice prohibited by the FDCPA	FDCPA and Regulation F
May not communicate or threaten to communicate to any person credit information that the collector knows or should know is false	FDCPA and Regulation F
Must not use any false representation or deceptive means to collect or attempt to collect a debt or obtain information concerning a consumer	FDCPA and Regulation F

Unfair or Unconscionable Means

Must not collect any amount unless such amount is expressly authorized by the agreement creating the debt or permitted by law	FDCPA and Regulation F
Must not solicit postdated checks for the purpose of threatening criminal prosecution; deposit or threaten to deposit a postdated check prior to the date on the check; or accept a postdated check unless person is notified in writing of the collector's intent to deposit check not more than 10 nor less than 3 days prior to deposit	FDCPA and Regulation F
Must not charge consumers for communications by concealment of the true purpose of the communications (collect calls, etc.)	FDCPA and Regulation F
Must not communicate by postcard or use language or symbols on envelope that would reveal debt collector identity	FDCPA and Regulation F
Must not communicate with debtor by social media platform if the communication is viewable by the general public, or the person's social media contacts	Regulation F