



Attorney General Doug Peterson

News Release

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Joining Forces to Help Stop Illegal Debt Collection Practices

LINCOLN – Today, the Nebraska Attorney General’s Office announces Operation Collection Protection (OCP) which is a national coalition of federal, state, and local enforcement and regulatory organizations committed to working cooperatively to address illegal debt collection practices. Led by the Federal Trade Commission (FTC), more than 75 organizations participated in OCP, including the FTC, CFPB, Department of Justice, 47 other state attorneys general and the District of Columbia, 17 state regulatory agencies, one Canadian provincial regulatory agency, and a number of local authorities.

In 2010, the total amount of U.S. consumer debt reached nearly \$2.5 trillion. Nearly 30 million consumers have an account in collections. Debt collectors make as many as 1 billion contacts a year with consumers. The vast majority of these contacts are perfectly legal. Unfortunately, many are not.

Attorney General Doug Peterson and the Nebraska Attorney General’s Office wish to remind consumers that our office is able to assist in situations of unfair debt collection practices through our consumer mediation services. Debt collectors may contact individuals by phone, letter, email or text message to collect a debt, as long as they follow the rules and disclose that they are debt collectors. No matter how they communicate, it’s against the law for a debt collector to pretend to be someone else - like an attorney or government agency - or to harass, threaten or deceive consumers.

If a collector contacts you about a debt, you may want to talk to them at least once to see if you can resolve the matter even if you don’t think you owe the debt, can’t repay it immediately, or think that you have been contacted by mistake. If you decide after contacting the debt collector that you don’t want the collector to contact you again, tell the collector, in writing, to stop contacting you.

If you believe you have been contacted by a debt collector who may be violating the law, you can contact the Consumer Protection Division of the Nebraska Attorney General’s Office at ago.nebraska.gov under the Public Protection tab, or call us at 800-727-6432. You can also contact the Consumer Financial Protection Bureau, <http://www.consumerfinance.gov/>, or the Federal Trade Commission, <http://www.ftc.gov/>.

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