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NEWS RELEASE

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IDAHO DEPARTMENT OF FINANCE ANNOUNCES RESULTS OF “OPERATION CORRUPT COLLECTOR”

Boise, Idaho...Today the **Idaho Department of Finance**, along with the Federal Trade Commission and more than 50 federal and state law enforcement partners, announced a nationwide law enforcement and outreach initiative to protect consumers from phantom debt collection and abusive and threatening debt collection practices. The initiative, called Operation Corrupt Collector, includes enforcement actions brought by the FTC, other federal agencies, and 16 different state agencies against debt collectors engaged in these illegal practices.

The operation includes five cases filed by the FTC, two cases filed by the Consumer Financial Protection Bureau and three criminal cases brought by the U.S. Department of Justice and U.S. Postal Inspection Service. States reporting actions as part of the operation include Arizona, California, Colorado, Connecticut, Florida, Idaho, Illinois, Indiana, Massachusetts, New Mexico, North Carolina, North Dakota, New York, Ohio, South Carolina, and Washington.

Remaining committed to the enforcement of Idaho’s collection laws, the Department included four cases within the sweep, wherein the Department undertook mediation to resolve instances of abusive debt collection by way of its consumer complaint process. “At a time when many are under financial stress, our coordinated actions today show that we’re continuing the fight against collectors who threaten people and try to collect debts they don’t owe,” said Patricia R. Perkins, Director.

Perkins also reminds Idahoans that, “Whether you’re a consumer receiving collection calls or a business attempting to find a third-party debt collector to assist in recovering on overdue accounts, you can always contact the Idaho Department of Finance to determine if a collection agency is licensed or to report unscrupulous and unlicensed collection attempts.” Idaho consumers who believe that a collection agency is in violation of state or federal collection laws may file a complaint with the department at www.finance.idaho.gov or by mail.

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Also on its website under “**Financial Literacy**,” the Department provides educational brochures related to the debt collection process. Idahoans may peruse brochure topics that include the Federal Fair Debt Collection Practices Act, debt collection Q&A brochure, as well as a sample debt collection response letter. The Department also provides a variety of informational brochures on topics such as credit repair, debt settlement, and how to dispute credit reporting errors.



Did you get a collection call about a debt you don't recognize? Before you pay:

- Find out who's calling.**
 - Get the name of the collector, the collection company, its address, and phone number.
- Did they refuse to give you this information? That's a red flag.**
- Get "validation" information about the debt.**
 - Within 5 days of first contacting you, debt collectors have to "validate" or tell you the amount of the debt, the name of the current creditor, and how to get the name of the original creditor.
- Did the collector refuse to tell you more about the debt? That's a red flag.**
- Don't respond to threats.**
 - When scammers threaten to arrest you, suspend your driver's license, or call your employer if you don't pay immediately, hang up and report the collector to the FTC at ftc.gov/complaint.
- Do your own detective work.**
 - Check with the original creditor. Is the debt yours? Did they sell the debt or hire a company to collect it? If so, is it their collector?
- Dispute the debt.**
 - If you think you don't owe some – or all – of the debt, dispute it with the collector by mail or online. Even if you got validation information.

Learn more about dealing with debt collection at: ftc.gov/debtcollection

Spot a scam? Report it to: ftc.gov/complaint

FEDERAL TRADE COMMISSION

Department of Finance press releases and other information can be found on the Internet at <http://finance.idaho.gov> or may be obtained by contacting the Department at (208)-332-8000 or Idaho toll-free at 1-888-346-3378.