



FORT SILL LEGAL ASSISTANCE

DEBT COMPLAINTS AGAINST SOLDIERS



COMMUNICATIONS WITH A SOLDIER/DEBTOR'S CHAIN OF COMMAND

The Fair Debt Collection Practices Act (FDCPA) is a federal law that regulates how debts may be collected. This law makes a distinction between "debt collectors" and "creditors." It provides that a creditor is a person or entity to whom or which a Soldier/debtor owes money, but a debt collector is a person or entity which collects debts solely for another person or business. The debt collectors are in the business of collecting debts that are owed to creditors.

Army regulations allow creditors to contact the Soldier's chain of command to assist in collecting the debt. Creditors are not required to first have a court order or the Soldier's permission before contacting command. Army regulations do not give that same access to debt collectors. A debt collector must usually have the Soldier's permission or a court order before he or she can contact a Soldier's command. The one limited exception that allows a debt collector to contact the Soldier's chain of command is for the limited purpose of obtaining locator information. In such a case, informing the command or other third parties that the information is required for debt collection is prohibited.

A DEBT COLLECTOR'S COMMUNICATIONS WITH A DEBTOR

The FDCPA requires a debt collector to furnish a debtor with written notice of the debt within five days after first communicating with the debtor. The notice must identify the debt, the creditor, and how the debtor can require the debt collector to verify the debt if the debtor believes payment has already been made or the amount of the debt is incorrect. If the debtor chooses to dispute the existence or amount of the debt, the debtor must do so within 30 days of receiving this notice. Once a debt is disputed, the debt collector must stop communicating with the debtor until the debt is verified and a copy of that verification is mailed to the debtor.

A debtor who refuses to pay a debt should make those intentions known to the debt collector in writing. Once the debt collector has written notification that the debtor does not plan to pay the debt, the debt collector should cease communications with the debtor. The debt is not forgiven, however, and a debt collector can still file a lawsuit to recover the amount that is owed. A debt collector may still communicate with a debtor for the limited purpose of notifying him of plans to pursue a lawsuit.

LIMITATIONS ON A DEBT COLLECTOR'S COMMUNICATIONS

While a debt collector is allowed to communicate with a debtor, the FDCPA limits where, when and how these communications may occur.

- Communications may not be at unusual times, such as before 8:00 a.m. or after 9:00 p.m.
- Communications may not be at the debtor's place of employment if the debt collector has reason to know that the employer prohibits such contact.

- If the debtor is represented by an attorney, the debt collector should communicate only with that attorney.
- A debt collector cannot threaten to use violence against the debtor, and must refrain from obscene or vulgar language. Repeated and continuous calling with the intent to annoy or harass the Soldier/debtor is also not allowed.

If you have questions or feel that a debt collection has violated your rights under this law inform an attorney or consult your Legal Assistance Office.

REFERENCES:

15 USCS § 1692; AR 600-15, Indebtedness of Military Personnel

Updated April 2010

If you have questions concerning the information in this fact sheet, please call the Legal Assistance Office (580) 442-5058 or (580) 442-5059. Our hours of operation are Monday, Tuesday, Wednesday and Friday, 0900 – 1600, and Thursdays 1300-1600. The Fort Sill Legal Assistance Office is located on the 4th floor of Building 4700, Hartell Hall on Mow-Way Road.