

Name

Phone

Email

Date

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**Why do we ask these questions?** Federal and state law provide protections for consumers who are being contacted by debt and bill collectors and who make payments through debit cards or through automatic withdrawals from their checking accounts. These laws are designed to prevent companies from taking advantage of consumers and allow consumers to recover damages for violations of the law.

1. Are you paying any debts or bills on a recurring basis (i.e. on a monthly basis) via your debit card? Examples may include car payments, insurance payments, student loans, payments on debts, a payment plan, or other bills.  Yes  No
2. Are you paying any debts or bills on a recurring basis (i.e. on a monthly basis) via an automatic deduction from your checking or savings account?  Yes  No
3. If yes, do you have a **written** agreement authorizing these debits?  Yes  No
  - a. Did you sign the written agreement authorizing these debits?  Yes  No
  - b. Did you receive a written confirmation authorizing these debits?  Yes  No
4. If you are having regular withdrawals made from your checking or savings account to pay bills or as part of a payment plan, please identify the companies at issue, the frequency of the debits, the amounts, and provide a copy of the written authorization, if there is one.
5. Have you been contacted by a debt or bill collector in the past two years?  Yes  No
  - a. **Note:** If you have not been contacted by a debt or bill collector in the past two years (by telephone or in writing), or a law firm attempting to collect a debt from you, you can skip the remainder of the questions.
6. Did any debt or bill collectors, including law firms, send you a letter attempting to collect a debt in the past two years?  Yes  No
  - a. If yes, have you saved any of the correspondence?  Yes  No
  - b. If not, you should save any letters you receive from debt or bill collectors going forward.
7. Did you request information regarding the validity of the debt?  Yes  No
  - a. If yes, did they send you a letter with the information about your debt – the amount of the debt, the name of the original creditor and a statement regarding your right to dispute the debt?  Yes  No
8. Have any debt or bill collectors called you on your **home** telephone in the past two years?  
 Yes  No

9. Have any debt or bill collectors called you on your **cellular** telephone in the past two years?  
 Yes  No
10. If yes to either No. 8 or No. 9, did the debt or bill collectors leave you any phone messages?  Yes  No
- a. If so, did you save the messages?  Yes  No
- b. If not, you should save all voicemail messages you receive from debt and bill collectors going forward.
11. When communicating with you by telephone, did the debt or bill collector tell you they were calling to collect a debt?  Yes  No
12. When communicating with you by telephone, did the debt or bill collector tell you their full corporate name?  Yes  No
13. When communicating with you by telephone, did the debt or bill collector use any profane or harassing language?  Yes  No
- If yes, please describe.
14. When communicating with you by telephone, did the debt or bill collector call you before 8 am or after 9 pm?  Yes  No
15. Did the debt or bill collector tell someone, other than you, that you owe a debt, such as a friend, relative or employer?  Yes  No
16. Does the debt or bill collector continue to contact you even after you told them, in writing, to stop contacting you?  Yes  No
17. Has a debt or bill collector threatened to file a lawsuit against you?  Yes  No
18. Has the debt collector threatened to have you arrested or did they accuse you of committing a crime or lying to them?  Yes  No
19. Please let us know which debt or bill collectors, law firms, or collection agencies contacted you in the last two years, and provide any written correspondence from them.