FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

WHAT IS THE FDCPA?

A federal law
that protects U.S.
consumers from
abusive, unfair, or
deceptive debt
collection practices
by third-party debt
collectors

WHO DOES IT APPLY TO?

Third-party debt
collectors, debt
collection agencies,
debt buyers, and
collection attorneys
acting as debt
collectors

WHO DOES IT PROTECT?

U.S. consumers with consumer debts like credit card debt, medical bills, personal loans, or student loans



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Xiang Xie

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