Creditor or Debt Collector?

A creditor is the company to whom you actually owe money, such as the bank who issued you a credit card. A debt collector is someone who is collecting debts for others. For example, collection agencies and law firms are often acting as debt collectors. This is an important difference because federal law only applies to debt collectors. Maryland law applies to any person attempting to collect a consumer debt, whether the person is a debt collector or a creditor.

It is illegal for someone to threaten you or use force against you to collect a debt.

Any person who is trying to collect a consumer debt cannot use or threaten force or violence, or threaten criminal prosecution, for your refusal to pay a debt.

It is illegal to use bad language while collecting a debt.

Debt collectors and creditors cannot use obscene, profane or abusive language with you.
It is illegal for a debt collector to trick you to collect a debt.

Debt collectors cannot trick you or lie to you to collect a debt. Maryland law prohibits creditors or debt collectors from claiming a government agency, a court, or a lawyer is involved if that is not true.

Are there limits on the hours someone can contact me?

Debt collectors can’t call before 8:00 A.M. or after 9:00 P.M. Debt collectors can’t communicate with you at an inconvenient time or place. They can’t use the telephone repeatedly or continuously to harass you. Under Maryland law, debt collectors and creditors can’t call you at unusual hours, too often, or in a way that can be expected to harass you.

How can I stop debt collectors from contacting me?

If you tell debt collectors in writing that you don’t want them to contact you, then federal law says they can’t write or call you to try to collect the debt. You can also ask creditors to stop contacting you. Even though the law does not require creditors to stop, they often will. REMEMBER: Even after they stop contacting you, they will still have the right to file a lawsuit against you.

Can someone contact my employer about my debt?

Maryland law prohibits debt collectors and creditors from contacting your employer about your debt, unless they have a court judgment against you. Even if they have a judgment against you, debt collectors cannot call, write, or visit you at work, if they know your employer does not allow personal calls.

What if debt collectors try to talk to my friends or neighbors about my debt?

Debt collectors and creditors cannot communicate with your friends, relatives, or neighbors, unless they are trying to find you. Even if they are trying to find you, they can’t tell others the reason they are trying to reach you. They can talk to your spouse, cosigners of your debt, or your attorney. If you are a minor, they can talk to your parents.

What should I do if I don’t think I owe a debt?

If you dispute that you owe a debt or any part of it, write to the debt collector. Once the debt collector gets your letter, they can’t contact you until they send you information to show why they think you owe the debt.

What should I do if debt collectors or creditors are harassing me?

• Tell the debt collector or creditor that what they are doing is illegal and that you may file a complaint against them.

• Send a letter by certified mail, return receipt requested, to the debt collector or creditor. Tell them to stop contacting you. Keep a copy of the letter and the receipt proving the debt collector or creditor received it.

• Keep a record of the calls. Write down the date and time of the call, the name and telephone number of the collector, and what he or she said. You should keep any papers or telephone messages you get from the collector so you can prove the collector was harassing you. For example, see the sample contacts log above.

Where can I file a complaint?

• File a complaint against a debt collector with:

  Md. Collection Agency Licensing Board
  Maryland Department of Labor, Licensing, and Regulation
  500 N. Calvert Street, Room 402
  Baltimore, Maryland 21202
  Phone: 410-230-6100 or 1-888-784-0136
  Fax: 410-333-0475
  www.dllr.state.md.us/finance/consumers

  Federal Trade Commission
  Consumer Response Center
  6th Street and Pennsylvania Avenue, N.W.
  Washington, DC 20580
  Phone: 1-877-FTC-HELP (1-877-382-4357)
  www.ftc.gov

• File a complaint against a creditor with:

  Consumer Protection Division
  Maryland Attorney General’s Office
  200 St. Paul Place
  Baltimore, MD 21202
  410-528-8662
  1-888-743-0023
  www.oag.state.md.us/consumer