

From: Attorney General
Sent: Thursday, February 03, 2011 10:38 AM
To:
Subject: Scam Alert: Fake Debt Collectors



Consumer Protection Hotline: 1-877-877-9392
Online: www.oregonattorneygeneral.gov

Look up consumer complaints about businesses online:
www.oregonattorneygeneral.gov/beinformed

ATTORNEY GENERAL'S
SCAM ALERT

A Consumer Protection Alert from Oregon Attorney General John Kroger

Dear ,

Thank you for joining the [Oregon Scam Alert Network](#). Please feel free to forward this email and encourage your family members, friends and colleagues to join the network too. Together we can fight fraud and help protect Oregonians from falling prey to predatory schemes.

FAKE DEBT COLLECTION SCAMS

The Oregon Department of Justice has received several complaints regarding phony debt collection calls. Scam artists pose as debt collectors or law enforcement officers calling

about an outstanding debt from an online payday loan. They frequently use fake phone numbers and official sounding business names. They also do their research. Some Oregonians have been tricked into paying nonexistent debt because the scam artist knew personal information about them, including their Social Security number, home address, e-mail, and names of family and personal references.

The majority of debt collectors abide by the rules of fair debt collection practices. Not only are these phony debt collectors stealing from Oregon consumers, the tactics they are using are illegal. Attorney General Kroger reminds Oregonians that debt collectors may not:

- Harass or abuse you or any third party. Harassment includes using threats of violence, obscene language, or repeatedly calling simply to annoy
- Claim to be a government or law enforcement representative
- Misrepresent the amount owed
- Use a fake company name
- Give false credit information about you to anyone
- Suggest you have committed a crime
- Send fake "official documents" from a court or government agency
- Deposit a post-dated check early
- Take or threaten to take your property unless it can be done legally

Under the Fair Debt Collection Practices Act collectors must send written notice of the debt within five days of initial contact. The notice should include information about the debt, the name of the creditor, and notice that the consumer has 30 days to dispute the debt in writing.

If you or someone you know has fallen victim to a fake debt collection scam, please call the Consumer Hotline at 1-877-877-9392 for assistance.

Quick Links

[DOJ Web Site](#)

[Sign Up for the Scam Alert Network](#)

[Be InfORmed: Search Consumer Complaints Online](#)

[File a Consumer Complaint](#)

[Forward email](#)



Try it FREE today.

This email was sent to by attorneygeneral@doj.state.or.us | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).
Oregon Attorney General's Office | 1162 Court St NE | Salem | OR | 97301