

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



Michigan Exemption From Debt Collection Law Manual

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