

According to Washington State Law (RCW 19.16.250) and the Federal Fair Debt Collection Practices Act ([15 USC 1692](#)), the first time a collection agency contacts you they must give their name, address, and the name of the original creditor (the business or person you owe money to). They must tell you in writing the amount of the debt and any fees which have been added, such as interest or collection fees. You must also be informed of your right to dispute the information.

In addition, a collection agency cannot:

- Call you more than three times a week. Only one of those calls can be at work. You cannot be called between 9 pm and 8 am
- Harass, intimidate, threaten, or embarrass you
- Threaten violence, criminal prosecution, or use offensive language
- Continue to contact you if you request in writing that they stop

If you send a written statement requesting a collection agency to stop, it cannot continue to call or write to you to demand payment.

The law prohibits a collection agency from contacting anyone other than your attorney. The collector cannot tell these people at work that you owe money. In most cases, the collection agency can contact another person only once. These same rules apply to contact with your employer.

Further information about collections rules is available on www.atg.wa.gov/ConsumerIssues/Credit/CollectionAgencies.aspx.

Additionally, a creditor generally has to bring an action to collect a debt within 6 years (state court) or 5 years (tribal court).

If you believe a debt collector has violated the law, you are encouraged to file a complaint with the Washington State Attorney General and/or the Federal Trade Commission. You also have the right to sue a collector within one year from the date the law was violated. If you win you can recover money for the damages you suffered plus an additional amount up to \$1,000 (based on RCW). You may be able to do so without a lawyer in [Small Claims Court](#) or in Nisqually Tribal Court.



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