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## **NATIONWIDE CRACKDOWN ON PHANTOM AND ABUSIVE DEBT COLLECTION**

*'Operation Corrupt Collector' targets debt collectors trying to collect on non-existent debts, using illegal scare tactics*

**Nashville-** The Office of the Tennessee Attorney General, along with the Federal Trade Commission and more than 50 federal and state law enforcement partners, today announced a nationwide law enforcement and outreach initiative to protect consumers from phantom debt collection and abusive and threatening debt collection practices.

The initiative, called Operation Corrupt Collector, includes enforcement actions brought by the FTC, three federal partners, and partners from 16 different states against debt collectors engaged in these illegal practices.

The operation includes five cases filed by the FTC, two cases filed by the Consumer Financial Protection Bureau and three criminal cases brought by the U.S. Department of Justice and U.S. Postal Inspection Service. States reporting actions as part of the operation include Arizona, California, Colorado, Connecticut, Florida, Idaho, Illinois, Indiana, Massachusetts, New Mexico, North Carolina, North Dakota, New York, Ohio, South Carolina, and Washington.

So far in 2020, the FTC's Consumer Sentinel Network has received more than 85,000 reports from consumers related to debt collection, and nearly 45 percent of those were related to debts the consumer did not owe or abusive and threatening practices.

Have you gotten a collection call about a debt you don't recognize? Before you pay:

1. **Find out who's calling.** Get the name of the collector, the collection company, its address, and phone number.
2. **Get "validation" information about the debt.** Within 5 days of first contacting you, debt collectors must "validate" or tell you the amount of the debt, the name of the current creditor, and how to get the name of the original creditor.
3. **Don't respond to threats.** When scammers threaten to arrest you, suspend your driver's license, or call your employer if you don't pay immediately, hang up and report the collector to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).



4. **Do your own detective work.** Check with the original creditor. Is the debt yours? Did they sell your debt or hire a company to collect it? If so, is the caller the original creditor's collector?
5. **Dispute the debt.** If you think you don't owe some — or all — of the debt, dispute it with the collector by mail or online. Even if you got validation information.

The Federal Trade Commission works to promote competition, and [protect and educate consumers](#). You can [learn more about consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357).

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