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Know Your Rights when Dealing with a Debt Collector New York by [Charles Pietrzak](#)

Article published on July 24th 2012 | [Business](#)

If you've ever been behind in your bills, you may be contacted by a debt collector at some point. In this case, you're not alone. Debt Collection Industry activity is on an all time high right now. And this is an industry that loves to play baseball.

Fortunately for New Yorkers who have financial problems, New York had a strong consumer protection in place when it comes to debt collection activities. Department of Consumer Affairs reported that the activities of debt collection is responsible for a huge number of complaints, the department receives each year.

Although federal law in order to control debt collectors, known as the Fair Debt Collection Practices Act, Consumer, New York Law on the Protection section 5-77, as well as some of the provisions adopted by the Department of Consumer Affairs, go further than federal law to reign in the "illegal" debt collectors.

Fundamentals of federal and city law that contacts with third parties are limited to trying to find someone who owes money. When debt collectors call your friends or family looking for you, they are not allowed to reveal the purpose of their call, but to ask to your location. In New York, that family member or friend can be contacted only once. The collector cannot call the consumer to 8 amorphous after 9:00 pm in New York; they cannot be called more than twice a week. And they cannot call a consumer at work if they have reason to believe that the employer does not approve of such calls. Harassment and verbal abuse, such as threats of violence or foul language is prohibited. It is also important to know that the consumer has the right to challenge the validity of the debt collector and tell us to stop any further communication.

The most important rule, which establishes the New York City is different from other places, is that if the debt is too old to sue, the debt collector must tell you that they send a collection letter. New York law now requires that a specific statement in the collection order, in 12 point type in a different color from the rest of the letter. This is an important additional protection, because if you agree with the early repayment of old debt, and send in payment for the period of limitation had run on debt, while suing you start working again. Until recently, the debt collector may sue for old debt, not allowing the consumer to this important fact, the pressure on the ignorance of consumers to start making payments on the debt that would have been hopeless in court.

Finally, the debt collector is prohibited to throw around the threat that they are not capable of carrying out, for example, to evict you, having you deported, or picking up their children.

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consumers. Their goal is to stop debt a [collection harassment New York](#) and abuse once and for all and get you paid for your damages and your legal fees.

Article Keywords:

debt collector New York, debt attorney New York, collection harassment New York

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