

Fair Debt Collection Practices Act

Webinar • August 9, 2010, 1:30 -3:30 CT



Failure to comply can result in civil liability including actual damages, additional damages, court costs and attorney fees. This program explains the basic requirements of the FDCPA.

Since 1977 the Fair Debt Collection Practices Act (FDCPA) has guided financial institution efforts to collect debts. The FDCPA applies to debt collectors. A debt collector is someone who regularly collects debts owed to others. A bank must comply with the FDCPA when collecting debts owed to others, not when collecting its own debts. However the collection rules in the FDCPA provide a reasonable approach for a bank collecting its own debt.

Why Participate?

Failure to comply with the requirements of the FDCPA can result in civil liability including actual damages, additional damages, court costs and attorney fees. The Federal Trade Commission also has enforcement powers.

Highlights

This two-hour program explains the basic requirements of the FDCPA, including:

- Coverage;
- Acquisition of location information;
- Communication in connection with debt collection;
- Harassment or abuse;
- False or misleading representations;
- Unfair practices;
- Validation of debts;
- Legal actions by debt collectors; and
- Furnishing certain deceptive forms.

Presenter

Jack Holzkecht, a principal with Pegasus Educational Services, LLC, is an experienced consultant who has provided training to thousands of bankers and examiners for twenty-nine years. He has the ability to identify the key compliance issues from each regulation. Jack's career began as a federal bank examiner. He also headed the form and software division of a regional consulting company and spent 7 years in charge of their education division. He also developed and delivered training for the FDIC and OTS.

Audience

Debt collectors, compliance officers, auditors, and lending personnel whose duties involve the collection of debt.

CE Applied: 2.5 hrs. CRCM/CLBB/CPB/CCSR w/the ICB

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