

DEBT COLLECTORS HOUNDING YOU? SEE US!

by CPT Matthew Freeman

Got debt? Who doesn't these days? Working your way out from under a pile of it is no picnic, even in the best of times. And it can become even more difficult when debt collectors start hounding you. That's where a legal assistance attorney can help.

If you are delinquent and do not pay anything on a US debt (*e.g.*, a credit card) for a number of months, your debt is typically "charged off" and sold to a third party debt collector.

This is when you usually begin to receive numerous phone calls and letters, and also the point at which you should consult with an attorney. We can advise you of your rights under the Servicemember's Civil Relief Act (SCRA) and the Fair Debt Collection Practices Act (FDCPA), and address other legal issues such as jurisdiction and service of process.

The following examples are just a few of the protections debtors enjoy under the FDCPA:

- ⇒ Creditors must cease communication with a debtor if asked, or if they know you are represented by an attorney.
- ⇒ There are limited hours during which creditors may contact you, limited places at which they may contact you, and limited practices they may use if they are trying to find out your contact information from a third party.
- ⇒ Creditors cannot threaten legal action unless it is intended, and there are limits on repeated contact which is intended to annoy, abuse, or harass the debtor.

It is Army policy that Soldiers should pay their just debts, but creditors have to play by the rules, too. If you are being pestered by debt collection agencies, come see the experts at the Kaiserslautern Legal Services Center Legal Assistance Office, and stick up for your legal rights. For an appointment, call DSN 483-8848 or Civilian 0631-411-8848.



FIRST IN TEACHING SUPPORT! 21st TSC civilian attorneys from Kaiserslautern, Stuttgart, and Schinnen got their heads together at the 2009 USAREUR Client Services Continuing Legal Education conference in Willingen in November, where they taught classes on German family law, landlord-tenant law, & consumer law, the NATO SOFA, the European Union, early return of dependents, post-marital agreements, division of retirement benefits, and how to get ready for the 2010 tax season. From top left, Dutch Attorney-Advisor Jarin Nijhof, German Attorney-Advisor Joerg Moddelmog, German Attorney-Advisor Werner Sukup, Kaiserslautern Chief of Client Services Mark Christensen, and 21st TSC Chief of Client Services Steve Smith.

