

Important information about your debt.

We are required under state law to notify consumers of the following information. This list does not contain a complete list of rights that consumers have under state and federal law.

California Residents:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area. State and federal law require debt collectors to treat you fairly and prohibit debt collectors from making false statements or threats of violence, using obscene or profane language, and making improper communications with third parties, including your employer.

Colorado Residents:

Colorado Location:
80 Garden Center, Ste 3
Broomfield, CO 80020
(303) 309-3839

Massachusetts Residents:

NOTICE OF IMPORTANT RIGHTS:

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce, License Number:
40591213

New York City Residents:

This collection agency is licensed by the New York Department of Consumer Affairs, License Number:
2077840-DCA

North Carolina Residents:

This collection agency is licensed by the North Carolina Department of Insurance, Permit Number:
113582

Tennessee Residents:

This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.

Texas Residents:

Finance charges will continue to accrue on the unpaid balance at the contract rate. By deferring one or more installments, you will pay more finance charges than originally disclosed.

Utah Residents:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.