FAIR DEBT COLLECTION PRACTICES ACT CHECKLIST

	Yes	No
1. Is the credit union aware of the circumstances in which the FDCPA applies and, as appropriate, has it established internal procedures and controls to assure compliance with the FDCPA?	_____	_____
2. Has the credit union acted as a "debt collector" under the FDCPA by either:		
a. regularly attempting to collect defaulted consumer debts owed to others; or	_____	_____
b. attempting to collect its own consumer debts in a name other than its own?	_____	_____
(If the answers to questions 2a and 2b are "No," the credit union has not acted as a debt collector under the FDCPA and the remainder of the checklist need not be completed.)		
3. In attempting to collect consumer debts as a "debt collector" under the FDCPA, did the credit union:		
a. avoid communicating with the consumer or any third party in a prohibited manner? [15 U.S.C. §1692(c)]	_____	_____
b. adhere to the required debt validation procedure? [§1692(g)]	_____	_____
c. use any harassing, abusive, false or misleading representation, or unfair practice or means? [§1692(d), (e), and (f)]	_____	_____
d. collect any more than authorized by the debt instrument or state law? [§1692(f)]	_____	_____
e. properly apply any payment received in the case of multiple debts owned by the same consumer? [§1692(h)]	_____	_____
f. bring legal action only in a judicial district permitted under the FDCPA? [§1692(i)]	_____	_____

Comments _____
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