



**State of Wisconsin**  
*Department of Financial Institutions*

Scott Walker, Governor

Peter Bildsten, Secretary

## **Starter Interrupter Devices**

January 18, 2012

A starter interrupter device is a mechanism that is installed on a motor vehicle that when activated by remote control will prevent the vehicle from starting. Occasionally, this Department is asked if such devices can be used as a collection tool. The use of such devices is prohibited.

Disabling a vehicle could create a situation where the consumer is responsible for a vehicle even though the consumer no longer has control over the vehicle. Preventing the consumer from moving the vehicle can cause problems such as the accrual of parking tickets, the towing of the vehicle by governmental entities or private land owners, and preventing the use of a driveway/garage. Requiring a consumer to maintain property insurance on a vehicle, while at the same time depriving the consumer of the use of that vehicle, would also be unreasonable. For these reasons, disabling a vehicle would be an unfair collection practice and a violation of sections 218.0116(1)(f) and/or 427.104(1)(h) of the Wisconsin Statutes.

The act of disabling a vehicle has the same result as taking possession of the vehicle. In both cases the owner is deprived of the use of the vehicle. As a result, the Department considers disabling a vehicle to be the equivalent of a repossession. Disabling a vehicle prior to the time the creditor has the right to physically take possession of the vehicle would be an improper repossession and therefore also a violation of section 425.206 of the Wisconsin Statutes.

A handwritten signature in blue ink that reads 'Paul Egide'.

Paul Egide  
Director

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