

What Can I Do If I am Being Harassed by a Collection Agency?



Do I have to talk with the collection agency?

If you are getting phone calls from a collection agency about a debt, you do not have to talk with them. You cannot get in trouble for not talking with them. You cannot go to jail for not paying the debt.



How can I get the collection agency to stop calling me?

If you want to get the debt collector to stop calling you, you should mail a Do Not Contact letter to the collection agency. A sample letter is included with this brochure. You should send the letter through certified mail, return receipt. Before you mail the letter, make a copy of the letter and the envelope.

If the creditor contacts you after receiving this letter, you should mark down the date and time of the call and contact an attorney to see if you can take additional action against the creditor.



Are my income and belongings exempt from collection?

Ohio law protects some income and belongings from collection. Here are the most common items that are protected and the amount that is protected:

<u>Asset</u>	<u>Amount Protected</u>
Personal residence	\$136,925
Personal Earnings	\$217.50 per week or 75% of disposable earnings
Vehicle	\$3,775
Money (cash on hand or in bank account)	\$475
Jewelry (one piece)	\$1,600
Items of personal property	\$12,625 (no item exceeding \$575)
Property for business purpose	\$2,400
Damages from a personal injury lawsuit (not including pain and suffering)	\$23,700
Benefits from accidents or health insurance	Anything reasonably necessary to support the debtor and any dependents
Social Security, SSI, Disability, Child Support, Ohio Works First, or Unemployment Compensation	All protected
Pension, annuity, or retirement	Anything reasonably necessary to support the debtor and any dependents



What should I do if the collection agency keeps calling me?

If you send a Do Not Contact letter and the collection agency keeps calling you, you should talk to an attorney.

The information on this flyer is not legal advice.
If you are seeking representation or legal advice, please contact SEOLS.
An attorney-client relationship does not exist between you and SEOLS.

How to contact SEOLS:

Athens Office 740.594.3558
 800.686.3669

Serving Athens, Gallia, Meigs, Morgan, Noble,
Vinton, and Washington Counties

Chillicothe Office 740.773.0012
 800.686.3668

Serving Fairfield, Fayette, Hocking, Jackson,
Pickaway, Pike, and Ross Counties

Newark Office 740.345.0850
 888.831.9412

Serving Knox, Licking, Muskingum, and Perry
Counties

New Philadelphia Office 330.339.3998
 800.686.3670

Serving Coshocton, Guernsey, Holmes, and
Tuscarawas Counties

Portsmouth Office 740.354.7563
 800.837.2508

Serving Adams, Lawrence, and Scioto Counties

Steubenville Office 740.283.4781
 800.837.4781

Serving Belmont, Carroll, Harrison, Jefferson, and
Monroe Counties

Date: _____

To: _____
(Name of Creditor or Collection Agency)

(Street Address of Creditor or Collection Agency)

(City, State, Zip Code)

RE: _____
(Creditor's Name)

(Account number)

Upon receipt of this letter, you are immediately to cease and to desist from all further collection activities concerning me and this alleged debt. Failure to abide by this demand may render you and your organization liable for both actual and statutory damages pursuant to various consumer laws.

I also wish to formally request any and all of my and my families' statutory exemptions.

(Your signature)

(Your street address)

(City, State, Zip Code)