

95TH CONGRESS

# H.R. 5294

JUNE 23, (legislative day, March 22), 1977

---

## IN THE SENATE OF THE UNITED STATES

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Consumer Credit Protection Act is amended by adding:

---

## AN ACT

### TITLE VIII: FAIR DEBT COLLECTION PRACTICES ACT

Fair Debt Collection Practices Act - Declares the findings of Congress that collection abuses by independent debt collectors are serious and widespread and that existing State laws are inadequate to curb these abuses.

Under this Act, third-party debt collectors are prohibited from using deceptive or abusive conduct in the collection of consumer debts incurred for personal, family, or household purposes. Such collectors may not, for example, contact debtors at odd hours, subject them to repeated telephone calls, threaten legal action that is not actually contemplated, or reveal to other persons the existence of debts.

