

What to Do When You Receive a Collection Notice?



Nearly all of the people we collect from intend to keep their payment promises when they purchase an item or service on credit. They sincerely wish to pay their bill, but for a variety of reasons they are unable to do so.

Working with a collection agency need not be an unpleasant experience. Assistance from collection specialists, plus determination and self control has brought many people out of serious financial situations.

Being contacted by our office and following these three suggestions can help you settle your present debt.

1. Don't get angry

Your account came to us from someone who values your business. However, just as you depend on an income to pay rent, groceries and other necessities, those who extend credit must have payment for their goods and services in order to pay their bills and remain in business.

Instead of being asked to pay cash, you purchased on credit and your account has been unpaid for quite sometime. Now it's time to find a solution.

2. Contact us

If you believe you do not owe this bill or have questions about this bill please let us know in writing. This will allow us to provide a response to the issues you raise. If you do owe it, let us know when payment can be expected, and if you are unable to pay it in full, tell us why. Failure to contact us suggests that you are avoiding a debt. Whatever the reason for nonpayment problems in the past, the matter cannot be resolved if you do not contact us.

In addition, please read any notices or letters that we send to you carefully. They contain important information about your rights.

3. Let us help

While collecting past due accounts is our business, helping people solve their financial problems is our commitment. People on our staff are experienced in credit and collections and are able to assist you if you let them.

If your account is listed with a collection service that reports to a credit bureau, this could prevent you from obtaining credit elsewhere when you need it.

You should understand this is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

THIS INFORMATION IS NOT INTENDED AS LEGAL ADVICE AND MAY NOT BE USED AS LEGAL ADVICE. IT SHOULD NOT BE USED TO REPLACE THE ADVICE OF YOUR OWN LEGAL COUNSEL. ANY INFORMATION CONTAINED IN THIS MATERIAL IS BASED ON CURRENT RESEARCH INTO THE ISSUES AND ON THE SPECIFIC FACTS INVOLVED HEREIN.
