

Consumer Contact Policies

Consumer Contact:

Without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction, a debt collector may not communicate with a consumer in connection with the collection of any debt:

- a) Before 8 o'clock am or after 9 o'clock pm local time at the consumer's location.
- b) At a time or place that would difficult for the debtor to speak without being overheard by others.
- c) If the debtor is represented by an attorney, unless the attorney consents to direct communication with the consumer.
- d) At the consumer's place of employment if the debt collector knows or has reason to know that the consumer's employer prohibits the consumer from receiving such communication.

3rd Party Communication Policy

Often in the course of the repossession process, the repossession agent will come into contact with third parties; for example, customers' friends, neighbors or coworkers.

The Fair Debt Collection Practices Act protects the customer from information about a debt (or repossession information) being given to third parties. We cannot advise third parties that we are attempting to repossess a vehicle from the customer or that the customer is delinquent with payments.

You are ONLY allowed to:

- A. Identify yourself (your name)
- B. Identify your employer only if specifically asked, without advising the nature of our business.
- C. If asked if you are there to attempt a repossession, you should advise that the law prevents you from advising them of our intentions

Consumer Notification (if required by state law)

State when and how you inform a customer that you have repossessed their car and where they can come redeem it and or their personal belongings

Within 5 days of the repossession a notice will be sent to the Debtors last known address. Proof of mailing required

The notice explains to the Debtor:

Where the Debtor or owner's personal property is located.

When the Debtor or owner can claim his or her property.

How the Debtor or owner can claim his or her property.

How long the personal property will be storage (45 days)