

Kansans warned of debt scam

Attorney General Steve Six is cautioning consumers about telephone calls from apparent fake debt collectors who are impersonating law enforcement officers in an effort to extort money. Consumers are warned to not submit payments to these fraudulent debt collectors.

When calling, the scammers most often state they are attempting to collect a debt related to an Internet payday loan obtained by the consumer, but which the consumer never repaid. Consumers state they have never obtained such a loan or paid off the loan years ago. The scam artists have most recently identified themselves as ACS, National Affidavit Processing Department and United Financial Crime Division, but may use additional phony names. It appears the phone numbers used by the scammers are "spoofed" numbers, so that the number appearing on a consumer's caller ID is not the actual number of where the call originated. It appears the calls in question may be originating from outside the United States.

When questioned, the individual calling refuses to disclose the full name or address of the collection agency they claim to represent. These scammers have been able to provide consumers with identifying information, such as the consumer's social security number, home address, E-mail address, names of family members and the consumer's computer IP address. Since the callers are able to provide valid personal information, consumers may become confused and believe they are being contacted in regard to a legitimate debt.

If the initial debt collection scam is unsuccessful, consumers have been re-contacted months later with the scammers posing as law enforcement officers or officers of the court. Typically, the consumer is threatened with ar-



Robert Six
• Attorney General

rest for fraud or some other fictitious crime unless the consumer agrees to immediately wire money via Western Union. The fictitious officers strive to frighten and confuse consumers into compliance by using legal sounding terms such as "We're filing an affidavit against you" or by stating a lawsuit has been or is in the process of being filed against the consumer.

A hallmark of each scam has been calling consumers repeatedly at their place of employment. This scam hit home when an employee of the Kansas Attorney General's Office was repeatedly called both on her cell phone and at work. Despite the employee's repeated verbal disputes, the caller refused to provide any identifying information to allow her to send a written dispute. The scammer also called her numerous times a day regarding a payday loan she denied obtaining. Two months later, she was again contacted by telephone by an individual identifying himself as an "officer."

"I denied owing the debt and refused to pay without being provided validation of the debt. I was then told, 'If that's the case, I will have local law enforcement come to your place of business and drag you out kicking and screaming,'" stated the employee.

"It is important for consumers to know

their rights under the law," Attorney General Six said. "If a consumer is receiving calls from a debt collection company and believe it is a scam, I encourage them to contact our office immediately."

Under the Fair Debt Collection Practices Act, collectors are required to send consumers a written notice within five days of the initial contact. The notification should contain information such as the amount of the debt, the name of the creditor to whom the debt is owed and a statement informing the consumer they have thirty days to contact the debtor in writing to dispute the debt or request validation of the debt. In addition, legitimate debt collectors are prohibited by the act from making false or misleading representations, such as the consumer has committed a crime, implying non-payment will result in the consumer's arrest, or using the threat of violence.

More information is available on the Federal Fair Debt Collection Practices Act at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf.

To register a complaint with the Kansas Attorney General's Consumer Protection Division, call 1 (800) 432-2310 or visit www.ksag.org.

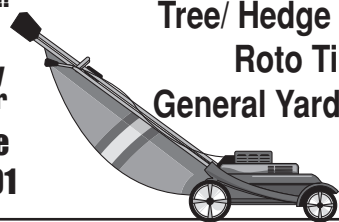


Commercial & Residential
Call 785-460-CAMO (2266)
for a quote today!!

Owners
C.W. Cheney
Jason Mader
855 Davis Ave
Colby, KS 67701

Services We Offer:

- Weekly Trimming & Mowing
- Power Raking
- Aerating
- Edging
- Tree/ Hedge Trimming
- Roto Tilling
- General Yard Clean Up



COWBOY COUNTRY
E. Hwy 34 • Yuma, Co. • 970-630-1581
HARD BODIES!!
Friday, Feb. 19, 2010
All-male review coming to Yuma Ladies! Time to let your hair down and let your inhibition go wild!
\$10 Cover Charge

Local Man Gallops 1.2 Miles Without Pain
BEXAR COUNTY – After using Thera-Gesic® pain creme on his sore legs, Tom W. was comfortably romping through town while laughing, according to witnesses. When asked about the laughing, he replied, "The price on this product is silly!"
Go painlessly with Thera-Gesic®

ATTENTION CATHETER USERS
Medicare and most private insurance will now pay for up to 200 disposable catheters each month
You are no longer required to clean and reuse catheters and expose yourself to a UTI.
Get a **free sample** and learn how to have your supplies delivered discreetly and efficiently to your door.
FREDO/MED®
The one source for all your Supplies
Call NOW 1-800-254-4667

The government wears many hats. We put them all in one place.

Looking for one place to get fast answers to your questions about government benefits and services? From Social Security benefits to government jobs to tips on cutting energy costs, USA.gov has you covered. It's your official source for all federal, state and local government information. Now that's something you can hang your hat on.

USA.gov
1 (800) FED-INFO
A public service message from the U.S. General Services Administration.

COLBY FREE PRESS

Your #1 source for local news, classified's, sports and weather!

Call 785-462-3963 For Information On Subscription Rates.

• WE OFFER SPECIAL RATES FOR SENIOR CITIZENS •

- Local area news • Comics • Bridge • Crossword Puzzle • Weather • Sports
- Features • Statehouse Coverage • Diverse Editorial Page

Delivered by carrier in:

- Colby
- Brewster
- Oakley

462-3963
155 W. 5th • Colby

CARRIER RATES:
\$85 per year
BY MAIL NW Kansas*:
\$95 per year

DISCOUNT COUPON

\$5.00 OFF A NEW SUBSCRIPTION TO THE COLBY FREE PRESS

NAME _____
ADDRESS _____

By carrier with coupon: 4 mo. (\$35) mo. (\$51) ho. (\$69)

In area by mail with coupon: 4 mo. (\$48) ho. (\$60) ho. (\$77)

Mail coupon with your check to: **The Colby Free Press, 155 W. 5th, Colby, KS 67701.**

* By mail in the following counties: Cheyenne, Decatur, Gove, Logan, Rawlins, Sheridan, Sherman, Wallace and Thomas counties.

We also offer Senior Discounts.