



Legal Aid
Society
of Hawai'i

<http://www.legalaidhawaii.org>

How To Use A Cease Contact Letter With Creditors and Collection Agencies

There are two kinds of creditors:

1. Your Original Creditors -- this is the party you originally borrowed money from or owe money to
2. A Collection Agency -- this is third party that bought your debt from the original creditor or was hired by the original creditor to collect the debt.

Creditors and Collection Agencies have to follow certain laws.

Your original creditor, by law, CANNOT:

- contact you early in the morning or late at night.
- contact you at work, especially if you write a letter asking them to stop. (HRS §480-D)

Collection agencies, by law, CANNOT:

- contact you early in the morning or late at night;
- contact you at work, especially if you write a letter asking them to stop;
- contact you at all, IF you write a letter asking them to stop contact you. (15 USCA §1692)

There are three sample “Cease Contact” letters for you to follow:

- The “Don’t Contact Me At Work” letter can be used for both creditors and collection agencies.
- There is a cease contact letter to creditors and a cease contact letter to collection agencies that you can also use. Remember, collection agencies must stop contacting you once they receive your letter, BUT your original creditors do not have to stop.

Mail the letters “Certified Mail with a Return Receipt Requested.” When you mail like this, the postal worker will have the creditor/collection agency sign for the letter to receive it and you will get a receipt back with a signature. This will be your proof that the creditor/collection agency received your letter.

If you receive any correspondence from collection agencies after you mail the cease contact letter, call Legal Aid. We may be able to help you.

SAMPLE LETTER TO CREDITOR THAT IS NOT A COLLECTION AGENCY

____ (Put your address here) _____

____ (Date) _____

____ (Put name and address of creditor here) _____

Re: (Put your account # here) _____

Dear Sir/Madam:

I am writing to you to request that you stop communications to me about my account with ____ (put creditor's name here) _____

(IF YOU WANT, INSERT PERSONAL INFORMATION HERE.)

Your cooperation and understanding will be appreciated.

Sincerely,

(Sign your name)

(Type or print your name legibly here)

**SAMPLE LETTER FOR USE WITH COLLECTION AGENCIES
(NOT CREDITORS)**

_____ (Put your address here) _____

_____ (Date) _____

_____ (Put name and address of
_____ collection agency here) _____

Re: _____ (Put your account # here) _____

Dear Sir/Madam:

I am writing to you to request that you stop communications to me about my account with _____ (put agency's name here) _____ -

The Fair Debt Collection Practices Act, 15 U.S.C.A. Section 1692 requires that you honor my request.

(IF YOU WANT, INSERT PERSONAL INFORMATION HERE.)

Your cooperation and understanding will be appreciated.

Sincerely,

(sign your name)

(Type or print your name legibly here)

SAMPLE LETTER TO CREDITORS AND COLLECTION AGENCIES

DON'T CONTACT ME AT WORK

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

(Put your address here)

(Date)

(Put name and address of
creditor here)

Re: _____(Put your account # here)

Dear Sir/Madam:

I am writing to you to request that you stop communications to me at my place of work. My employer does not permit personal phone calls. Therefore, I will consider any further calls to my place of work to be harassment.

The Fair Debt Collection Practices Act, 15 U.S.C.A. Section 1692, the Hawai'i Revised Statutes Section 443-B, and/or Hawai'i Revised Statutes Section 480-D, require that you honor my request.

Your cooperation and understanding will be appreciated.

Sincerely,

(sign your name)
(print your name)