HOW TO USE CEASE CONTACT LETTERS:

WITH COLLECTION AGENCIES & CREDITORS
Federal law requires collection agencies to stop their collection efforts after they receive a written request to stop. This federal law does not apply to creditors collecting their own debts, but even these creditors will often honor such requests. Some state laws also cover creditors collecting their own debts.

Before you send a cease contact letter, you must first determine what type of creditor you are communicating with. There are two kinds of creditors:

1. **Your Original Creditor** -- this is the party you originally borrowed money from or owe money to; and

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. *(H.R.S. §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 U.S.C.A. §1692)*

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

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

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.

**REMEMBER:** This pamphlet is meant to give you general information and not to give you specific legal advice about your case. The law often changes. Each case is different. For more information or assistance call Legal Aid at 1-800-499-4302 or access additional information at [http://www.legalaidhawaii.org](http://www.legalaidhawaii.org).
SAMPLE “Cease Communication” LETTER TO CREDITOR

___________________  [← Put YOUR address here]

___________________, 2011 [← Put date here]

VIA CERTIFIED MAIL/RETURN RECEIPT REQUESTED  
________________________________ [← Put name and address of creditor here]

________________________________

Re:  Acct# ________  [← Put your account # here]

Dear Sir/Madam:

I am writing to you to request that you stop contacting me about an account number #________ with ______________________.  [← Put name of creditor here]

[IF YOU WANT, DOCUMENT HERE ANY HARASSING CONTACT BY THE CREDITOR HERE.
YOU MAY ALSO PROVIDE INFORMATION ABOUT WHY YOU CAN’T PAY THE BILL, OR, IF
APPROPRIATE, DO NOT OWE THE MONEY.]

_____________________________

_____________________________

_____________________________

This letter is not meant in any way to be an acknowledgement that I owe this money.  Your cooperation and understanding will be appreciated.

Sincerely,

[Sign your name]

[Type or print your name legibly here]
SAMPLE “CEASE CONTACT” LETTER TO COLLECTION AGENCIES

________________________
[← Put YOUR address here]

________________________, 2011 [← Put date here]

VIA CERTIFIED MAIL/RETURN RECEIPT REQUESTED
[← Put name and address of creditor here]

________________________________

Re: Acct# ________ [← Put your account # here]

Dear Sir/Madam:

I am writing to you to request that you stop contacting me about an account number #_________ with ________________________ [← put name of creditor here] as required by the Fair Debt Collection Practices Act, 15 U.S.C. section 1692(c).

[IF YOU WANT, DOCUMENT HERE ANY HARASSING CONTACT BY THE COLLECTOR HERE. YOU MAY ALSO PROVIDE INFORMATION ABOUT WHY YOU CAN’T PAY THE BILL, OR, IF APPROPRIATE, DO NOT OWE THE MONEY.]

____________________________________________________________

____________________________________________________________

____________________________________________________________

This letter is not meant in any way to be an acknowledgement that I owe this money.

Sincerely,

[Sign your name]
[Type or print your name legibly here]
SAMPLE “DON’T CONTACT ME AT WORK” LETTER TO CREDITORS AND COLLECTION AGENCIES

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

___________________  [← Put YOUR address here]

___________________, 2011  [← Put date here]

VIA CERTIFIED MAIL/RETURN RECEIPT REQUESTED
____________________________  [← Put name and address of creditor here]

____________________________

Re: Acct# ________  [← Put your account # here]

Dear Sir/Madam:

I am writing to you to request that you stop contacting me at my place of work regarding account #_________ with ______________________  [← put name of creditor here]. 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. section 1692, the Hawaii Revised Statutes section 443-B, and/or Hawaii Revised Statutes section 480-D require that you honor my request.

This letter is not meant in any way to be an acknowledgement that I owe this money.

Sincerely,

[Sign your name]
[Type or print your name legibly here]