



National Creditors Connection, Inc.

Compliance Department

FDCPA
Field Related Exam #2

In order to ensure compliance for NCCI, all contractors who conduct field calls must take and pass an FDCPA field related exam. If you engage others in the performance of services, you must administer the FDCPA exam to them and include with your submitted results.

Please review the attached version of the Fair Debt Collection Practices Act and complete and return **only** the completed test(s) and the sign acknowledgment form.

National Creditors Connection, Inc.

Fair Debt Collection Practices Act

Exam

FOR: All NCCI Contractors

Please complete the entire test and fax back all test pages to (800)564-4022 Attn: Paul Crenshaw

Please note that NCCI will not activate status of contractor until all test results cleared by NCCI Compliance Department. If contractor employs others in the performance of services, each person must individually complete test and submit results.

Contractor Name/CID#

Date

Sub-contractor Name (If applicable)

Date

Exam #2

Please read carefully and answer, with a X, all the questions listed below.

1. What does “**FDCPA**” stand for?
 - A) The Fair Debtor and Creditor Practices Act
 - B) The Fair Debt Collection Practices Act
 - C) The First Debt Collectors Procedures Act
 - D) The Federal Debt Collectors Procedure Act

2. The purpose of the “**FDCPA**” is to:
 - A) Eliminate abusive debt collection practices
 - B) Insure that debt collectors not using abusive tactics are not completely disadvantaged
 - C) Promote consistent State action to protect consumers against abusive collection practices
 - D) All of the above

3. If you are interviewing a neighbor of the consumer (borrower) to verify location information, the “**FDCPA**” **forbids** you to:
 - A) Ask the third party if the borrower still resides at the address provided on the work order
 - B) Ask the third party if he/she knows the place of employment of the borrower
 - C) Discuss with the third party that the borrower owes a debt
 - D) None of the above

4. As a field contact specialist your goal is to contact the borrower directly. The “**FDCPA**” allows you to assume, unless otherwise notified, that the convenient time to communicate with a borrower is:
- A) Between 7am-5pm Eastern Standard Time
 - B) Between 8am-9pm Local time at Consumer Locale
 - C) Between 5pm-9pm Pacific Standard Time
 - D) Anytime after 8am Local time at Consumer Locale
5. If you are interviewing a borrower and the borrower states that he/she is represented an attorney, the “**FDCPA**” says you are to:
- A) Ask the borrower the name and phone number of the attorney and submit in your report back to the client and cease all further communication
 - B) Call the client and attempt to put the borrower on the phone with them.
 - C) Wait a week and attempt to communicate again
 - D) None of the Above
6. Which section of the “**FDCPA**” clearly states that a debt collector may NOT engage in any conduct which is intended to harass or abuse a borrower, including the use of obscene or profane language?
- A) Section 806
 - B) Section 805
 - C) Section 808
 - D) Section 809

7. The “**FDCPA**” defines the **Consumer** as:

- A) The Debtor
- B) The Spouse
- C) An Attorney
- D) All of the above

8. Section 805 of the “**FDCPA**” allows you to discuss, with a third party, the borrower’s debt information

- A. True
- B. False

9. A debt collector may not use any false representation or deceptive in connection with the collection of the debt.

- A. True
- B. False

10. The “**FDCPA**” does allow you to advise the debtor that “legal action” may be taken if they fail to contact the lender.

- A. True
- B. False

11. Communicating with a borrower regarding a debt via a postcard is not prohibited by the “**FDCPA**”.

- A. True
- B. False

12. The “**FDCPA**” states that making calls to a borrower at his/her place of employment is prohibited if you have reason to believe that the employer prohibits such activity.

- A. True
- B. False

13. When leaving behind a contact letter, it is okay to write on the outside of the “*Personal and Confidential*” envelope the name of the lender and the amount of the unpaid debt.

- A. True
- B. False

14. The “**FDCPA**”, in the Civil Liability Section 813, allows for borrowers to receive damages from individual debt collectors who violate any provision of the Act to include any actual damages sustained by the borrower plus court damages not to exceed \$1000.00.

- A. True
- B. False

15. The Government entity responsibility for enforcing provision of the “**FDCPA**” is Federal Trade Commission (FTC).

- A. True
- B. False