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DISTRICT OF COLUMBIA SET TO ENACT EXPANSIVE DEBT COLLECTION BILL

The District of Columbia Council recently passed a debt collection bill that is expected to be signed this week. The bill takes effect *immediately* upon signature and is applicable to originating creditors. The bill is particularly concerning because of its scope.

The bill has a number of key provisions, including the following:

- A three phone call (to any numbers) in a 7-day period per consumer limitation;
- Special proactive disclosure requirements for *credit card debt*;
- An expanded name, phone number, email address and full business address disclosure requirement;
- A limitation on disclosures to relatives, family members, friends or neighbors; and
- A 7-day timing requirement for confirmation of negotiated payment schedules and settlement agreements.

Because of DC's legislation procedure, the immediate bill is technically "temporary," but follow-on legislation in substantially the same form that leads to permanent legislation which must be approved by Congress is expected to become law.

Let us know if you need further information or assistance. We will continue to update you on the status of the bill

✧ *Mike Tomkies and Emily Cellier*

LOOKING FOR A STATE LAW CREDIT CARD COMPLIANCE RESOURCE? We publish an easy-to-use online reference that summarizes state consumer lending and other consumer protection laws. Our CREDIT CARD DIGEST is organized topically, covers laws applicable to credit card programs of federally and state-chartered financial institutions from an out-of-state issuer perspective and includes an analysis of statute applicability. Card issuers, marketers, servicers and merchants should find this an invaluable resource for program development and regulatory compliance. **Contact us for details.**

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