

Phone scammers are back and they bring a whole new bag baby. This time acting like debt collectors and some armed with your bank account numbers. Quite a few complaints coming in George Althoff of the department of financial institutions.

If contacted.....tell the caller that you refuse to discuss any debt until you get a written validation notice through the U.S. mail. The notice must include the amount of the alleged debt, the name of the collection agency, the name of the creditor you allegedly owe, and your rights under the Fair Debt Collection Practices Act.