

Everyone Has a Story

Topic: Debt Collection

Consumer: Bernadette

Location: Pittsburgh, PA

I had taken out the payday loan just to have some extra cash when I was facing a little bit of a hardship. Just bills were high, car repairs and that seemed as though it was an easy fix but it turned out not to be due to the high payments which led to the problem.

My name is Bernadette and I'm from Pittsburgh, Pennsylvania.

I had been contacted by a collection agency, they had initially called my work. Shortly after that they contacted my dad, my two sisters, and one of my friends.

They had said they had a legal complaint in their office and they were looking for information as to my whereabouts. Otherwise they would be going to the district court to file papers on this matter.

That was the first time that I had received a phone call.

It was very overwhelming for them to contact my family. I didn't want anybody to know of this personal matter. Not to mention that when they contacted my work I cannot receive phone calls for personal matters.

The debt collector wasn't very helpful.

I found out about the CFPB by going online.

Once I submitted my complaint there was pretty much an initial response and the original company that the debt was with had reached out to me with a resolution in which I no longer had to deal with the collection agency that was harassing me.

The collection agency did invade my privacy by reaching out to my family and my friend and leaving my personal information on their answering machines.

Dealing with financial matters can be really stressful; you do not have to face it alone. The CFPB is there to help you.

You have the right to fair debt collection practices.