

# Table of Contents for Debt Collection Practices (Regulation F) Final Rule

Final rule to revise Regulation F, 12 CFR part 1006, to prescribe Federal rules governing the activities of debt collectors

(Docket No. CFPB-2019-0022, RIN 3170-AA41)

<b>I. Summary of the Final Rule</b> .....	<b>2</b>
A. Coverage and Organization of the Final Rule .....	3
B. Scope of the Final Rule.....	4
Communications Provisions.....	4
Consumer Disclosure Provisions.....	6
Additional Provisions.....	6
Disclosure-Focused Final Rule.....	6
<b>II. Background</b> .....	<b>7</b>
A. Debt Collection Market Background.....	7
Creditors .....	8
Third-Party Debt Collectors .....	8
Debt Buyers.....	9
Debt Collection Law Firms .....	10
B. Debt Collection Methods.....	10
C. Consumer Protection Concerns.....	12
D. FDCPA and Dodd-Frank Act Protections for Consumers.....	13
<b>III. The Rulemaking Process</b> .....	<b>14</b>
A. The 2019 Proposal and 2020 Supplemental Proposal.....	14
B. Other Outreach.....	16
<b>IV. Legal Authority</b> .....	<b>20</b>
A. FDCPA Sections 806 through 808.....	21
Interpreting General Provisions in Light of Specific Prohibitions or Requirements.....	22
Judicial Decisions .....	23
FDCPA’s Purposes.....	26

B. Dodd-Frank Act Section 1031 .....	26
C. Dodd-Frank Act Section 1032.....	27
D. Other Authorities Under the Dodd-Frank Act.....	27
E. The E-SIGN Act.....	28
<b>V. Section-by-Section Analysis .....</b>	<b>29</b>
Subpart A—In General.....	29
Section 1006.1 Authority, Purpose, and Coverage .....	29
1(a) Authority .....	29
1(b) Purpose .....	30
1(c) Coverage.....	30
Section 1006.2 Definitions .....	33
2(b) Attempt to Communicate .....	34
2(d) Communicate or Communication.....	38
2(e) Consumer.....	41
2(f) Consumer Financial Product or Service Debt.....	42
2(h) Debt .....	42
2(i) Debt Collector.....	44
2(j) Limited-Content Message.....	46
2(k) Person .....	77
Subpart B—Rules for FDCPA Debt Collectors .....	78
Section 1006.6 Communications in Connection with Debt Collection .....	78
Electronic Communications in Debt Collection .....	79
6(a) Definition.....	83
6(b) Communications with a Consumer—In General.....	94
6(c) Communications with a Consumer—After Refusal to Pay or Cease Communication Notice .....	140
6(d) Communications with Third Parties .....	150

6(e) Opt-Out Notice for Electronic Communications or Attempts to Communicate.....	214
Section 1006.10 Acquisition of Location Information .....	233
10(a) Definition .....	235
10(b) Form and Content of Location Communications .....	236
10(c) Frequency of Location Communications.....	240
Section 1006.14 Harassing, Oppressive, or Abusive Conduct .....	241
14(a) In General .....	243
14(b) Repeated or Continuous Telephone Calls or Telephone Conversations.....	248
14(b)(1) In General.....	259
14(b)(2) Telephone Call Frequencies; Presumptions of Compliance and of a Violation .....	262
14(b)(3) Certain Telephone Calls Excluded from the Telephone Call Frequencies .....	303
14(b)(4) Definition .....	317
14(h) Prohibited Communication Media .....	329
Section 1006.18 False, Deceptive, or Misleading Representations or Means.....	343
18(d) False Representations or Deceptive Means .....	346
18(e) Disclosures Required.....	348
18(f) Assumed Names.....	354
Proposed Provision Not Finalized.....	357
Section 1006.22 Unfair or Unconscionable Means.....	361
22(b) Collection of Unauthorized Amounts.....	362
22(c) Postdated Payment Instruments.....	363
22(f) Restrictions on Use of Certain Media .....	364
22(g) Safe Harbor .....	383

Section 1006.26 Collection of Time-Barred Debts .....	384
Section 1006.30 Other Prohibited Practices .....	385
30(a) Communication Prior to Furnishing Information.....	386
30(b) Prohibition on the Sale, Transfer for Consideration, or Placement for Collection of Certain Debts .....	386
30(c) Multiple Debts.....	397
30(d) Legal Actions by Debt Collectors.....	398
Section 1006.34 Notice for Validation of Debts .....	398
Section 1006.38 Disputes and Requests for Original-Creditor Information.....	399
38(a) Definitions .....	402
38(b) Overshadowing of Rights to Dispute or Request Original-Creditor Information .....	402
38(c) Requests for Original-Creditor Information.....	403
38(d) Disputes.....	406
Section 1006.42 Sending Required Disclosures.....	416
42(a) Sending Required Disclosures .....	417
42(b) Requirements for Certain Disclosures Sent Electronically .....	425
Proposed Provisions Not Finalized .....	429
Subpart C—Reserved .....	441
Subpart D—Miscellaneous .....	441
Section 1006.100 Record Retention .....	441
100(a) .....	442
100(b) .....	454

Section 1006.104 Relation to State Laws.....	457
Section 1006.108 Exemption for State Regulation and Appendix A Procedures for State Application for Exemption from the Provisions of the Act.....	460
Appendix C to Part 1006—Issuance of Advisory Opinions.....	466
Supplement I to Part 1006—Official Interpretations.....	469
<b>VI. Effective Date.....</b>	<b>470</b>
<b>VII. Dodd-Frank Act Section 1022(b) Analysis .....</b>	<b>472</b>
A. Overview .....	472
B. Provisions to Be Analyzed.....	477
C. Data Limitations and Quantification of Benefits, Costs, and Impacts.....	477
D. Baseline for Analysis .....	479
E. Goals of the Rule.....	480
F. Coverage of the Rule.....	481
G. Potential Benefits and Costs to Consumers and Covered Persons.....	482
1. Prohibited communications with consumers.....	483
2. Telephone call frequencies .....	484
3. Limited-content messages.....	516
4. Prohibition on the sale or transfer of certain debts.....	522
5. Electronic disclosures and communications. ....	522
H. Potential Reduction of Access by Consumers to Consumer Financial Products and Services.....	529
I. Potential Specific Impacts of the Rule.....	537
1. Depository Institutions and Credit Unions With \$10 Billion or Less in Total Assets, as Described in Dodd-Frank Act Section 1026 .....	537
2. Impact of the Rule on Consumers in Rural Areas.....	538

<b>VIII. Final Regulatory Flexibility Act Analysis .....</b>	<b>538</b>
A. Statement of the Need for, and Objectives of, the Final Rule .....	539
B. Significant Issues Raised by the Public Comments in Response to the Initial Regulatory Flexibility Analysis.....	540
C. Response to Any Comments Filed by the Chief Counsel for Advocacy of the Small Business Administration.....	541
D. Description and, Where Feasible, Provision of an Estimate of the Number of Small Entities to which the Final Rule Will Apply .....	543
E. Projected Reporting, Recordkeeping, and other Compliance Requirements of the Rule, Including an Estimate of Classes of Small Entities that Will Be Subject to the Requirement and the Type of Professional Skills Necessary for the Preparation of the Report or Record .....	547
F. Description of Any Significant Alternatives to the Final Rule that Accomplish the Stated Objectives of the Applicable Statutes and Minimize Any Significant Economic Impact of the Rule on Small Entities .....	553
G. Discussion of Impact on Cost of Credit for Small Entities .....	556
<b>IX. Paperwork Reduction Act .....</b>	<b>557</b>
<b>X. Congressional Review Act .....</b>	<b>560</b>
<b>List of Subjects in 12 CFR Part 1006 .....</b>	<b>560</b>
<b>Authority and Issuance.....</b>	<b>560</b>

<b>PART 1006—DEBT COLLECTION PRACTICES (REGULATION F)</b> .....	<b>560</b>
Subpart A—General.....	561
§ 1006.1 Authority, purpose, and coverage.....	561
§ 1006.2 Definitions. ....	562
Subpart B—Rules for FDCPA Debt Collectors.....	566
§ 1006.6 Communications in connection with debt collection.....	566
§ 1006.10 Acquisition of location information.....	572
§ 1006.14 Harassing, oppressive, or abusive conduct.....	573
§ 1006.18 False, deceptive, or misleading representations or means. ....	576
§ 1006.22 Unfair or unconscionable means. ....	579
§ 1006.26 [Reserved].....	581
§ 1006.30 Other prohibited practices. ....	581
§ 1006.34 [Reserved].....	582
§ 1006.38 Disputes and requests for original-creditor information. ....	582
§ 1006.42 Sending required disclosures. ....	584
Subpart C—[Reserved] .....	585
Subpart D—Miscellaneous .....	585
§ 1006.100 Record retention.....	585
§ 1006.104 Relation to State laws. ....	585
§ 1006.108 Exemption for State regulation.....	586
Appendix A to Part 1006—Procedures for State Application for Exemption from the Provisions of the Act.....	586
I. Purpose and Definitions.....	586
II. Application .....	587
III. Supporting Documents.....	587
IV. Criteria for Determination.....	589
V. Public Comment .....	590



VI. Exemption from Requirements.....	590
VII. Adverse Determination .....	592
VIII. Revocation of Exemption.....	592
Appendix B to Part 1006—[Reserved] .....	593
Appendix C to Part 1006—Issuance of Advisory Opinions.....	593
Supplement I to Part 1006—Official Interpretations .....	594
INTRODUCTION.....	594
Subpart A—General .....	595
Section 1006.2—Definitions .....	595
Subpart B—Rules for FDCPA Debt Collectors .....	599
Section 1006.6—Communications in Connection with Debt Collection.....	599
Section 1006.10—Acquisition of Location Information.....	619
Section 1006.14—Harassing, Oppressive, or Abusive Conduct .....	620
Section 1006.18—False, Deceptive, or Misleading Representations or Means.....	641
Section 1006.22—Unfair or Unconscionable Means.....	644
Section 1006.30—Other Prohibited Practices .....	645
Section 1006.38—Disputes and Requests for Original-Creditor Information.....	646
Section 1006.42—Sending Required Disclosures .....	649
Subpart C—[Reserved].....	651
Subpart D—Miscellaneous.....	651
Section 1006.100—Record Retention .....	651