

**Note:** All state statutory laws are organized differently and contain different things. I've done a brief search of statutes that apply to credit reporting and debt collections practices in every state. I've included all relevant information in this list. Anything I've found that's additional that I thought might be useful, I've included in the bonus section of each state. Remember, this list is designed just to give you a place to start. Nothing can take the place of a consultation with a qualified attorney in your jurisdiction.

Also, remember that the federal laws, meaning the Fair Credit Reporting Act and the Fair Debt Collections Practices Act apply in every state in the nation. You can always look to those laws, and in many cases you have to look to those laws, in order to pursue a claim against a creditor or debt collector.

**State info:**

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1.

**State: Alabama**

**Attorney General Name:** State of Alabama Office of Attorney General

**Contact Info:**

<http://www.ago.state.al.us/>

Mailing Address:

Office of the Attorney General

P.O. Box 300152

Montgomery, AL 36130-0152

Office Main Number: 334-242-7300

Consumer Protection Section: 1-800-392-5658

**Bar Association Name:** Alabama State Bar Association

**Contact Info:**

<https://www.alabar.org/>

Alabama State Bar Headquarters

415 Dexter Ave

Montgomery, AL 36104

(334) 269-1515

**State Credit Reporting Act/Consumer Protection Statute:**

Alabama Consumer Credit Act "Mini-Code"  
Title 5, Chapter 19 Consumer Finance Act  
§5-19-1 - §5-19-33

**State Debt Collection Practices Act:**

AL Code §40-12-80 - Limited to taxing debt collecting agencies

Need to use FDCPA

**BONUS!!:**

Block on false information in credit reports AL Code §13A-8-200

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2.

**State: Alaska**

**Attorney General Name:** State of Alaska Department of Law

**Contact Info:**

<http://www.law.state.ak.us/>

State of Alaska Department of Law  
P.O. Box 110300  
Juneau, AK 99811-0300

Phone: (907)465-3600  
Fax: (907)465-2075  
TTY: (907)258-9161

Email: [attorney.general@alaska.gov](mailto:attorney.general@alaska.gov)

**Bar Association Name:** Alaska Bar Association

**Contact Info:**

[https://www.alaskabar.org/servlet/content/lawyer\\_referral\\_serv.html](https://www.alaskabar.org/servlet/content/lawyer_referral_serv.html)

Mailing Address:  
P.O. Box 100279  
Anchorage, AK 99510-0279

Street Address:  
840 K. Street, Suite 100

Anchorage, AK 99501

Phone: (907)272-7469

Fax: (907)272-2932

Email: [info@alaskabar.org](mailto:info@alaskabar.org)

**State Credit Reporting Act/Consumer Protection Statute:**

Alaska Statutes Article 7 §45.48.990 - §45.48.995

**State Debt Collection Practices Statute:**

Alaska Fair Debt Collection Practices Act § 08.24.041 - 08.24.380

**BONUS!!:**

Article 01. BREACH OF SECURITY INVOLVING PERSONAL INFORMATION Sec. 45.48.010.- 45.48.080

Article 02. CREDIT REPORT AND CREDIT SCORE SECURITY FREEZE 45.48.090 - 45.48.210

Article 05. FACTUAL DECLARATION OF INNOCENCE AFTER IDENTITY THEFT; RIGHT TO FILE POLICE REPORT REGARDING IDENTITY THEFT 45.48.590 - 45.48.680

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3.

**State: Arizona**

**Attorney General Name:** Arizona Attorney General

**Contact Info:**

<https://www.azag.gov/>

Phoenix Office  
1275 West Washington Street  
Phoenix, AZ 85007-2926

Phone: (602)542-5025

Fax: (602)542-4085

**Bar Association Name:** State Bar of Arizona

**Contact Info:**

<http://www.azbar.org/>

Main Office  
4201 N. 24th St., Suite 100  
Phoenix, AZ 85016-6266

Phone: 602.252.4804 (from within Maricopa County)  
Toll Free: 866.482.9227 (toll-free outside Maricopa County)  
Fax: 602.271.4930

**State Credit Reporting Act/Consumer Protection Statute:**

Arizona Revised Statutes Article 6 §44-1691 - §1698.02

**State Debt Collection Practices Act:**

Arizona Revised Statutes Article 3 §32-1055 - §32-1057

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4.

**State: Arkansas**

**Attorney General Name:** Arkansas Attorney General

**Contact Info:**

<http://www.arkansasag.gov/>

Arkansas Attorney General  
323 Center Street, Suite 200  
Little Rock, AR 72201

Phone: (800)482-8982

**Bar Association Name:** Arkansas Bar Association

**Contact Info:**

<http://www.arkbar.com/home>

Arkansas Bar Association  
2224 Cottdale Lane  
Little Rock, AR 72202

Phone: (501)375-4606

Fax: (501)375-4901

**State Credit Reporting Act/Consumer Protection Statute:**

Title 23 - Public Utilities and Regulated Industries  
Subtitle 3 - Insurance  
Chapter 67 - Rates and Rating Organizations  
Subchapter 4 - Use of Credit Information in Personal Insurance  
§ 23-67-412 - § 23-67-415 - Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Title 17 - Professions, Occupations and Businesses  
Subtitle 2 - Nonmedical Professions  
Chapter 24 - Collections Agencies  
Subchapter 5 - Arkansas Fair Debt Collection Practices Act  
§ 17-24-501 - § 17-24-512 - Arkansas Fair Debt Collections Practices Act

**BONUS!!:**

Title 4 Business and Commercial Law  
Subtitle 7. Consumer Protection  
Chapter 112 Arkansas Consumer Report Security Freeze Act  
  
§4-112-101 - §4-112-114

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5.

**State: California**

**Attorney General Name:** State of California, Department of Justice, Office of Attorney General

**Contact Info:**

<https://oag.ca.gov/>

Attorney General's Office  
California Department of Justice  
Attn: Public Inquiry Unit  
P.O. Box 944255  
Sacramento, CA 94244-2550

Phone: (800)952-5225  
Fax: (916)323-5341

**Bar Association Name:** The State Bar of California

**Contact Info:**

<http://www.calbar.ca.gov/>

**San Francisco** (Main Office)

180 Howard St.

San Francisco, CA 94105

Phone: (415)538-2000

**State Credit Reporting Act/Consumer Protection Statute:**

TITLE 1.6. CONSUMER CREDIT REPORTING AGENCIES ACT

CHAPTER 1. GENERAL PROVISIONS

California Civil Code Section 1785.1-1785.6

**State Debt Collection Practices Act:**

TITLE 1.6C. FAIR DEBT COLLECTION PRACTICES

Article 1. General Provisions

California Civil Code Section 1788-1788.3

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6.

**State: Colorado**

**Attorney General Name:** State of Colorado, Attorney General

**Contact Info:**

<http://coag.gov/>

Office of the Attorney General

Colorado Department of Law

Ralph L. Carr Judicial Building

1300 Broadway, 10th Floor

Denver, CO 80203

Phone: (720)508-6000

Fax: (720)508-6030

**Bar Association Name:** Colorado Bar Association

**Contact Info:**

<http://www.cobar.org/>

Colorado Bar Association  
1900 Grant Street, 9th Floor  
Denver, CO 80203

Phone: (303)860-1115

**State Credit Reporting Act/Consumer Protection Statute:**

COLORADO UNIFORM CONSUMER CREDIT CODE ARTICLE 1 GENERAL PROVISIONS AND DEFINITIONS  
PART 1 SHORT TITLE, CONSTRUCTION, GENERAL PROVISIONS 5-1-101. Short title.

**State Debt Collection Practices Act:**

COLORADO FAIR DEBT COLLECTION PRACTICES ACT 12-14-101. Short title.

**BONUS!:**

Colorado has enacted legislation restricting the use of credit reports for employment purposes!

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7.

**State: Connecticut**

**Attorney General Name:** State of Connecticut, Office of Attorney General

**Contact Info:**

<http://www.ct.gov/ag/site/default.asp>

Office of the Attorney General  
55 Elm Street  
Hartford, CT 06106

Phone: (860)808-5318

Fax: (860)808-5387

**Bar Association Name:** Connecticut Bar Association

**Contact Info:**

<http://www.ctbar.org/>

Connecticut Bar Association  
30 Bank Street  
New Britain, CT 06050

Phone: (860)223-4400

Fax: (860)223-4488

Email: msc@ctbar.org

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

TITLE 42 BUSINESS, SELLING, TRADING AND COLLECTION PRACTICES

CHAPTER 669 REGULATED ACTIVITIES

Sec. 36a-645 - Sec. 36a-701a.

**BONUS!!:**

Connecticut has enacted legislation restricting the use of credit reports for employment purposes!

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8.

**State: Delaware**

**Attorney General Name:** State of Delaware, Department of Justice

**Contact Info:**

<http://attorneygeneral.delaware.gov/>

Delaware Department of Justice

Carvel State Building

820 N. French St.

Wilmington, DE 19801

Phone: (302)577-8600

Fax: (302)577-6499

Email: attorney.general@state.de.us

**Bar Association Name:** Delaware State Bar Association

**Contact Info:**

<http://www.dsba.org/>



Delaware State Bar Association  
405 North King Street  
Suite 100  
Wilmington, DE 19801

Phone: (302)658-5279  
Fax: (302)685-5212

**State Credit Reporting Act/Consumer Protection Statute:**

Delaware Code - Title 6 - Commerce and Trade - Chapter 22 - Credit and Identity Theft Protection  
§2201 - §2205

**State Debt Collection Practices Act:**

Delaware Code - Title 5 - Banking - CHAPTER 22 - LICENSED LENDERS  
Subchapter V Title Loans - § 2256. Federal Fair Debt Collection Practices Act

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9.

**State: Florida**

**Attorney General Name:** State of Florida, Office of the Attorney General

**Contact Info:**

<http://www.myfloridalegal.com/>

Office of the Attorney General  
State of Florida  
The Capitol PL-01  
Tallahassee, FL 32399-1050

Phone: (850)414-3300  
Toll Free: (866)966-7226

**Bar Association Name:** The Florida Bar

**Contact Info:**

[www.floridabar.org](http://www.floridabar.org)

The Florida Bar  
651 E. Jefferson Street  
Tallahassee, FL 32399-2300

Phone: (850)561-5600

**State Credit Reporting Act/Consumer Protection Statute:**

Title 37 - Chapter 626 - Insurance Field Representatives and Operations - §9741 Use of Credit Reports and Credit Scores by Insurers

**State Debt Collection Practices Act:**

Title 33 - Chapter 559 - Consumer Collection Practices - §55 - §785

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10.

**State: Georgia**

**Attorney General Name:** Office of the Attorney General

**Contact Info:**

<http://law.ga.gov/>

Office of the Attorney General  
40 Capitol Square, SW  
Atlanta, GA 30334

Phone: (404) 656-3300

Fax: (404) 657-8733

Email: [agolens@law.ga.gov](mailto:agolens@law.ga.gov)

**Bar Association Name:**

State Bar of Georgia

**Contact Info:**

<https://www.gabar.org/>

State Bar of Georgia  
104 Marietta Street NW  
Suite 100  
Atlanta, GA 30303

Phone: (404)527-8700

Fax: (404)527-8717

**State Credit Reporting Act/Consumer Protection Statute:**

Part 2 of Article 15 of Chapter 1 of Title 10 of the Official Code of Georgia Annotated, the 36 "Fair Business Practices Act of 1975"

**State Debt Collection Practices Act:**

Georgia Fair Debt Collection Practices Act § 7-3-1. Short title

**BONUS!!:**

Georgia's website for consumer protection:

<http://consumer.georgia.gov/>

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11.

**State: Hawaii**

**Attorney General Name:** State of Hawaii, Department of the Attorney General

**Contact Info:**

<http://ag.hawaii.gov/>

Department of the Attorney General  
425 Queen Street  
Honolulu, HI 96813

Phone: (808) 586-1500

Fax: (808) 586-1239

**Bar Association Name:** Hawaii State Bar Association

**Contact Info:**

<http://hsba.org/>

Hawaii State Bar Association  
Alakea Corporate Tower  
1100 Alakea Street, Ste. 1000  
Honolulu, HI 96813

Office: (808)537-1868

Fax: (808)521-7936

Email: [webinfo@hsba.org](mailto:webinfo@hsba.org)

**State Credit Reporting Act/Consumer Protection Statute:**

Hawaii Revised Statutes - TITLE 24 - INSURANCE - 431 Insurance Code  
431:3A-501 Protection of Fair Credit Reporting Act.

**State Debt Collection Practices Act:**

Hawaii Revised Statutes - TITLE 24 INSURANCE - CHAPTER 431 Insurance Code  
431:3A-101 - 431:3A-504 ARTICLE 3A Privacy of Consumer Financial Information

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12.

**State: Idaho**

**Attorney General Name:** Office of the Attorney General, State of Idaho

**Contact Info:**

<http://www.ag.idaho.gov/index.html>

State of Idaho  
Office of the Attorney General  
700 W. Jefferson Street, Suite 210  
P.O. Box 83720  
Boise, Idaho 83720-0010

Phone: (208) 334-2400  
Fax: (208) 854-8071

**Bar Association Name:** Idaho State Bar

**Contact Info:**

<https://isb.idaho.gov/>

Idaho State Bar  
P.O. Box 895  
Boise ID 83701

Phone: (208) 334-4500  
Fax: (208) 334-4515

**State Credit Reporting Act/Consumer Protection Statute:**

Title 28, Chapter 52, Idaho Code - Credit Report Protection Act

**State Debt Collection Practices Act:**

IDAHO DEBT COLLECTOR REGULATION STATUTE

TITLE 26 - BANKS AND BANKING - CHAPTER 22 - COLLECTION AGENCIES

Idaho Fair Debt Collection Practices Act 26-2221. SHORT TITLE. This act shall be known as the "Idaho Collection Agency Act."

**BONUS!:**

Idaho Legal Aid website: <http://www.idaholegalaid.org/>

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13.

**State: Illinois**

**Attorney General Name:** Illinois Attorney General

**Contact Info:**

<http://www.illinoisattorneygeneral.gov/>

Springfield Main Office  
500 South Second Street  
Springfield, IL 62701

Phone: (217)782-1090

**Bar Association Name:** Illinois State Bar Association

**Contact Info:**

<https://www.isba.org/>

Springfield Office  
Illinois Bar Center  
424 S. Second Street  
Springfield, IL 62701-1779

Phone: (217)525-1760

Toll Free: (800)252-8908

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

Employee Credit Privacy Act - Public Act 096-1426

**State Debt Collection Practices Act:**

Illinois Fair Debt Collection Practices Act (225 ILCS 425/) Collection Agency Act.

**BONUS!!:**

Great state resource!: <https://www.idfpr.com/banks/consumer/tips/facts.asp>

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14.

**State: Indiana**

**Attorney General Name:** Office of the Indiana Attorney General

**Contact Info:**

<http://www.in.gov/attorneygeneral/>

Indiana Attorney General's Office  
Indiana Government Center South  
302 W. Washington St., 5th Floor  
Indianapolis, IN 46204

Phone: (317)232-6201

Fax: (317)232-7979

Consumer Protection Division:

Phone: (317)232-6330 or

Toll Free: (800)382-5516

ID Theft Unit:

Phone: (800)382-5516

**Bar Association Name:** Indiana State Bar Association

**Contact Info:**

<http://www.inbar.org/>

Indiana State Bar Association  
One Indiana Square, Suite 530  
Indianapolis, IN 46204

Phone: (317)639-5465 or  
Toll Free: (800)266-2581  
Fax: (317)266-2588

Email: admin@inbar.org

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

General Assembly of the State of Indiana: SECTION 1. IC 24-4-18

**State Debt Collection Practices Act:**

Indiana Fair Debt Collection Practices Act IC 25-11

**BONUS!:**

Great websites with lots of info:

<http://www.in.gov/dfi/2589.htm>

<http://www.indianalegalservices.org/topics/100>

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15.

**State: Iowa**

**Attorney General Name:** Iowa Department of Justice, Office of the Attorney General

**Contact Info:**

<https://www.iowaattorneygeneral.gov/>

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines IA 50319

Phone: (515)281-5164

Fax: (515)281-4209

Email: [webteam@iowa.gov](mailto:webteam@iowa.gov)

Consumer Protection Division

Phone: (515)281-5926

Toll-free: (888)777-4590 (outside of Des Moines metro area, Iowa only)

Fax: (515)281-6771

Email: [consumer@iowa.gov](mailto:consumer@iowa.gov)

**Bar Association Name:** The Iowa State Bar Association

**Contact Info:**

<http://www.iowabar.org/>

The Iowa State Bar Association  
625 East Court Avenue  
Des Moines, IA 50309

Phone: (515)243-2179

Fax: (515)243-2511

Email: [isba@iowabar.org](mailto:isba@iowabar.org)

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

Closest relevant statute:

Iowa Code - SECTION 515.103 - Use of Credit Information - Personal Insurance

**State Debt Collection Practices Act:**

Iowa Code - SECTION 537.7101 - Iowa Debt Collection Practices Act

**BONUS!:**

Article from Iowa Attorney General website about Credit Reporting Agency compliance:

<https://www.iowaattorneygeneral.gov/newsroom/credit-reporting-agencies-to-add-new-consumer-credit-report-protections-through-agreement/>



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16.

**State: Kansas**

**Attorney General Name:** State of Kansas, Office of Attorney General

**Contact Info:**

<http://ag.ks.gov/>

Kansas Attorney General  
120 SW 10th Ave., 2nd Floor  
Topeka, KS 66612

Phone: (785)296-2215  
Toll Free: (888)428-8436  
Fax: (785)296-6296

Consumer Protection Hotline:

Toll Free: (800)432-2310  
Phone: (785)296-3751  
Fax: (785)291-3699

**Bar Association Name:** Kansas Bar Association

**Contact Info:**

<http://www.ksbar.org/>

Kansas Bar Association  
1200 SW Harrison Street  
Topeka, KS 66612-1806

Phone: (785)234-5696  
Fax: (785)234-38183

Email: [info@ksbar.org](mailto:info@ksbar.org)

**State Credit Reporting Act/Consumer Protection Statute:**

Kansas Statutes - SECTION 50-702 - Kansas Fair Credit Reporting Statute

**State Debt Collection Practices Act:**

Kansas Statutes - SECTION 60-511 - 512 Statute of Limitations on Creditor on Promissory Note

17.

**State: Kentucky**

**Attorney General Name:** State of Kentucky, Office of Attorney General

**Contact Info:**

<http://ag.ks.gov/>

State of Kentucky  
Office of Attorney General  
1024 Capital Center Drive, Suite 200  
Frankfort, KY 40601

Phone: (502)696-5300

Fax: (502)564-2894

**Bar Association Name:** Kentucky Bar Association

**Contact Info:**

<https://www.kybar.org/>

Kentucky Bar Association  
514 W. Main Street  
Frankfort, KY 40601

Phone: (502)564-3795

**State Credit Reporting Act/Consumer Protection Statute:**

Kentucky Revised Statutes - SECTION § 367.363 - 367.365 - Consumer Protection

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collections Practices Act

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18.

**State: Louisiana**

**Attorney General Name:** State of Louisiana, Department of Justice

**Contact Info:**

<https://www.ag.state.la.us/>

State of Louisiana  
Department of Justice  
P.O. Box 94005  
Baton Rouge, LA 70804

Phone: (225)326-6079

Email: [ConstituentServices@ag.louisiana.gov](mailto:ConstituentServices@ag.louisiana.gov)

**Bar Association Name:** Louisiana State Bar Association

**Contact Info:**

<https://www.lsba.org/>

Louisiana State Bar Association  
601 St. Charles Avenue  
New Orleans, LA 70130

Phone: (504)566-1600  
Toll Free: (800)421-5722

**State Credit Reporting Act/Consumer Protection Statute:**

Louisiana Revised Statutes - SECTION 3571.1 - Credit Reporting Agency Information and Reports

**State Debt Collection Practices Act:**

Louisiana Revised Statutes - SECTION 3562 - Unauthorized Collection Practices

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19.

**State: Maine**

**Attorney General Name:** State of Maine, Office of the Attorney General

**Contact Info:**

<http://www.maine.gov/ag/>

State of Maine  
Office of Attorney General  
6 State House Station

Augusta, ME 04333

Phone: (207)626-8800

**Bar Association Name:** Maine State Bar Association

**Contact Info:**

<http://www.mainebar.org/>

Main Bar Association  
P.O. Box 788  
Augusta, ME 04332

Phone: (207)622-7523

Fax: (207)622-0083

Email: [info@mainebar.org](mailto:info@mainebar.org)

**State Credit Reporting Act/Consumer Protection Statute:**

Maine Revised Statutes - Chapter 210 Fair Credit Reporting Act - SECTION 10-1311

**State Debt Collection Practices Act:**

Maine Revised Statutes - Chapter 109-A Fair Debt Collections Practices Act - Subchapter 2 - SECTION 11013

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20.

**State: Maryland**

**Attorney General Name:** Maryland Office of the Attorney General

**Contact Info:**

<http://www.marylandattorneygeneral.gov/>

Maryland Attorney General's Office  
200 St. Paul Place  
Baltimore, MD 21202

Phone: (410)576-6300

Toll Free: (888)743-0023

Consumer Hotline: (410)528-8662

Toll Free: (888)743-0023

Email: [oag@oag.state.md.us](mailto:oag@oag.state.md.us)

Consumer Protection Email: [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

**Bar Association Name:** Maryland State Bar Association

**Contact Info:**

<http://www.msba.org/>

Maryland State Bar Association  
520 W. Fayette Street  
Baltimore, MD 21201

Phone: (410)685-7878  
Toll Free: (800)492-1964  
Fax: (410)685-1016

**State Credit Reporting Act/Consumer Protection Statute:**

Annotated Code of Maryland - Reporting of Obsolete Information Prohibited - SECTION 14-203(5)

Annotated Code of Maryland - Consumer Credit Reporting Agencies Act - SECTION 14-1201

**State Debt Collection Practices Act:**

Annotated Code of Maryland - Fair Debt Collection Practices Act - SECTION 7-101

**BONUS!!:**

Great article about consumer's rights in Maryland -  
[https://personalreports.lexisnexis.com/pdfs/md\\_statement\\_of\\_rights.pdf](https://personalreports.lexisnexis.com/pdfs/md_statement_of_rights.pdf)

The MD Department of Labor, Licensing and Regulation has great information on debt collection -  
<http://www.dllr.state.md.us/finance/consumers/collagc.shtml>

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21.

**State: Massachusetts**

**Attorney General Name:** Office of the Attorney General, Commonwealth of Massachusetts

**Contact Info:**

<http://www.mass.gov/ago/>

Office of the Attorney General  
Commonwealth of Massachusetts  
One Ashburton Place  
Boston, MA 02108

Phone: (617)727-2200  
Consumer Specialist: (617)727-4765

**Bar Association Name:** Massachusetts Bar Association

**Contact Info:**

<http://www.massbar.org/>

Massachusetts Bar Association  
20 West Street  
Boston, MA 02111

Phone: (617)338-0500

**State Credit Reporting Act/Consumer Protection Statute:**

Massachusetts General Laws - Consumer Reporting Act - SECTION 93 - 50 through 93 - 68

**State Debt Collection Practices Act:**

Massachusetts Attorney General Debt Collection Regulations - 940 CMR 7.00

Massachusetts Division of Banks - 209 CMR 18.00

**BONUS!!:**

Great information about FCRA in Maryland:

<http://www.mass.gov/ago/docs/consumer/fair-credit-reporting-100407.pdf>

Great information about FDCPA in Maryland:

<http://www.mass.gov/ago/consumer-resources/consumer-information/credit-and-financial-literacy/consumer-credit/fair-debt-collection.html>

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22.

**State: Michigan**

**Attorney General Name:** State of Michigan, Attorney General

**Contact Info:**

<http://www.michigan.gov/ag/>

Consumer Protection Division  
P.O. Box 30213

Lansing, MI 48909

Toll Free: (877)765-8388

Fax: (517)241-3771

**Bar Association Name:** State Bar of Michigan

**Contact Info:**

<https://www.michbar.org/>

State Bar of Michigan  
306 Townsend Street  
Lansing, MI 48933

Phone: (517)346-6300

Toll Free: (800)968-1442

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Michigan Fair Debt Collection Practices Act (Act 299 of 1980) 339.901 - 339.920

Michigan Fair Debt Collection Practices Act - Regulation of Collection Practices (Act 70 of 1981)  
445.251 - 445.258

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23.

**State: Minnesota**

**Attorney General Name:** The Office of Minnesota Attorney General

**Contact Info:**

<http://www.ag.state.mn.us/>

Office of Minnesota Attorney General  
445 Minnesota Street  
Suite 1400  
St. Paul, MN 55101-2131

Toll Free: (800)657-3787

**Bar Association Name:** Minnesota State Bar Association

**Contact Info:**

<https://www.mnbar.org/>

Minnesota State Bar Association  
Third Floor City Center  
600 Nicollet Mall  
Suite 380  
Minneapolis, MN 55402

Toll Free: (800)882-6722

Email: [helpdesk@mnbar.org](mailto:helpdesk@mnbar.org)

**State Credit Reporting Act/Consumer Protection Statute:**

Minnesota Statutes - Trade Regulations, Consumer Protection - Chapter 332 - 332.57 - 332.70

Minnesota Statutes - 2003 13.02

**State Debt Collection Practices Act:**

Minnesota Statutes - Trade Regulations, Consumer Protection - Chapter 332 - 332.37 - 332.51

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24.

**State: Mississippi**

**Attorney General Name:** Office of the Attorney General of the State of Mississippi

**Contact Info:**

<http://www.ago.state.ms.us/>

MS Attorney General's Office  
P.O. Box 220  
Jackson, MS 39205

Phone: (601)359-3680

**Bar Association Name:** The Mississippi Bar

**Contact Info:**



<https://www.msbar.org/>

The Mississippi Bar  
P.O. Box 2168  
Jackson, MS 39225

Phone: (601)948-4471  
Fax: (601)355-8635

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act

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25.

**State: Missouri**

**Attorney General Name:** Missouri Attorney General

**Contact Info:**

<https://www.ago.mo.gov/>

Missouri Attorney General's Office  
P.O. Box 899  
Jefferson City, MO 65102

Phone: (573)751-3321  
Fax: (573)751-0774

Consumer Protection: (800)392-8222

**Bar Association Name:** The Missouri Bar

**Contact Info:**

<http://www.mobar.org/>

The Missouri Bar  
P.O. Box 119  
Jefferson City, MO 65102

Phone: (573)635-4128  
Fax: (573)635-2811

Email: mobar@mobar.org

**State Credit Reporting Act/Consumer Protection Statute:**

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act