

**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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26.

**State: Montana**

**Attorney General Name:** Montana Department of Justice

**Contact Info:**

<https://dojmt.gov/agooffice/>

Office of the Attorney General  
P.O. Box 201401  
Helena, MT 59620

Phone: (406)444-2026

Email: [contactdoj@mt.org](mailto:contactdoj@mt.org)

**Bar Association Name:** State Bar of Montana

**Contact Info:**

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

State Bar of Montana  
P.O. Box 577  
Helena, MT 59624

Phone: (406)442-7660

Fax: (406)442-7763

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

Montana Title 30. Trade and Commerce § 30-14-1726 - § 30-14-1734

Montana Title 31. § 31-3-112

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act

**BONUS!!:**

Interesting paper on information ownership in Montana.

<http://leg.mt.gov/content/Committees/Interim/2015-2016/State-Administration-and-Veterans-Affairs/Meetings/Nov-2015/HJR%2021-%20Fed%20and%20State%20Laws%20Overview.pdf>

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27.

**State: Nebraska**

**Attorney General Name:** Nebraska Department of Justice

**Contact Info:**

<https://ago.nebraska.gov/>

Office of the Attorney General  
2115 State Capitol  
Lincoln, NE 68509

Phone: (402)471-2683

Fax: (402)471-3297

Email: [ago.info.help@nebraska.gov](mailto:ago.info.help@nebraska.gov)

**Bar Association Name:** Nebraska State Bar Association

**Contact Info:**

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

Nebraska State Bar Association  
635 S. 14th Street  
Suite 200  
Lincoln, NC 68508

Toll Free: (800)927-0117

Fax: (402)475-7098

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

None - Use Federal Fair Credit Reporting Act

Nebraska Revised Statutes - Chapter 8 - Banks and Banking - Credit Report Protection Act §8-2602

**State Debt Collection Practices Act:**

Nebraska Revised Statutes - Nebraska Fair Debt Collection Practices Act §45-603 - §45-623

Nebraska Revised Statutes - Nebraska Fair Debt Collection Practices Act §45-1043 - §45-1058

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28.

**State: Nevada**

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

**Contact Info:**

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

The Office of Nevada Attorney General  
100 North Carson Street  
Carson City, NV 89701

Phone: (775)684-1100

Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov)

**Bar Association Name:** State Bar of Nevada

**Contact Info:**

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

State Bar of Nevada  
3100 W. Charleston Boulevard  
Suite 100  
Las Vegas, NV 89102

Toll Free: (800)254-2797

Toll Free Fax: (888)660-6767

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

None - Use Federal Fair Credit Reporting Act

Nevada Revised Statutes 598C.150 (2) – Purging of information from files of Reporting agency; disclosure of purged information.

**State Debt Collection Practices Act:**

Nevada Fair Debt Collection Practices Act NRS 649.005 - 649.440

**BONUS!!:**

Article about Nevada and credit reports used for employment purposes:

<https://www.littler.com/nevada-latest-state-restrict-use-credit-reports-employment-purposes>

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29.

**State: New Hampshire**

**Attorney General Name:** New Hampshire Department of Justice, Office of the Attorney General

**Contact Info:**

<http://www.doj.nh.gov/>

NH Department of Justice  
33 Capitol Street  
Concord, NH 03301

Phone: (603)271-3658

Fax: (603)271-2110

**Bar Association Name:** New Hampshire Bar Association

**Contact Info:**

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

New Hampshire Bar Association  
2 Pillsbury Street  
Suite 300  
Concord NH 03301

Phone: (603)224-6942

Fax: (603)224-2910

Email: [nhbainfo@nhbar.org](mailto:nhbainfo@nhbar.org)

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

New Hampshire Statutes Title 31 – Trade and Commerce Chapter 359-B

**State Debt Collection Practices Act:**

New Hampshire Statutes Title 31 - Fair Debt Collection Practices Act 358-C

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30.

**State: New Jersey**

**Attorney General Name:** State of New Jersey, Department of Law and Public Safety

**Contact Info:**

<http://www.nj.gov/oag/>

Consumer Affairs:

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

Division of Consumer Affairs

P.O. Box 45027

Newark, NJ 07101

Consumer Service Center Hotline: (973)504-6200

Fax: (973)648-3538

Email: [askconsumeraffairs@lps.state.nj.us](mailto:askconsumeraffairs@lps.state.nj.us)

Consumer Protection Hotline: (800)242-5846

**Bar Association Name:** New Jersey State Bar Association

**Contact Info:**

<http://tcms.njsba.com/PersonifyEbusiness/default.aspx>

The New Jersey Law Center

One Constitution Square

New Brunswick, NJ 08901-1520

Phone: (732)249-5000  
Fax: (732)249-2815

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

New Jersey Revised Statutes Title 56 - New Jersey Fair Credit Reporting Act §§56:11-29 – 56:11-41

**State Debt Collection Practices Act:**

New Jersey Revised Statutes Title 45 - New Jersey Fair Debt Collection Practices Act §§45:18-1 - 45:18-6.1

**BONUS!!:**

For information about New Jersey credit reporting laws:

<http://www.metro-check.com/wp-content/uploads/2015/07/A-Summary-of-Your-Rights-Under-the-New-Jersey-Fair-Credit-Reporting-Act.pdf>

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31.

**State: New Mexico**

**Attorney General Name:** State of New Mexico, Office of the Attorney General

**Contact Info:**

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

State of New Mexico  
Office of Attorney General  
P.O. Drawer 1508  
Santa Fe, NM 87504-1508

Phone: (505)490-4060  
Fax: (505)490-4883

Toll Free: (844)255-9210

**Bar Association Name:** State Bar of New Mexico

**Contact Info:**

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

State Bar of New Mexico  
P.O. Box 92860  
Albuquerque, NM 87199-2860

Phone: (505)797-6000  
Fax: (505)797-6098

Toll Free: (800)876-6227

Email: [sbnm@nmbar.org](mailto:sbnm@nmbar.org)

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

None - Use Federal Fair Credit Reporting Act

New Mexico Statute 56-3-6 – Report information; limitations (applies to reporting on criminal record information)

**State Debt Collection Practices Act:**

New Mexico Fair Debt Collection Practices Act 61-18A-2 - 61-18A-32

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32.

**State: New York**

**Attorney General Name:** State of New York, Office of the Attorney General

**Contact Info:**

<https://ag.ny.gov/>

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341

Toll Free: (800)771-7755

**Bar Association Name:** New York State Bar Association

**Contact Info:**

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

New York State Bar Association  
1 Elk Street

Albany, NY 12207

Phone: (518)463-5993

Fax: (518)463-5993

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

None - Use Federal Fair Credit Reporting Act

2010 New York Code - GBS - General Business - Article 25 - (380 - 380-U) FAIR CREDIT REPORTING ACT  
(applies to reporting on criminal record information)

**State Debt Collection Practices Act:**

New York Fair Debt Collection Practices Act § 600.

New York State Department Of Financial Services 23 NYCRR 1 DEBT COLLECTION BY THIRD-PARTY DEBT COLLECTORS AND DEBT BUYERS § 1.1 - § 1.7

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33.

**State: North Carolina**

**Attorney General Name:** North Carolina Department of Justice

**Contact Info:**

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

**Bar Association Name:** North Carolina State Bar

**Contact Info:**

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

North Carolina State Bar  
217 Edenton Street  
Raleigh, NC 27601

Phone: (919)828-4620

Fax: (919)821-9168

Email: [general@ncbar.gov](mailto:general@ncbar.gov)

Lawyer Referral Service: (800)662-7660

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

None - Use Federal Fair Credit Reporting Act



**State Debt Collection Practices Act:**

North Carolina General Statutes - Collection Agencies § 58 70 1 - § 58 70 155

North Carolina General Statutes - Prohibited Acts By Debt Collectors § 75 50 - § 75 56

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34.

**State: North Dakota**

**Attorney General Name:** North Dakota Attorney General

**Contact Info:**

<https://attorneygeneral.nd.gov/>

North Dakota Attorney General's Office  
600 E. Boulevard Avenue Dept. 125  
Bismarck, ND 58505

Phone: (701)328-2210

**Bar Association Name:** State Bar Association of North Dakota

**Contact Info:**

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

State Bar Association of North Dakota  
P.O. Box 2136  
Bismarck, ND 58502-2136

Phone: (701)255-1404

Fax: (701)224-1621

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

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

North Dakota Collector Regulation Statute - Chapter 13-05-01. - 13-05-10.

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35.

**State: Ohio**

**Attorney General Name:** Ohio Attorney General

**Contact Info:**

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

Ohio Attorney General's Office  
30 E. Broad Street, 14th Floor  
Columbus, OH 43215

Phone: (614)466-4986  
Toll Free: (800)282-0515

**Bar Association Name:** Ohio State Bar Association

**Contact Info:**

<https://www.ohiobar.org/Pages/Home.aspx>

Ohio State Bar Association  
1700 Lake Shore Drive  
Columbus, OH 43204

Toll Free: (800)282-6556

Email: [osba@ohiobar.org](mailto:osba@ohiobar.org)

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

ORC Title XIII (13) Commercial Transactions - Ohio UCC

§ 1319.12. Collection agency may take assignments of debts and bring action in its own name

§ 1319.12. Prohibited debt collector communications and conduct

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36.

**State: Oklahoma**

**Attorney General Name:** Oklahoma Office of Attorney General

**Contact Info:**

<https://www.ok.gov/oag/>

Oklahoma Office of Attorney General  
313 NE 21st Street  
Oklahoma City, OK 73105

Phone: (405)521-3921

**Bar Association Name:** Oklahoma Bar Association

**Contact Info:**

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

Oklahoma Bar Association  
P.O. Box 53036  
Oklahoma City, OK 73152

Phone: (405)416-7000

**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

**BONUS!:**

Credit freeze legislation: Oklahoma Statutes Title 24 – Debtor and Creditor § 24-150. - § 24-159.

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37.

**State: Oregon**

**Attorney General Name:** Oregon Department of Justice

**Contact Info:**

<http://www.doj.state.or.us/pages/index.aspx>

Oregon Department of Justice  
1162 Court Street NE

Salem, OR 97301-4096

Phone: (503)378-4400

**Bar Association Name:** Oregon State Bar

**Contact Info:**

<https://www.osbar.org/index.html>

Oregon State Bar  
P.O. Box 231935  
Tigard, OR 97281

Phone: (503)620-0222

Fax: (503)683-1366

Lawyer Referral Service: (503)684-3763

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Oregon Revised Statutes 646.639 - Unlawful Collection Practices

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38.

**State: Pennsylvania**

**Attorney General Name:** Pennsylvania Office of Attorney General

**Contact Info:**

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

Pennsylvania Office of Attorney General  
16th Floor, Strawberry Square  
Harrisburg, PA 17120

Phone: (717)787-3391

Fax: (717)787-8242

**Bar Association Name:** Pennsylvania Bar Association

**Contact Info:**

<http://www.pabar.org/site/Home>

Pennsylvania Bar Association  
100 South Street  
Harrisburg, PA 17101

Phone: (800)932-0311

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Pennsylvania Fair Debt Collection Practices Act 18 Pa. Cons. Stat. Ann. § 7311. Unlawful collection agency practices

**BONUS!!:**

Pennsylvania Statutes Title 73 – Trade and Commerce Chapter 45 – Credit Reporting Agency Act §2501 - §2510 (credit freezes)

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39.

**State: Rhode Island**

**Attorney General Name:** State of Rhode Island Attorney General

**Contact Info:**

<http://www.riag.ri.gov/>

Office of the Attorney General  
150 South Main Street  
Providence, RI 02903

Phone: (401)274-4400

**Bar Association Name:** Rhode Island Bar Association

**Contact Info:**

<https://www.ribar.com/default.aspx>

Rhode Island Bar Association  
41 Sharpe Drive

Cranston, RI 02920

Phone: (401)421-5740

Email: info@ribar.com

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

None - Use Federal Fair Credit Reporting Act

General Laws of Rhode Island Title 6 – Commercial Law Ch. 48 – Consumer Empowerment and Identity Theft Prevention Act of 2006 § 6-48-4 - § 6-48-7

**State Debt Collection Practices Act:**

2013 Rhode Island General Laws - Title 19 - Financial institutions - Chapter 19-14.9 - Rhode Island Fair Debt Collection Practices Act - §19-14.9-1 - §19-14.9-14

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40.

**State: South Carolina**

**Attorney General Name:** South Carolina Attorney General

**Contact Info:**

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

South Carolina Attorney General  
P.O. Box 11549  
Columbia, SC 29211

Phone: (803)734-3970

**Bar Association Name:** South Carolina Bar

**Contact Info:**

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

South Carolina Bar  
P.O. Box 608  
Columbia, SC 29202

Phone: (803)799-6653

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

None - Use Federal Fair Credit Reporting Act

South Carolina Code of Laws - Title 37 - Consumer Protection Code - Chapter 20 - Consumer Identity Theft Protection - § 37-20-110 - § 37-20-200

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act

South Carolina Fair Debt Collection Practices Act - § 37-5-108. Unconscionability; inducement by unconscionable conduct.

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41.

**State: South Dakota**

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

**Contact Info:**

<http://atg.sd.gov/>

South Dakota Office of the Attorney General  
Division of Consumer Protection  
1302 E Hwy 14  
Suite 3  
Pierre, SD 57501-8501

Division of Consumer Protection Phone: (605) 773-4400  
Consumer Help Line: (800)300-1986 (South Dakota only)  
Fax: (605)773-7163

Email: [consumerhelp@state.sd.us](mailto:consumerhelp@state.sd.us)

**Bar Association Name:** State Bar of South Dakota

**Contact Info:**

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

State Bar of South Dakota  
222 E. Capitol Avenue #3  
Pierre, SD 57501

Phone: (605)224-7554  
Fax: (605)224-0282

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

None - Use Federal Fair Credit Reporting Act

South Dakota Codified Laws Title 54 – Debtor and Creditor Chapter 15 – Credit Reporting Security Freeze for Victims of Identity Theft § 54-15-1. - § 54-15-16.

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act

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42.

**State: Tennessee**

**Attorney General Name:** Office of the Attorney General & Reporter, State of Tennessee

**Contact Info:**

<https://www.tn.gov/attorneygeneral>

Office of the Attorney General and Reporter  
P.O. Box 20207  
Nashville, TN 37202-0207

Phone: (615)741-3491

Fax: (615)741-2009

**Bar Association Name:** Tennessee Bar Association

**Contact Info:**

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

Tennessee Bar Association  
221 4th Avenue N  
Suite 400  
Nashville, TN 37219

Toll Free: (800)899-6993

Fax: (615)297-8058

Email: [email@tnbar.org](mailto:email@tnbar.org)

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

None - Use Federal Fair Credit Reporting Act



Chapter 5 - Alimony and Child Support - 36-5-106 - Reports pursuant to Fair Credit Reporting Act.

**State Debt Collection Practices Act:**

Tennessee Fair Debt Collection Practices Act 62-20-101. - 62-20-127.

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43.

**State: Texas**

**Attorney General Name:** The Attorney General of Texas

**Contact Info:**

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

Office of the Attorney General  
P.O. Box 12548  
Austin, TX 78711-2548

Phone: (512)463-2100  
Fax: (512)475-2994

**Bar Association Name:** State Bar of Texas

**Contact Info:**

<https://www.texasbar.com/>

Texas Law Center  
1414 Colorado Street  
Austin, TX 78701

Phone: (512)427-1463  
Toll Free: (800)204-2222

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

BUSINESS AND COMMERCE CODE TITLE 2. COMPETITION AND TRADE PRACTICES  
CHAPTER 20. REGULATION OF CONSUMER CREDIT REPORTING AGENCIES Sec. 20.01. - 20.31.

**State Debt Collection Practices Act:**

FINANCE CODE TITLE 5. PROTECTION OF CONSUMERS OF FINANCIAL SERVICES  
CHAPTER 392. DEBT COLLECTION Sec. 392.001 - 392.404.

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44.

**State: Utah**

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

**Contact Info:**

<https://attorneygeneral.utah.gov/>

Utah State Capitol Office Mailing Address

Office of the Attorney General

PO Box 142320

SLC UT 84114-2320

Phone: (800)244-4636

Email: [uag@utah.gov](mailto:uag@utah.gov)

**Bar Association Name:** Utah State Bar

**Contact Info:**

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

Utah Law & Justice Center

645 South 200 East

Salt Lake City, UT 84111

Phone: (801)531-9077

Fax: (801)531-0660

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

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

None - Use Federal Fair Credit Reporting Act

Credit Services Organizations Act, Utah Code Ann. §13-21

Credit Services Organizations Act Rules, UT Admin Code R152-21

**State Debt Collection Practices Act:**

Utah Fair Debt Collection Practices Act 12-1-1. - 12-1-10

Utah Fair Debt Collection Practices Act - Extortionate extensions of credit - 70C-7-105. - 70C-7-106.

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45.

**State: Vermont**

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

**Contact Info:**

<http://www.atg.state.vt.us/>

Vermont Attorney General's Office  
109 State Street  
Montpelier, VT 05609-1001

Phone: (802)828-3171

Consumer Assistance Program  
102 Morrill Hall  
146 University Place  
Burlington, VT 05405

Phone: (802)656-3183  
Toll Free: (800)649-2424 (from 802 area code numbers)  
Fax: (802)304-1014

Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

**Bar Association Name:** Vermont Bar Association

**Contact Info:**

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

Vermont Bar Association  
P.O. Box 100  
Montpelier, VT 05601-0100

Phone: (802)223-2020  
Fax: (802)223-1573

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

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

The Vermont Statutes - Title 09: Commerce and Trade - Chapter 063: Consumer Protection - Subchapter 003: Fair Credit Reporting §2480a - §2480j

**State Debt Collection Practices Act:**

The Vermont Statutes - Title 9: Commerce and Trade - Chapter 63: Consumer Fraud - Vermont Fair Debt Collection Practices Act § 2451 - § 2461

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46.

**State: Virginia**

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

**Contact Info:**

<http://www.oag.state.va.us/>  
Attorney General's Office  
202 N. Ninth Street  
Richmond, VA 23219

Phone: (804)786-2071  
Consumer Complaint Hotline: (804)786-2042  
Toll Free: (800)552-9963

Email: [contact@virginia.gov](mailto:contact@virginia.gov)

**Bar Association Name:** Virginia Bar Association

**Contact Info:**

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

Virginia Bar Association  
701 E. Franklin St.  
Suite 1120  
Richmond, VA 23219

Phone: (804)644-0041  
Fax: (804)644-0052

Email: [thevba@vba.org](mailto:thevba@vba.org)

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

None - Use Federal Fair Credit Reporting Act

Code of Virginia - § 38.2-612.2. Protection of the Fair Credit Reporting Act.

Code of Virginia - § 18.2-186.3:1. Identity fraud; consumer reporting agencies; police reports.

**State Debt Collection Practices Act:**

None - Use Federal Fair Debt Collection Practices Act

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47.

**State: Washington**

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

**Contact Info:**

<http://www.atg.wa.gov/>

Main Office  
P.O. Box 40100  
Olympia, WA 98504-0100

Phone: (360)753-6200

Consumer Protection  
800 5th Avenue  
Suite 2000  
Seattle, WA 98104-3188

Consumer Protection:  
Toll Free: (800)551-4636 (in-state only)  
Phone: (206)464-6684  
Hearing Impaired: (800)833-6388

**Bar Association Name:** Washington State Bar Association

**Contact Info:**

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

Washington State Bar Association  
1325 Fourth Avenue  
Suite 600  
Seattle, WA 98101-2539

Phone: (206)443-9722

Toll Free: (800)945-9722  
Fax: (206)727-8316

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

Revised Code of Washington - Washington Fair Credit Reporting Act - 19.182

**State Debt Collection Practices Act:**

Revised Code of Washington - Collection Agency Act - 19.16.100

Revised Code of Washington - Consumer Protection Act - 19.86.010

**BONUS!!:**

Link to great article about WFDCPA:

<http://www.washingtonlawhelp.org/resource/debtors-rights-dealing-with-collection-agenci>

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48.

**State: West Virginia**

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

**Contact Info:**

<http://www.ago.wv.gov/Pages/default.aspx>

Office of the WV Attorney General  
State Capitol Complex  
Bldg 1, Room E-26  
Charleston, WV 25305

Phone: (304)558-2021  
Fax: (304)558-0140

Consumer Protection Division  
P.O. Box 1789  
Charleston, WV 25326

Phone: (304)558-8986  
Toll Free: (800)368-8808  
Fax: (304)558-0184

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

**Bar Association Name:** The West Virginia State Bar

**Contact Info:**

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

The West Virginia State Bar  
2000 Deitrick Boulevard  
Charleston, WV 25311-1231

Phone: (304)553-7220

Toll Free: (866)989-8227

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

None - Use Federal Fair Credit Reporting Act

West Virginia Code - CHAPTER 46A. CONSUMER CREDIT AND PROTECTION ACT. ARTICLE 6. - ARTICLE 6c.

**State Debt Collection Practices Act:**

West Virginia Code - CHAPTER 46A. CONSUMER CREDIT AND PROTECTION ACT. ARTICLE 2. § 46A-2-122.  
- § 46A-2-130.

West Virginia Code - Chapter 47. Regulation of Trade. ARTICLE 16. Collection Agencies. Fair Debt  
Collection Practices Act § 47-16-1. - § 47-16-5.

West Virginia Code - Chapter 48. Fair Debt Collection Practices Act § 48-1-307. Collection of child or  
spousal support by collection agencies.

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49.

**State: Wisconsin**

**Attorney General Name:** Wisconsin Department of Justice

**Contact Info:**

<https://www.doj.state.wi.us/>

Wisconsin Department of Justice  
P.O. Box 7857  
Madison, WI 53707-7857

Phone: (608) 266-1221

Fax: (608) 267-2779

**Bar Association Name:** State Bar of Wisconsin

**Contact Info:**

<http://www.wisbar.org/Pages/default.aspx>

State Bar of Wisconsin  
P.O. Box 7158  
Madison, WI 53707-7158

Phone: (608) 257-3838  
Toll Free: (800) 728-7788

Email: [service@wisbar.org](mailto:service@wisbar.org)

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Wisconsin Statutes Annotated

CHAPTER 427 CONSUMER TRANSACTIONS — DEBT COLLECTION §427.101 - §427.105

CHAPTER 218 COLLECTION AGENCIES - COLLECTION AGENCIES §218.04

**BONUS!:**

Good info on who is considered a debt collector:

[https://www.wdfr.org/wca/business\\_guidance/creditors/debt\\_collection/](https://www.wdfr.org/wca/business_guidance/creditors/debt_collection/)

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50.

**State: Wyoming**

**Attorney General Name:** Wyoming Attorney General

**Contact Info:**

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

Wyoming Attorney General  
Consumer Protection Division  
Pioneer Building, 1st Floor  
2424 Pioneer Avenue  
Cheyenne, WY 82002



Phone: (307) 777-8962  
Fax: (307) 777-3435

**Bar Association Name:** Wyoming State Bar

**Contact Info:**

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

Wyoming State Bar  
P.O. Box 109  
Cheyenne, WY 82003

Phone: (307)632-9061  
Fax: (307)632-3737

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

None - Use Federal Fair Credit Reporting Act

**State Debt Collection Practices Act:**

Chapter 11 – Collection Agencies - Wyoming Fair Debt Collection Practices Act §33-11-101. - §33-11-116.

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51.

**State:** District of Columbia

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

**Contact Info:**

<http://oag.dc.gov/>

441 4th Street, NW,  
Washington, DC 20001

Phone: (202) 727-3400  
Fax: (202) 347-8922  
TTY: (202) 727-3400

Email: [dc.oag@dc.gov](mailto:dc.oag@dc.gov)

**Bar Association Name:** District of Columbia Bar

**Contact Info:**

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

District of Columbia  
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**State Credit Reporting Act/Consumer Protection Statute:**

Code of District Columbia - Title 28 Commercial Instruments and Transactions - Chapter 37 - Chapter 39

**State Debt Collection Practices Act:**

Code of District Columbia - Title 28 Commercial Instruments and Transactions - Subtitle II - Other  
Commercial Transactions - Chapter 38 - Consumer Protections

**BONUS!:**

The District of Columbia has enacted legislation restricting the use of credit reports for employment purposes!

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