Fair Debt Collection Practices Act (FDCPA)

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The **Fair Debt Collection Practices Act (FDCPA)** was passed in 1978 to give consumers rights and the ability to maintain accurate information when dealing with debt collection. Under the act, any consumer information regarding debt is protected.[16] Requirements were set to outline the ways in which debt collectors are allowed to interact with a consumer when pursuing payment.[16] Under the FDCPA, collectors are not allowed to publish a consumer's name and address on a bad debt list or reveal any information regarding the debt to unaffiliated third parties except the consumers' partner or attorney. If the collector is attempting to inquire about the whereabouts of the consumer, then they can disclose debt information to only neighbors and coworkers.[16] Collectors are also not allowed to disclose fraudulent information to credit reporting agencies in an attempt to collect the debt.

Source:
https://en.wikipedia.org/wiki/Financial_privacy_laws_in_the_United_States#Fair_Debt_Collection_Practices_Act