

**FROM THE OFFICE OF WELD COUNTY DISTRICT ATTORNEY
KENNETH R. BUCK**



Fraud Alert!

STOP THE ANNOYING RINGING IN YOUR EARS

Last week, a Greeley resident called me with a concern: for the past couple of months he has received numerous phone calls (often several in one a day) from a number identified on his caller ID as 311-556-3320. The messages were the same: call an 800 number to discuss a contract that the resident had supposedly defaulted on—in Alaska. The resident had no idea what the caller was referring to and was leery to return call in case it was a scam.

After some research, here is what I was able to put together. First, there is no 311 area code. The caller's use of this area code is an attempt (successful) to get passed caller id devices that can block certain numbers or area codes. A quick search on the web reveals two things: first, the 800 number people are asked to call belongs to Premiere Credit of North America, LLC., based in Indianapolis, IN; second, there are a lot of people across the country posting complaints about harassing phone calls from this company.

Premiere Credit of North America LLC. appears to be a legitimate company whose clients include the Indiana Department of Revenue and Federal Student Aid. It is a debt recovery agency that seems to specialize in collecting on defaulted student loans. So why the repeated phone calls, why so many complaints, and why the phony area code?

Debt collectors are relentless when it comes to repeated phone calls. Many times they will cast a large net across the country to find who they are looking for—which unfortunately, means contacting people they may not be interested in (especially if you have a common name). They may contact 400 John Smiths in an effort to find the one that owes money. You do have rights as a consumer when it comes to debt collectors—whether you owe the debt or not. Here is quick list:

- *A debt collector may not make repeated phone calls to annoy or harass you.
- *A debt collector may not phone you without stating his/her name within 60 seconds.
- *A debt collector may not call you before 8:00 a.m. or after 9:00 p.m.

For more information about Colorado Collection Laws and the Colorado Fair Debt Collection Practices Act, contact the Colorado Attorney General at www.ago.state.co.us or call 303-866-5304.

Regarding the use of the non-existent area code: I contacted Qwest and they sent my information to their legal department for investigation. I'll update you on what, if any, action they decide to take. Meanwhile, remember you have rights. Perhaps the most important regarding debt collection (whether you owe the money or not) is this: *You can inform the collection agency that they may only contact you in writing. Keep a written log of when they call, whom you spoke with and the content of the conversation, then ask for their address so you can mail them your written request to stop the phone calls.*

Contact your local police agency if you think you are a victim of a crime. To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.