



Chuck Dodge provides industry insight to ACA International on the CFPB Proposed Debt Collection Rule

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The Association of Credit and Collection Professionals (ACA International), a trade group representing credit and collection industry interviewed Partner [Chuck Dodge](#) for his thoughts on the CFPB's long-awaited Notice of Proposed Rulemaking (NPRM) for the Fair Debt Collection Practices Act.

According to Chuck, "The proposed rule reflects the Bureau following through on promises made throughout the rulemaking process about the issues to be addressed. There are proposals related to voicemails, the debt validation notice, and consumer contact methods (including, most significantly, electronic communications) and frequency. If enacted, this rule will give debt collectors some reliable parameters within which to try and collect valid consumer debts without the threat of technical litigation around debt validation notices and the uncertainty about voicemails that have plagued the industry for years. But other issues that have been the subject of troublesome litigation recently, such as the collection of time-barred debt, are not necessarily resolved by the proposed rule."

[Click here](#) to read the ACA International post.

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