

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

In compliance with language access rules implemented by the New York City Dept. of Consumer Affairs, please be advised of the following language access services provided by Peter Roberts & Associates, Inc.

Customer service representatives are available to communicate and translate in the following languages in addition to English.

- Spanish
- Portuguese

Please be advised that we can only offer these services verbally through our telephone representatives. All written letters and notices are provided in English only. Additionally, we do not offer services to translate consumer letters or written materials received in languages other than English.

A translation and description of commonly used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs' website: [www.nyc.gov/dca](http://www.nyc.gov/dca)