



Office of the  
Comptroller of the Currency

# SAFE MONEY

GUARDING AGAINST FINANCIAL FRAUDS & SCAMS

## DEBT COLLECTION FRAUD

Debt collection fraud occurs when scammers, impersonate legitimate debt collectors to coerce consumers into paying debts that may not exist.

Similar to impostor scams, this can involve fraudsters posing as debt collection agents, such as IRS agents, investigating uncollected debts. These fraudsters often use threats of legal action or imminent garnishments.

## RED FLAGS

- Red flag 1: Threats or demands that you make additional payments to avoid legal consequences or fines.
- Red flag 2: Requests for personal information, such as your Social Security number.
- Red flag 3: Requests to postpone or cancel collection of your debts.
- Red flag 4: Payment plans that are too good to be true.

Safe Money is a series of informational videos developed by the Office of the Comptroller of the Currency (OCC) to help consumers recognize and prevent financial frauds and scams.

# Agency Collection Fraud Report

**N Nodding**

**Agency Collection Fraud Report:**

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