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PAYDAY LOAN COLLECTION SCAM ALERT

Carson City, NV - The Office of the Attorney General is warning consumers of a payday loan collection scam currently occurring in Nevada.

Nevada citizens are receiving telephone calls from persons claiming to be from the "Federal Government of Crime and Prevention," "Affidavit Consolidation Services," "Criminal Bureau of Identity," "US Justice Department/Payday Loan Division," "Federal Investigation Bureau," and other fake governmental names. The caller claims that a debt is owed on a payday loan such as "Advance Cash USA" and other fake companies. The callers pose as lawyers, law enforcement officers, investigators or Federal agents. They refuse to disclose their real names and addresses, claiming that such information is "confidential." They use scare tactics such as claiming they are filing a lawsuit or will take action to put the called party in jail. They sometimes call people at their place of employment.

This operation is a scam, probably operating outside of the United States. One consistent pattern the perpetrators follow is frequently changing telephone numbers and using various area codes, which is indicative of internet telephone number usage from outside the country.

If you receive such a call, simply hang up. If they call again, hang up again. Regardless of what information they may give you over the telephone, this is a scam and the caller is just trying to scare you into wiring money to them which you do not owe. If you are concerned about your credit being ruined, you may receive a free copy of your credit report at www.annualcreditreport.com. You may also put a credit freeze on your credit report. Please be warned, however, that a credit freeze is neither free to invoke nor free to remove and you will need to remove the freeze to apply for credit in the future.

You may wish to file a complaint about these telephone calls with the Federal Trade Commission, the agency which enforces the Fair Debt Collection Act. The Federal Trade Commission also offers a consumer collection guide detailing your rights at www.ftc.gov.