

CFPB issues final debt collection regulations effective November 30, 2021

The Fair Debt Collection Practices Act (FDCPA) was enacted in 1977 to eliminate abusive and deceptive consumer debt collection practices by non-creditors, such as collection attorneys and agencies. In 2011, the Consumer Financial Protection Bureau began the process of notice and comment to modernize and provide clarity to the FDCPA. Ten years later, these regulations and model disclosures (known as Regulation F) become effective (absent legislation by Congress to overturn the rule). All creditors concerned with these processes and their customer treatment will want to review and diligently plan for the changing requirements with their outside collections counsel. [Read more here.](#)

Key provisions of Regulation F include:

- email and text message communication permitted
- safe harbor voice mail message
- maximum communication caps
- creation of a model validation notice safe harbor form to send to consumers

For additional information about Regulation F, read *Inside ARM* [Part I](#) & [Part II](#).