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**To:** Clients and Friends

**From:** David F. Dulock

**Subject:** CFPB Bulletin 2015-07 – In-Person Collection of Consumer Debt

On December 16, 2015, the Consumer Financial Protection Bureau (CFPB) issued Compliance Bulletin 2015-07 ([click here](#)) providing guidance to creditors and others who collect consumer debt about compliance with the UDAAP provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act, §§1031 and 1036, codified at 12 U.S.C. §§5531 and 5536(a)) and the Fair Debt Collection Practices Act (FDCPA, 15 U.S.C. §§1692a – 1692p) while attempting or attempting to collect consumer debts.

The CFPB issued Bulletin 2015-07 in response to recent practices observed during supervisory examinations and enforcement investigations that violate or potentially could violate UDAAP and/or the FDCPA. Bulletin 2015-07 is a follow up to the CFPB's July 10, 2013, Bulletin 2013-07 ([click here](#)) addressing UDAAP, which is a subject of this firm's August 14, 2013, memorandum posted on our website ([click here](#)). In Bulletin 2015-07 the CFPB warns that if the CFPB determines that a company has engaged in acts or practices that violate the UDAAP provisions of the Dodd-Frank Act or the FDCPA, it will take appropriate supervisory or enforcement actions to address the violations and seek all appropriate corrective measures, including remediation of harm to consumers and assessment of civil money penalties.

For a more complete discussion of these issues, please click on the above hyperlinks for Bulletins 2015-07 and 2013-07 and this firm's memorandum.

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