

Examination Checklist—Fair Debt Collection Practices Act		
	Yes	No
1. Is the institution aware of the circumstances in which the FDCPA applies and, as appropriate, has it established internal procedures and controls to assure compliance with the FDCPA?		
2. Has the institution acted as a “debt collector” under the FDCPA by either:		
a. regularly attempting to collect defaulted consumer debts owed to others; or,		
b. attempting to collect its own consumer debts in a name other than its own?		
<i>NOTE: If the answers to questions 2a and 2b are “No,” the institution has not acted as a debt collector under the FDCPA and the examiner should not complete the remainder of the checklist.</i>		
3. In attempting to collect consumer debts as a “debt collector” under the FDCPA, did the institution:		
a. communicate with the consumer or any third party in a prohibited manner?		
b. adhere to the required debt validation procedure?		
c. use any harassing, abusive, unfair or deceptive practice or means?		
d. collect any more than authorized by the debt instrument or state law?		
e. properly apply any payment received in the case of multiple debts owned by the same consumer?		
f. bring legal action only in a judicial district permitted under the FDCPA?		