

Debt Collectors Using Facebook

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In today's Web report, Jessica Duff takes a look at the issue of debt collectors using Facebook to contact people that owe money. But is it legal? Apparently it is *not* legal to use such tactics. It violates both state and federal law. It shows how desperate debt collectors are to track down overdue accounts.

There are people on Facebook that actually work for debt collection agencies. And they may be requesting to be your friend.

Many debtors are having employees create accounts on Facebook. This is what consumer experts are calling facebait. But some debt collectors are getting to be deceptively sneaky.

"Using any false, deceptive or misleading methods would be illegal under federal law," says consumer attorney Jason Baxter.

"We've seen a rise in the number of calls where debt collectors are becoming more and more aggressive and more and more creative," Baxter adds.

Among the things a debt collector is not allowed to do is publicly embarrass or humiliate the debtor.

On Facebook, the law requires a debt collector to identify him or herself once they are your friend. When this happens, however, all of that person's *other* friends know he's in debt.

That's harassment. And that's illegal.