

Wednesday, February 13, 2008

Public Service Consumer Alert

There is a group of telephone scammers working the Huntington West Virginia area known as NCO. NCO claims to be bill collectors, but in reality NCO tries to collect on old accounts that are far outside the statute of limitation by using telephone harassment to wear the victim down, and to sometimes get them to pay a bill that they don't even owe at all. NCO has been known to go after people who merely have the same phone number that was once held by someone else, or to try to collect an alleged debt that was owed by a previous resident where the victim currently lives. NCO was fined over 1.5 M by the Federal Trade Commission several years ago for shady collection practices so they are no strangers to federal law enforcement. Here is a link to the FTC website to verify this: <http://www.ftc.gov/opa/2004/05/ncogroup.shtml> If you are contacted by NCO you will most likely encounter an obnoxious NCO telephone solicitor demanding that you give them checking account or credit card information to pay a bill that you allegedly owe that is most likely more than ten years old. Do not give them any banking information whatsoever, or you will be setting yourself up for identity theft. Do not confirm or deny your social security number to the NCO caller. They will start abusively calling you on a daily basis and they use automated computer equipment to call and hang up in many instances. Pick up the phone and call the consumer protection division of the West Virginia Attorney Generals office. 1-800-368-8808. West Virginia has very stern laws against telephone harassment and abusive debt collection practices, and the attorney generals office will not hesitate to enforce those laws and prosecute violators. The best way to deal with obnoxious bill collectors in my experience is to bypass the collection agency and contact the original creditor and pay what you legitimately owe, and or remind the original creditor that they can be held liable for the misconduct of their agent if the statute of limitations has expired. It worked for me. Talk to a lawyer to get better advice than I can give. To the best of my knowledge NCO is not licensed to do business in West Virginia and this poses a severe danger when NCO harasses vulnerable people in their homes by telephone demanding banking information from our citizens. If you are getting debt collection notices by U.S. Mail from NCO for bills that you do not owe. Contact the U.S. Postal inspectors. They are very interested in mail fraud. Charleston WV Postal Inspector James R. Hoke Telephone (304) 357-4140 Email JRHoke@uspis.gov Abusive phone calls are not only contrary to law but phone company regulations as well. Call the business office of the phone company in West Virginia (304)-954-6200 and ask for help with phone harassment issues. They will try to help you block the calls as much as possible. The citizens of this state should never live in fear of the abusive phone calls of predatory tele-scammers like NCO. I have given you some phone numbers to make NCO live in fear of honest people. The only way to drive abusive predatory business entities out of this state is to bury them in complaints to make the cost of harassing our citizens exceed the potential for return. Stephanie Heck Huntington West Virginia

Posted by Huntington West Virginia in Public Service at 18:48