



Risks and Considerations for Collecting Time-Barred Debt

May 21st, 2020 | [Anastasia V. Caton](#) and [Chuck Dodge](#)

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Presenters: [Anastasia Caton](#) and [Chuck Dodge](#)

A few months ago, the CFPB issued its supplemental proposed rule under the FDCPA on time-barred debt to try and address some of the risks involved in attempts to collect time-barred debt. That risk is illustrated by the extensive and increasing body of FDCPA case law on customer communications related to collection of valid but time-barred debt. Given the recent focus of the CFPB and the flow of reported cases on the communication issues, it is a good time for review. Join Chuck Dodge and Anastasia Caton as they walk through the various considerations for creditors and debt collectors considering how to pursue collection of older accounts, including how to determine whether the statute of limitations has run on a debt, what to say and what not to say in a consumer collection communication about a time-barred debt, and what types of practices are expressly prohibited when it comes to collecting time-barred debt.

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