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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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SENATE BILL

No. 1072 Session of  
2015

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INTRODUCED BY GREENLEAF, TARTAGLIONE, RAFFERTY AND PILEGGI,  
NOVEMBER 20, 2015

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REFERRED TO CONSUMER PROTECTION AND PROFESSIONAL LICENSURE,  
NOVEMBER 20, 2015

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AN ACT

1 Amending the act of March 28, 2000 (P.L.23, No.7), entitled "An  
2 act establishing the Fair Credit Extension Uniformity Act;  
3 and providing for debt collection trade practices and  
4 penalties," further providing for unfair or deceptive acts or  
5 practices.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Section 4 of the act of March 28, 2000 (P.L.23,  
9 No.7), known as the Fair Credit Extension Uniformity Act, is  
10 amended by adding a subsection to read:

11 Section 4. Unfair or deceptive acts or practices.

12 \* \* \*

13 (b.1) Limitation on telephone contacts with consumers.--

14 (1) It shall constitute an unfair or deceptive debt  
15 collection act or practice under this act if a debt collector  
16 or creditor communicates with a consumer regarding a debt  
17 more than three times by telephone.

18 (2) Nothing in this subsection shall be construed to  
19 prohibit a debt collector or creditor from communicating with

1 a consumer regarding a debt on a fourth or subsequent time by  
2 another form of communication, other than telephone.

3 \* \* \*

4 Section 2. This act shall take effect in 60 days.