

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Debt Collection Agency]
[Compliance Department or Manager Name]
[Agency Address]
[Agency City, State, Zip Code]

RE: Formal Complaint Regarding Harassment - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally complain about the conduct of your agency and its representatives. I believe your collection practices violate the Fair Debt Collection Practices Act (FDCPA) and other applicable consumer protection laws.

I am filing this complaint due to the following actions:

- [Example: Excessive phone calls totaling more than (Number) per day.]
- [Example: Calls received before 8:00 AM or after 9:00 PM.]
- [Example: Use of profane, insulting, or threatening language.]
- [Example: Contacting my place of employment after being told not to.]
- [Example: Disclosing my private debt information to third parties.]

Specifically, on [Date] at [Time], an individual named [Name of Agent, if known] engaged in [Describe specific incident].

Under the FDCPA, you are required to cease all harassment immediately. Furthermore, I am officially requesting that you stop contacting me via telephone. All future communications regarding this matter must be sent to me in writing via U.S. Mail at the address provided above.

Please provide written confirmation that you have received this complaint and a detailed explanation of the steps you are taking to rectify this behavior. I am keeping a detailed log of all interactions and reserve the right to file additional complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]