

California Residents:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or your spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in your area. State and federal law require debt collectors to treat you fairly, and prohibit debt collectors from using profane language or making improper communications with third parties, including your employer.

Residentes de California:

La ley estatal Rosenthal de Práctica Equitativa de Cobro de Deudas (Rosenthal Fair Debt Collection Practices Act) y la ley federal de Práctica Equitativa de Cobro de deudas requieren que, salvo bajo circunstancias inusuales, cobradores no deben comunicarse con usted antes de las 8 de la mañana y después de las 9 de la noche. Ellos no deben hostigarlo usando amenazas de violencia o arresto, o usando palabras obscenas. Los cobradores no deben usar información falsa o engañosa o llamarle a su trabajo si ellos saben o hay alguna razón para que ellos se imaginen que usted no puede recibir llamadas personales en el trabajo. Generalmente, los cobradores no deben hablar con ninguna persona sobre su deuda, a menos que se trate de su abogado o su esposa/o. Los cobradores pueden hablar con otra persona para confirmar su dirección o hacer cumplir un fallo. Para más información sobre las actividades de cobranza, usted puede llamar sin ningún costo al 1-877-FTC-HELP (1-877-382-4357); o puede visitar www.ftc.gov. Servicios gratuitos de consejería de crédito, pueden estar disponibles en su area. La ley federal y estatal requieren que los cobradores de deudas le den un trato justo, y prohíbe que los cobradores de deudas usen un lenguaje profano o que se comuniquen de una manera impropia con terceras personas, que incluye a su patrón.

Colorado Residents:

Colorado Location:

7200 S. Alton Way, Centennial, CO 80112

Telephone (303) 309-3839

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Maine Residents:

Progressive Management System's Operating Hours:

Monday-Friday 8AM-5PM Pacific Standard Time

Massachusetts Residents:

Notice of Important Rights:

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce.

Nevada Residents:

If the consumer pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: an acknowledgement of the debt by the consumer; and a waiver by the consumer of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and if the consumer does not understand or has questions concerning his/her legal rights or obligations relating to the debt, the consumer should seek legal advice.

New York City Residents:

New York Department of Consumer Affairs License Number: 2080213-DCA and 2080229-DCA

Special notice to New York City residents: The New York City Department of Consumer Affairs requires us to document your preferred language. But please note, that if we do not provide foreign language services in your preferred language, we will be communicating in English, Spanish or Mandarin.

In addition, we provide a glossary of commonly-used collection terms, and their translations. Please see links below.

[English link](#)

[Spanish link](#)

[Mandarin link](#)

North Carolina Residents:

North Carolina Permit Number: 101836 and 111917

Tennessee Residents:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Wisconsin Residents:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.