

Consumer Justice Group

Consumer Advocacy Program Frequently Asked Questions

Who is Consumer Justice Group (CJG)?

Consumer Justice Group is an advocacy organization that protects the rights of consumers afforded by the Fair Debt Collection Practices Act (FDCPA) and state consumer laws. We have been providing excellent advocacy services since 2006.

Is your company staffed efficiently?

We have a fully trained, professional, and courteous staff to assist your clients in a timely manner.

How will my company profit by using your services?

Offering professional advocacy services will provide an enrollment incentive to your prospective clients and a sense of security for your established clients; keeping them enrolled!

Will our company information be kept confidential?

All information provided by your company will be kept confidential and will not be shared or sold.

Can we cancel our membership?

Yes, but a formal Thirty Day Notice must be given in writing.

Will we be reminded when our monthly fee is due?

An email reminder will be sent each month to the primary contact listed on your application.

Can collection calls be stopped?

Debt collection representatives are hired by creditors to diligently pursue payment of delinquent debt, and collectors have a right to make appropriate contact in an effort to collect; however, they do not have a right to be abusive or harassing. There are effective ways to reduce collection calls or even eliminate certain types of collection calls. Unfortunately, getting all collection calls to stop is not realistic; therefore beware of advocacy companies that guarantee all collection calls can be stopped.

Will creditors and collectors be contacted?

CJG has implemented proven processes, in accordance with the FDCPA, to help avoid drawing negative attention to your client's account and effectively deal with the issue of harassment. If the need to contact a creditor/collector arises, we will request the client to sign a Limited Power of Attorney. Contact by a CJG advocate will be strictly due to address collection harassment; we do not address negotiation or settlement issues.

Will information about your organization and services be provided to our clients?

A Welcome Letter and list of Frequently Asked Questions will be provided to your staff, upon enrollment, to distribute to your clients.

Does your organization handle legal issues or provide legal advice?

Consumer Justice Group is not a legal organization nor do we offer legal advice; however, we have a reputable legal referral system in place to provide your client with needed direction and information if they choose to pursue legal assistance for blatant violations of the FDCPA.

How can I contact Consumer Justice Group?

Toll free: 800-990-5213

info@consumerjusticegroup.org

www.consumerjusticegroup.org