Alabama
DEBT COLLECTION FACT SHEET

Percentage of Alabamians with Debt in Collections

<table>
<thead>
<tr>
<th>Category</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Debt</td>
<td>40%</td>
<td>34%</td>
<td>61%</td>
</tr>
<tr>
<td>Medical Debt</td>
<td>20%</td>
<td>19%</td>
<td>25%</td>
</tr>
<tr>
<td>Student Loans</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Alabama

- Any Debt: $1,424
- Medical Debt: $665
- Student Loans: $7,173

Debt Collection Complaints by Alabamians

11,959

Debt Collection Law Violations Reported by Alabamians

- Tells Someone Else About Consumer’s Debt: 10%
- Fails to Identify Self as Debt Collector: 25%
- Makes False Representation about Debt: 23%
- Other: 5%
- Calls Repeatedly: 30%
- Calls After Getting ‘Stop Calling’ Notice: 25%
- Other: 7%

Top Companies Reported by Alabamians as Compiled by the Federal Trade Commission

1. Credit One Bank: 228
2. Enhanced Recovery Company, LLC: 214
3. Credit Acceptance: 184

General Regional Garnishment Rate in the South*

2.6%

*State specific data is unavailable
