Debt Collection Fact Sheet for Alaska

Percentage of Alaskans with Debt in Collections

- Overall: 32%
  - Medical: 17%
  - Student Loan: 2%
- Predominantly White Areas: 26%
  - Medical: 15%
  - Student Loan: 2%
- Predominantly Nonwhite Areas: 43%
  - Medical: 14%
  - Student Loan: 2%

Median Amount of Debt in Collections in Alaska

- Any Debt: $1,569
  - Medical Debt: $1,277
  - Student Loans: $7,449

Debt Collection Complaints by Alaskans

165

Debt Collection Law Violations Reported by Alaskans

<table>
<thead>
<tr>
<th>Law Violations</th>
<th>Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uses Deception or Misrepresentation</td>
<td>6</td>
</tr>
<tr>
<td>Calls Repeatedly</td>
<td>5</td>
</tr>
<tr>
<td>Tells Someone Else About Consumer’s Debt</td>
<td>3</td>
</tr>
<tr>
<td>Calls After Getting ‘Stop Calling’ Notice</td>
<td>2</td>
</tr>
<tr>
<td>Falsely Threatens Illegal or Unintended Act</td>
<td>2</td>
</tr>
<tr>
<td>Makes False Representation about Debt</td>
<td>2</td>
</tr>
</tbody>
</table>

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

1. Cornerstone Credit Services, LLC 6
2. Wells Fargo 5
3. Doctors Collection Service, Inc. 3

General Regional Garnishment Rate in the West*

3.2%

*State specific data is unavailable
