Maine DEBT COLLECTION FACT SHEET

Percentage of Mainers 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</td>
<td>29%</td>
<td>29%</td>
<td>29%</td>
</tr>
<tr>
<td>Medical</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Mainers

- Any Debt $1,512
- Medical Debt $707
- Student Loans $9,281

Debt Collection Complaints by Mainers

1,100

Debt Collection Law Violations Reported by Mainers

- Calls After Getting ‘Stop Calling’ Notice: 35%
- Calls Repeatedly: 27%
- Makes False Representation about Debt: 22%
- Fails to Identify Self as Debt Collector: 7%
- Tells Someone Else About Consumer’s Debt: 4%
- Other: 5%

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

1. Equifax, Inc. 52
2. Convergent Outsourcing, Inc. 11
3. Allied Interstate, Inc. 10
3. Portfolio Recovery Associates 10

General Regional Garnishment Rate in the Northeast*

2.0%

*State specific data is unavailable
