Montana
DEBT COLLECTION FACT SHEET

Percentage of Montanans with Debt in Collections

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any</td>
<td>25%</td>
<td>24%</td>
<td>28%</td>
</tr>
<tr>
<td>Medical</td>
<td>17%</td>
<td>16%</td>
<td>17%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Montana

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Median Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any</td>
<td>$1,599</td>
</tr>
<tr>
<td>Medical</td>
<td>$871</td>
</tr>
<tr>
<td>Student Loans</td>
<td>$7,109</td>
</tr>
</tbody>
</table>

Debt Collection Complaints by Montanans

351

Debt Collection Law Violations Reported by Montanans

- Uses Deception or Misrepresentation: 30%
- Falsely Threatens Illegal or Unintended Act: 18%
- Fails to Identify as Debt Collector: 9%
- Makes False Representation about Debt: 18%
- Other: 5%
- Calls Repeatedly: 5%
- Calls After Getting ‘Stop Calling’ Notice: 5%
- State specific data is unavailable

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

1. CB1 Collections
   - 6 complaints
2. Collection Bureau Services
   - 6 complaints
3. Portfolio Recovery Associates
   - 6 complaints

General Regional Garnishment Rate in the West*

3.2%

*State specific data is unavailable
