North Carolina
DEBT COLLECTION FACT SHEET

Percentage of North Carolinians 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 Medical</td>
<td>39%</td>
<td>34%</td>
<td>54%</td>
</tr>
<tr>
<td>Medical</td>
<td>27%</td>
<td>24%</td>
<td>37%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in North Carolina

- Any Debt: $1,487
- Medical Debt: $716
- Student Loans: $7,585

Debt Collection Complaints by North Carolinians

13,366

Debt Collection Law Violations Reported by North Carolinians

- Tells Someone Else About Consumer’s Debt: 30%
- Calls After Getting ‘Stop Calling’ Notice: 28%
- Calls Repeatedly: 23%
- Makes False Representation about Debt: 10%
- Fails to Identify as Debt Collector: 5%
- Other: 4%

Top Companies Reported by North Carolinians as Compiled by the Federal Trade Commission

1. Enhanced Recovery Company, LLC: 279
2. I.C. Systems, Inc.: 248
3. Credit One Bank: 201

General Garnishment Rate in North Carolina*

2.8%

*North Carolina law prohibits North Carolina judges from garnishing wages for certain consumer debts. For more about garnishments in North Carolina, visit the website of the North Carolina Department of Labor.