UPDATED REGULATION F INFORMATION
Effective November 30, 2021

ITEMIZED STATEMENT

One of the important changes required is the information needed at time of listing.
New listings will need to be accompanied by an itemized statement. This information is used to create a "Validation Notice," which TSA is required to send to every consumer.

Below is a sample of the Validation Notice TSA will be sending to consumers beginning November 22, 2021. This validation meets Regulation F requirements and provides a Safe Harbor for both TSA and our clients.

North South Group
P.O. Box 121212
Pasadena, CA 91111-2222
(800) 123-4567 from 8am to 8pm EST, Monday to Saturday
www.example.com

To: Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

Reference: 584-345

North South Group is a debt collector. We are trying to collect a debt that you owe to Bank of Rockville. We will use any information you give us to help collect the debt.

Our information shows:

You had a Main Street Department Store credit card from Bank of Rockville with account number 123-456-789.

As of January 2, 2017, you owed:		$	2,234.56
Between January 2, 2017 and today:			
You were charged this amount in interest:	+	$	75.00
You were charged this amount in fees:	+	$	25.00
You paid or were credited this amount toward the debt:	–	$	50.00
Total amount of the debt now:		**$**	**2,284.56**

All Listings Must Include This Information

How can you dispute the debt?

- **Call or write to us by November 12, 2019, to dispute all or part of the debt.** If you do not, we will assume that our information is correct. If you write to us by November 12, 2019, we must stop collection on any amount you dispute until we send you information that shows you owe the debt.
- You may use the form below or you may write to us without the form. You may also include supporting documents. We accept disputes electronically at www.example.com/dispute.

What else can you do?

- **Write to ask for the name and address of the original creditor.** If you write by November 12, 2019, we will stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.example.com/request.
- **Learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you. Go to www.consumerfinance.gov.
- Contact us about your payment options.
- Review state law disclosures on reverse side, if applicable.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Mail this form to:
North South Group
P.O. Box 121212
Pasadena, CA 91111-2222

Person A
2323 Park Street
Apartment 342
Bethesda, MD 20815

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
  - ☐ This is not my debt.
  - ☐ The amount is wrong.
  - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount:** $

Make your check payable to *North South Group*. Include the reference number 584-345.

- ☐ **Quiero esta forma en español.**

Important: you must provide the information needed for the box outlined in red above.

All listings will need to include the information shown in the red box above so that the debt can be itemized appropriately for the consumer, including original balance owed, any payments or adjustments received or made, and current balance due.

COLLECTION OF ADDITIONAL FEES

If you are currently including interest fees, NSF fees, finance charges, late fees, or other additional fees we may not be able to collect those fees. The documentation your consumers sign acknowledging potential fees will be need to be reviewed and validated with corresponding state regulations regarding those types of charges before we can collect any fees other than the outstanding principle balance.

CLIENT CONNECT PROCESS CHANGE

To ensure new listings comply with Regulation F TSA is going to temporarily suspend the "New Accounts" functionality on our client portal. Beginning November 1st, we ask that you submit new listings and all supporting documentation to TSA. We will enter the listing for you and contact you if there is any additional information needed.

We expect this to be a short-term process change - we need to review listings prior to entry to ensure Regulation F compliance.

You will have several options to submit new listings:

1. Email to **tsa@wecollectmore.com** (For non-medical clients)
2. Fax to 608-787-8700
3. Place them on the Collaboration Center (verify you have this functionality, if not we can add it quickly)

THANK YOU

We appreciate your patience as we navigate through these changes. We will do whatever we can to keep you up to date and minimize the impact on you.
As always, please reach out if you have any questions or need anything from us.

Our commitment to you is to help you minimize the impact of the Regulation F changes on your business.

We will follow up with you to answer any questions.
Thank you for your business!

Jeanna Larson
Tri State Adjustments
800-562-3906 ext. 4
wecollectmore.com