Notice: Important Information

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. To ensure professional service and legal compliance, all incoming and outgoing telephone calls to Financial Accounts Service Team, Inc. may be recorded and/or monitored.

Correspondence Address:

Financial Accounts Service Team, Inc. 8202 Kingston Pike, Knoxville TN 37919.

We are required under various State laws to notify consumer of the following rights. This list does not include a complete listing of rights consumers may have under State and Federal Law.

Tennessee Residents

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance, State of Tennessee.

North Carolina Permit #: 522863187

[redacted]

California Residents License Number = 11375-99

Initial Notice

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

(For medical collections only):

Nonprofit credit counseling services may be available in the area.