

Stopping Creditor Harassment

You can ask most harassing creditors to stop contacting you by telephone. For information and a brochure on how to handle debt collectors, contact MidPenn Legal Services.

No Debtor's Prison

When you don't have enough money to pay all of your bills, it is important that you pay your necessities first (rent, utilities, food). You do not want to be evicted or have your heat or other utilities turned off.

Regardless of what they may say, your creditors cannot throw you in jail. No one goes to jail for being in debt.

Consumer Credit Counseling

You may want to contact Consumer Credit Counseling for assistance in helping prioritize your bills and with budget counseling. Their toll free telephone number is 800-922-9537.

Call MidPenn Legal Services to find out if you are eligible for free Consumer Advice:

1-800-326-9177

For more information about MidPenn Legal Services visit our website.
www.midpenn.org



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MidPenn Legal Services is a nonprofit, public interest law firm. We provide free, confidential, civil legal services to eligible persons without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran or disability status. The information in this brochure contains general information and not specific legal advice. June 2010



What is Credit Card Court?

Typically, when one is sued in the Court of Common Pleas, one must file a written response. However, under the "credit card court" established in Blair County, that requirement may be delayed so that a conciliation conference can be held.

If a conciliation conference is scheduled, you must appear. If you do not appear, a judgment will likely be entered against you.

Conciliation Conference

At the conciliation conference, the Court may expect, and you should request that the creditor who has sued you provide:

1. proof of the contract.
2. proof of any assignments (when the account is sold from one creditor to another).
3. an itemized breakdown of the charges.

You should not make any admissions about the debt unless the Plaintiff is able to meet their burden of proof.

1. Review the documentation closely and look for your signature.
2. Check to see if the documents are correct.

IF the plaintiff can provide documentation and meet their burden of proof, you may want to set up a payment plan. You should only agree to pay what you can realistically afford.

You should obtain a copy of your credit report prior to your conciliation conference, which can you do by going to www.annualcreditreport.com.

What If Your Case Doesn't Get Dismissed Or Settled At The Conciliation Conference? If you wish to contest the claim of the Plaintiff, you would be wise to promptly consult with a lawyer who can help determine if Preliminary Objections or an Answer to the Complaint can be filed.



You Must Appear

If you do not appear at the conciliation conference or if you ignore this lawsuit, a default judgment will likely be entered against you.

This judgment may create a lien on real estate and the creditor may seek a sheriff sale of your personal property to satisfy the judgment.

The creditor may also try to garnish your bank accounts to satisfy the judgment.

Social security funds are protected from garnishment.