Option 1 — Stop Telephone Calls

Use this when you want telephone calls to stop but still want written or accepted electronic communication.

Before sending: verify the collector and account; do not admit the debt or promise payment; dispute first when the debt is unfamiliar or inaccurate; and keep a complete copy plus proof of delivery.

Your name: ____________________

Your address: ____________________

Date: ____________________

Collector: ____________________

Collector address: ____________________

Account reference: ____________________

Subject: Request to stop telephone calls regarding the account above

I am requesting that you stop communicating or attempting to communicate with me by telephone at [all telephone numbers / the following telephone number: ___________________]. Do not call me again.

You may send written information about this account to the mailing address above or through another communication channel that I have agreed you may use.

This request does not admit that I owe the debt. Please update your records to reflect my communication preference.

Sincerely,

[Type or print your full name]

Rule reference: 12 CFR § 1006.14(h). Limited exceptions may apply. Keep notes of any oral stop-call request and consider following up in writing so the scope and date are clear.

Option 2 — Cease Nearly All Communication

Use this broader notice when you want a covered collector to cease nearly all communication, subject to limited legal exceptions.

Consider disputing first if the debt is unfamiliar or inaccurate. This notice does not erase the debt, stop accurate credit reporting, or prevent a lawsuit. Do not ignore court papers.

Your name: __________

Your address: __________

Date: __________

Collector: __________

Collector address: __________

Account reference: __________

Subject: Cease-communication notice regarding the account above

To Whom It May Concern:

I am writing regarding the account referenced above. Under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c(c), and applicable Regulation F provisions, I request that you cease further communication with me about this debt except for communications permitted by law.

This notice does not admit that I owe the debt and is not a promise to pay. Please update your records when you receive this notice.

Sincerely,

[Type or print your full name]

Important limits

- The request becomes effective when the collector receives it.
- A collector may still confirm that contact will stop, identify an ordinarily invoked remedy, state an intent to use a specified remedy, or communicate when otherwise required by law.
- Stopping communication does not decide whether the debt is valid and does not stop a lawsuit deadline.

Educational-use notice: This form provides general information and is not legal advice. Federal coverage, exceptions, state law, account facts, and deadlines vary. Consider a qualified consumer attorney or legal-aid organization when a lawsuit, court deadline, garnishment, or disputed debt is involved.

Rule reference: 12 CFR § 1006.6(c).