

CBCS Collections

CBCS, otherwise known as CBCS National, is a collection agency based out Columbus, Ohio. CBCS is a leader in the collection industry. They are known for illegally trying to collect on accounts that are out of the statute of limitations. They typically send letters stating that you owe them money. They will also call you by phone. Many times they are very rude and will even yell at consumers.

At their website, they claim to specialize in health care collections, but they are also known to collect for telecommunication companies such as MCI WorldCom and Bell South. CBCS seems to be highly disorganized and usually has very little knowledge of the accounts they collect on. They are known to frequently mix up family member names and call the wrong homes and workplaces harassing people that don't even owe them money.

If a CBCS employee ever calls you and asks you for personal information the best thing to do is ask them to quit calling and tell them you will handle the situation by mail. Never give them names of family members, work phone numbers, social security numbers, etc. Don't even tell them where you work. Debt collectors try to upset and intimidate consumers you into paying them money. They will also try to embarrass consumers and make them feel guilty – whatever it takes to get their money.

When dealing with collection agencies like CBCS, it's best to be prepared. Learn your rights and get familiar with the Fair Debt Collection Practices Act (FDCPA). The FDCPA gives consumers the right to dispute and obtain validation of debt information from a collection agency to ensure accuracy. The FDCPA creates guidelines under which debt collectors may conduct business and eliminates abusive debt collection practices.

It's also wise to get familiar with the Fair Credit Reporting Act (FCRA) and your state's debt collection laws. By being a wise and informed consumer you can fight back against debt collectors and their unlawful tactics.

About the Author

Learn how a [credit repair service](#) can help you legally and permanently remove [CBCS](#) from your credit reports.

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