

# NORTH AMERICAN COLLECTION AGENCY REGULATORY ASSOCIATION



**COPY**

September 28, 2010

Senator Al Franken  
320 Hart Senate Office Building  
Washington DC 20510

RE: North American Collection Agency Regulatory Association (NACARA)

Dear Senator Franken:

The North American Collection Agency Regulatory Association (NACARA) understands that you plan to introduce a bill in Congress to strengthen debt collection laws. NACARA is an organization of state officials and regulators charged with enforcing state collection agency laws. We would like to offer any information or assistance you may need as you draft your proposed legislation. Because some state laws provide greater protection than those in the federal Fair Debt Collection Practices Act, we also request that any legislation continue the federal law's provision that states may adopt laws with additional consumer protections.

NACARA was founded in 1994 and is dedicated to the better administration and enforcement of collection agency laws. The current membership consists of collection agency regulators from 25 states and Canada. NACARA holds an annual conference to discuss licensing matters, bonding issues, examinations, enforcement actions and consumer protection issues. We hear from members of the industry and consumer advocates and hold a regulator's roundtable discussion. Our website, which lists our membership contact information along with details regarding our annual meeting, is [www.nacara.info](http://www.nacara.info).

Please feel free to contact me via email at [stsailer@nd.gov](mailto:stsailer@nd.gov) or my direct line at 701-328-9940 with any questions about NACARA, or for any assistance we may be able to provide as you work to update and strengthen consumer protections under the Fair Debt Collection Practices Act.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sheryl Sailer', is written over the typed name.

Sheryl Sailer  
2009-2010 NACARA President  
North Dakota Department of Financial Institutions