

Consumer Rights, Records, and Representations: 50 States and District of Columbia (Continued)

State	Concerning	Requirements	Statutes
Colorado	Agency Name:	Each written communication must contain the agency's name, mailing address, and telephone number. This information may not be printed only on the portion of the notice to be returned to the agency.	4 Colo. Regs. § 903-1 Rule 2.01
	Rights:	Agency must return unidentified payments to debtor within 30 days after end of month.	4 Colo. Regs. § 903-1 Rule 3.02
	Letters:	First written communication must contain this language: <i>FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM.</i> If the notice is on the reverse side of the letter or on another page, there must be a statement on the front or first page of the letter indicating this. If the letter is two pages, they must be attached together.	Colo. Rev. Stat Ann. § 12-14-105
	Records:	No attorney letters without specific authorization in writing from the client to litigate.	4 Colo. Regs. § 903-1 Rule 2.09
		Agency must provide a written record of the debtor's payments within ten days of a request; must include the debtor's name, creditor's name, amounts and dates paid, allocation to principal, interest, court costs, attorneys' fees, and any other costs, and the balance due. Agency must provide this at no charge once during any 12-month period; agency may charge up to \$5.00 for additional statements.	4 Colo. Regs. § 903-1 Rule 2.06
		Agency must provide written notification that an account is paid or settled in full within five business days of a debtor's request, at no charge to the debtor.	4 Colo. Regs. § 903-1 Rule 2.06
	Agency must provide receipt for cash payments within 5 days.	4 Colo. Regs. § 903-1 Rule 2.05	
Connecticut	Agency Name:	Agencies may only use true name of the business.	Conn. Gen. Stat § 36a-801
	Letters:	All notices must contain notice of "hospital bed funds" if employed by or under contract to an applicable hospital; must suspend collection activity on eligible debtors until hospital confirms or denies eligibility; must inform debtor of his insurance determination.	Conn. Gen. Stat § 19a-673