**Section 150.30 Communication by Collection Agency**

a) A collection agency shall use only the agency name or tradestyle exactly as it appears on the agency's license issued by the Division in all communication (e.g., ABC Collection Agency cannot use a name such as ABC Acceptance Company). Notwithstanding the foregoing, a different name may be used for skiptracing and envelopes if use of the agency name or tradestyle as it appears on the agency's license would violate other law (see 15 U.S.C. 1692b.(5)).

b) When a collection agency communicates with a debtor, the collection agency must state in a written or telephone communication the specific reason for the communication, the name of the current creditor, the name of the original creditor (if applicable), the registered name of the collection agency, the date of written communication, and, in oral communication, the identity of the individual making the contact.