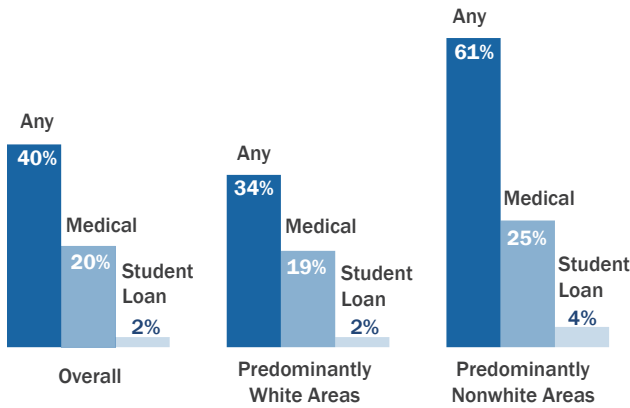


Alabama

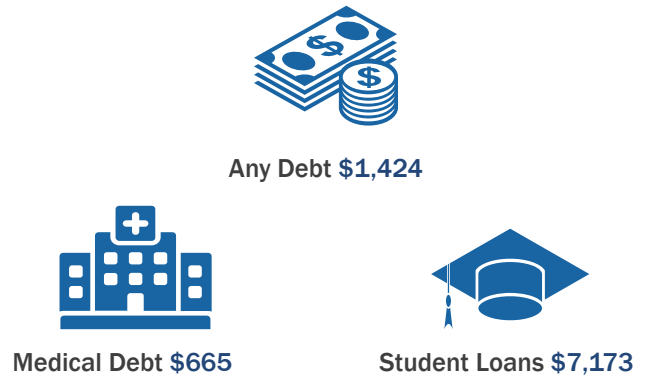
DEBT COLLECTION FACT SHEET



Percentage of Alabamians with Debt in Collections



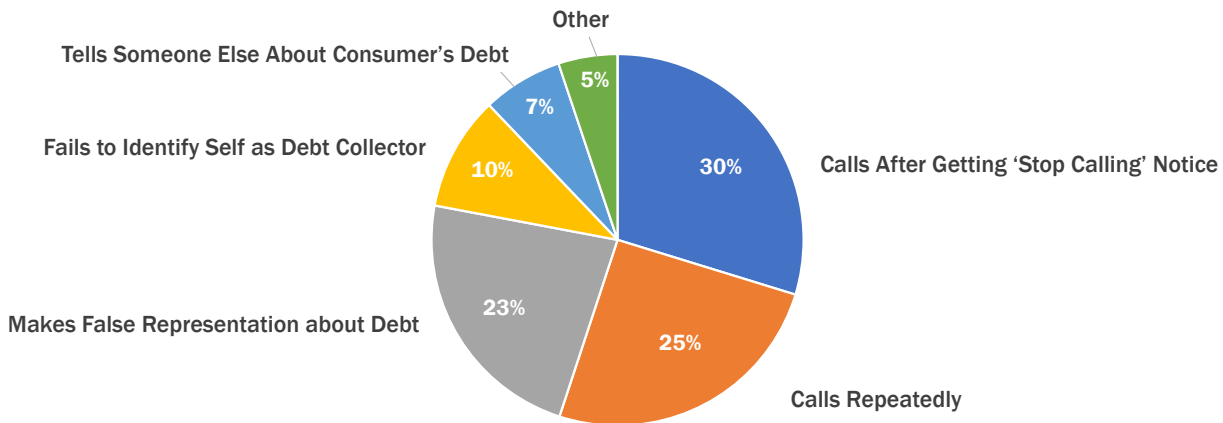
Median Amount of Debt in Collections in Alabama



Debt Collection Complaints by Alabamians

11,959

Debt Collection Law Violations Reported by Alabamians



Top Companies Reported by Alabamians as Compiled by the Federal Trade Commission

1. Credit One Bank

228

2. Enhanced Recovery Company, LLC

214

3. Credit Acceptance

184

General Regional Garnishment Rate in the South*

2.6%

*State specific data is unavailable

Sources: Percentage with debt in collections and median amounts are 2016 figures from Caroline Ratcliffe et al., Debt in America: An Interactive Map, Urban Institute (May 16, 2018), available at <http://apps.urban.org/features/debt-interactive-map/>. Data about debt collection complaint totals, law violations breakdown, and companies reported are 2017 figures from the Consumer Sentinel Network Data Book 2017 (available at <http://www.ftc.gov/policy/reports/policy-reports/commission-staff-reports/consumer-sentinel-network-data-book-2017/main>) (data produced to the National Consumer Law Center by the Federal Trade Commission on May 29, 2018 in response to a Freedom of Information Act request). General regional garnishment rate is aggregated 2013 payroll data that includes primarily student and consumer debt from the ADP Research Institute, Garnishment: The Untold Story (2014), available at https://www.adp.com/tools-and-resources/adp-research-institute/insights/~/_/media/RI/pdf/Garnishment-whitepaper.ashx. Image credits: Alabama by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com