

## Stopping Creditor Harassment

You can ask most harassing creditors to stop contacting you by telephone. For information and a brochure on how to handle debt collectors, contact MidPenn Legal Services.

## No Debtor's Prison



When you don't have enough money to pay all of your bills, it is important that you pay your necessities first (rent, utilities, food).

You do not want to be evicted or have your heat or other utilities turned off.

Regardless of what they may say, **your creditors cannot throw you in jail.** No one goes to jail for being in debt.

You may want to contact Consumer Credit Counseling for assistance in helping prioritize your bills and with budget counseling. Their toll free telephone number is 800-922-9537.

**For Consumer Advice  
Call Help is on the Line**

**1-800-326-9177**



## **MidPenn Legal Services**

Phone: 814-943-8139

Fax: 814-944-2640

Website: [www.midpenn.org](http://www.midpenn.org)

This brochure contains general information and not specific legal advice. Although this information is believed to be accurate at the time of preparation, individual situations may require individual analysis, such that it may be advisable to consult with a lawyer. June 2010



Pennsylvania  
**LegalAid** Network, Inc.



**MidPenn**  
LEGAL SERVICES

# A Guide To:

## *Credit Card Court*

**Court of Common Pleas  
Blair County, PA**

## What Is Credit Card Court?

Because there has been a significant increase in the number of credit card cases filed in Blair County, the court has implemented a new system for handling these types of cases. Typically, when one is sued in the Court of Common Pleas, one must file a written response.

However, under the new “credit card court” established in Blair County, that requirement may be delayed so that a conciliation conference can be held.

**If a conciliation conference is scheduled, you must appear. If you do not appear, a judgment will likely be entered against you.**



*Credit Card Court is now in session.*

## Conference

At the conciliation conference, the Court may expect, and you should request that the creditor who has sued you provide:

1. proof of the contract.
2. proof of any assignments (when the account is sold from one creditor to another).
3. an itemized breakdown of the charges.

**You should not make any admissions about the debt unless**

**the Plaintiff is able to meet their burden of proof.**

1. Review the documentation closely and look for your signature.
2. Check to see if the documents are correct.

**IF** the plaintiff can provide documentation and meet their burden of proof, you may want to consider setting up a payment arrangement.

**You should only agree to pay what you can realistically afford.**

You should obtain a copy of your credit report prior to your conciliation conference, which can you do by going to

**[www.annualcreditreport.com](http://www.annualcreditreport.com)**.

## **What If Your Case Doesn't Get Dismissed Or Settled At The Conciliation Conference?**

If you wish to contest the claim of the Plaintiff, you would be wise to promptly consult with a lawyer who can help determine if Preliminary Objections or an Answer to the Complaint can be filed.

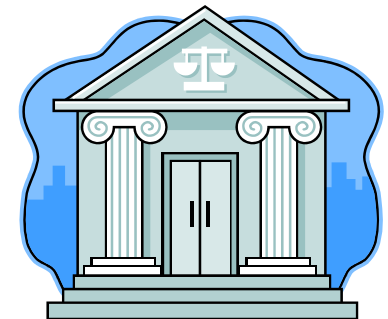
## **You Must Appear**

If you do not appear at the conciliation conference or if you ignore this lawsuit, **a default judgment** will likely be entered against you.

This judgment may create a lien on real estate and the creditor may seek a sheriff sale of your personal property to satisfy the judgment.

The creditor may also try to garnish your bank accounts to satisfy the judgment.

**Social security funds are protected from garnishment.**



**For legal help contact MidPenn Legal Services.**