332.365 CREDIT COUNSELING ORGANIZATIONS; DEBTORS.

Subdivision 1. **Duties of commissioner.** (a) The commissioner shall develop and maintain a document that includes the contact information for nonprofit organizations domiciled in Minnesota that provide credit counseling services to debtors. Credit counseling services include but are not limited to (1) helping debtors understand their rights and responsibilities, and (2) working with debtors, creditors, and collection agencies to satisfy debts. Contact information for organizations that provide credit counseling services in languages other than English to individuals whose primary language is other than English must be included. The document shall include the following statement in English, Spanish, Somali, Hmong, Vietnamese, and Chinese:

"There are resources available to help manage your debt. The following Minnesota organizations offer debt and credit counseling services. The Department of Commerce does not control or guarantee any of the services provided by these organizations. The provision of this list is not a referral to, or endorsement or recommendation of, any organization or the organization's services."

(b) The document shall be no more than one 8-1/2 by 11-inch sheet of paper. The commissioner shall maintain the document and make it publicly available on the department's website in a printable format. The commissioner may update the document no more than once per year and must notify all licensed collection agencies after an update occurs. A collection agency has 120 days from receiving notice from the commissioner of an update to apply the changes to the document.

Subd. 2. **Duties of collection agency.** A collection agency must include the document described in subdivision 1, with the initial written communication sent to a debtor, if the initial communication is performed via United States mail, email, or text message.

History: *2022 c 70 s 3*