



Aired on Thursday, Nov 18, 2010 (11/18/2010) at 02:00 PM

Transcript

00:00:00 D her family on facebook.

00:00:03 Lease have melanie d.

00:00:08 Beacham call me.

00:00:09 >> Okay.

00:00:09 But she does have a facebook page.

00:00:11 You could tell her yourself.

00:00:13 >> Now, mark one told us in part, "we attempt to make direct contact with a customer.

00:00:19 The policy is to only use facebook to locate customers when the customer has a fully public profile and when the customer has not responded to mark one through conventional " wellbeacham is now suing.

00:00:32 Does she have a case?

00:00:33 Should we be bothered on facebook, our friends and family?

00:00:35 Joining me now billy howard of morgan & morgan, he's the attorney for melanie beacham.

00:00:40 And on the phone, and I can't be this, I'm glad to be speaking to alexis moore, former debt collector and president of survivors in action, an advocacy group for victims of cyberstalking and identity theft.

00:00:52 Alexis, this is a heavily regulated business, debt collection.

00:00:57 There's protections out there.

00:00:58 Do you think this company went too far by contacting friends and family of someone who owed some money on facebook?

00:01:04 >> Absolutely.

00:01:05 They went way too far.

00:01:06 Especially with all the conventional methods.

00:01:09 I mean, there is no reason at all to release private information to third parties ever.

00:01:13 And the fact that they were willing to go to this level is beyond repugnant.

00:01:16 That's for sure.

00:01:18 >> Billy howard, attorney for melanie beacham, tell me the basis of the claim and give us an idea of how outraged your client is.

00:01:28 >> Well, the basis of the claim is that her rights were violated.

00:01:35 We all have invasion of privacy rights that should not be violated, and they violated them.

00:01:43 Facebook is a very dangerous harassment machine in the wrong hands.

00:01:48 And by contacting family and friends they violated her rights and caused her and her family a lot of problems.

00:02:00 >> Let's take a listen to what your client had to say about that.

00:02:05 >> I was able to pay the car payment.

00:02:08 My dad was helping me with the car payment.

00:02:10 But then I couldn't keep putting that stress and pressure on him.

00:02:12 I don't know why they were going facebook and contacting my family.

00:02:17 >> Alexis, what's going through the mind?

00:02:19 Put us in the mind of the debt collector because there's an incentive, right?

00:02:22 The more money they collect the more money they make, right?

00:02:26 That's the game.

00:02:27 >> Sure.

00:02:29 Absolutely.

00:02:29 It's an economic-driven business.

00:02:31 That is the truth.

00:02:34 However, there's never an excuse for this kind of behavior when there's potential to release personal private information including this person's name, account information, social security number.

00:02:47 You're risking potential identity theft, invasion of privacy as the attorney just mentned.

00:02:51 But it is happening more and more.

00:02:52 We're finding now tough economic times and the climate of the business industry, collection industry today, they are reaching all-time lows.

00:03:00 And this happens to be a growing problem that we're experiencing here, hearing from victims of theft and credit collection nightmares such as this with survivors in action.

00:03:09 And that's why we exist.

00:03:11 To help consumers and help folks who are being victimized also in this manner.

00:03:14 >> Now, billy, explain to us from your client's perspective, now, obviously she owes some money.

00:03:20 I mean, was she contacted and she didn't get back to them?

00:03:23 Is she dodging the debt collectors?

00:03:25 >> No, she actually called them and worked out a payment plan with them.

00:03:30 And the harassment continued.

00:03:32 They called her up to ten times in one day and what makes this so egregious is they knew exactly where she is.

00:03:43 And facebook is kind of a one-stop harassment shop.

00:03:47 You have family and friends you can contact with the stroke of a button.

00:03:50 As opposed to the old days where it would be difficult to track down family members and friends because that's how debt collectors get paid.

00:04:01 They harass people, and people get scared and embarrassed and they end up paying money.

00:04:06 >> Here's one question for you, though, billy.

00:04:09 In the message that they left, and we showed it to the folks here, they didn't mention that she was in debt.

00:04:13 They just said hey, if you know her, tell her to contact me at this number.

00:04:20 Seems pretty innocuous.

00:04:22 >> Well, if that was it, then it might not be a violation.

00:04:26 But the fact is they knew exactly where she was.

00:04:30 She had worked out a payment plan with them.

00:04:33 And debt collectors -- >> putting the pressure on saying we know who your fends are, you'd better pay or everybody's going to -- I get it, billy.

00:04:40 Alexis -- >> you know how -- >> go ahead.

00:04:42 Final thought.

00:04:43 >> You know how important family is in this country.

00:04:47 >> Absolutely.

00:04:48 >> When you invade that family, it causes panic and embarrassment.

00:04:54 And we have the right not to have that happen to us in america.

00:04:57 >> Billy, keep us up to date on the lawsuit.

00:04:59 Appreciate it.

00:04:59 >> Thank you.

00:05:00 >>> All right, folks.

