



# Division of Banks (DOB)

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The Division of Banks (DOB) is the chartering authority and primary regulator for financial service providers in Massachusetts. DOB's primary mission is to ensure a sound, competitive, and accessible financial services environment throughout the Commonwealth.

## Useful Resources

Massachusetts Law about Debt Collection

<https://www.mass.gov/info-details/massachusetts-law-about-debt-collection>

Selected Opinions of the Division of Banks Related to Debt Collectors

<https://www.mass.gov/info-details/selected-opinions-of-the-division-of-banks-related-to-debt-collectors>

Debt Collections

<https://www.mass.gov/service-details/debt-collections>

The Division of Banks, the Federal Trade Commission and State and Federal Law Enforcement Partners Announce Nationwide Crackdown on Phantom and Abusive Debt Collection

<https://www.mass.gov/news/the-division-of-banks-the-federal-trade-commission-and-state-and-federal-law-enforcement>

Federal Reserve, Debt Collection Practices Regulation

<https://www.federalregister.gov/documents/2021/01/19/2020-28422/debt-collection-practices-regulation-f>

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