



DTE Sells Your Debt to a Debt Collector



If DTE sells your debt, DTE and the collection agency must respect your rights.

You have a **right not to receive more than 1 call per day** from DTE or a third party paid by DTE if you did not pay your full bill to DTE by its due date. (1)

You have a **right not to be charged a DTE late fee that is more than 2% of the total amount of your bill that is delinquent.** (2)

You can **only be charged a late fee for an actual utility bill that you have not paid a portion or all of by the due date.** (2)

You **cannot be charged a late fee for an estimated bill, only an actual bill.** However, if the utility does not have access to your meter and you have refused to provide them with access, then you can be charged a late fee based on the estimated bill. (2)

You have a **right to seek out an attorney** or to represent yourself in a debt action against you.

You have a **right to not have a debt action filed in court against you after 6 years** from the date the debt was first due. (3)

You have a **right to receive prompt and effective assistance from DTE,** even if you are not able to communicate in English. (4)

You have a **right not to be targeted or discriminated against by DTE for exercising your consumer rights.** (5)

If DTE sells your debt to a debt collection agency, you have a **right not to be harassed or subject to unfair or misleading tactics** by a company trying to collect your debt. (6)

(1) Mich. Admin. Code R. 460.124

(2) Mich. Admin. Code R. 460.125

(3) MCL 600.5809

(4) Mich. Admin. Code R. 460.147

(5) Mich. Admin. Code R. 460.103

(6) MPC 445.252



What to do if DTE sells your DTE debt to a collection agency

Keep track of all of the documents you receive from DTE regarding the amount that you owe for past due bills.

Keep track of any documents that you receive from a creditor (for instance Jefferson Capital) for the debt that you owe to DTE.

Reach out to the Sugar Law Center for Social and Economic Justice if you would like a lawyer to help you navigate a DTE debt collection issue.

Email: ljacob@sugarlaw.org | Phone: (313)-324-8497



Michigan Environmental Justice Coalition

www.michiganej.org