

Coronavirus Consumer Rights Fact Sheet



Stimulus Checks

(Under the CARES Act)

Stimulus checks cannot be taken by governments, businesses or people you owe money to or who have judgments against you.

Checks CAN be taken to satisfy back child support obligations.

If a bank or other entity is trying to take or freeze your stimulus check, please call our office.



Student Loans

Automatic suspension of principal and interest payments on federally held student loans through September 30, 2020.

Collection efforts stopped on federal loans in collection or default through September 30, 2020.

Private lenders are being urged to offer a 90-day forbearance on all student loans—contact your lender or servicer.



Credit Reporting

Lenders must report to the credit bureaus that you are current on your loans IF consumers have sought and been given relief from their lenders due to COVID-19.

If you have an issue that you believe will impact your credit negatively, please call our office.



Car Repossessions

There have been no special protections put in place to stop lenders from repossessing vehicles. If you cannot make your car payment because of COVID-19, call your lender immediately to see whether they can help you.



Debt Collection

As of March 16, 2020, non-essential civil matters have been postponed until further notice, and new civil cases may not be filed in New York State Courts—this includes debt collection cases.

If you had a court date after March 16, 2020, it has likely been postponed—you will be notified of your new court date.

No default judgments should be granted while court operations are reduced (this sometimes happen when people fail to appear for court).



Credit Cards

Credit cards issued by New York State banks must:

- Waive overdraft fees.
- Waive late fees for credit card and other loan balances.
- Offer payment accommodations, such as extensions or deferrals of payment.

If your credit card was issued by a national bank, the federal government is urging lenders to offer relief to card holders-- check with your creditor to see what relief might be available.

QUESTIONS?

Call our
Free Legal Helpline
(877) 777-6152