**Section 1210.140 Records and Documents to be Kept by Collection Agency**

a) The current certificate of registration shall be prominently displayed at each location where the agency conducts business.

b) At each office of a registered collection agency, for each individual debtor's account, the agency shall keep the following:

1) Account records for each account in excess of $l00 being processed.

A) These records shall contain:

i) Name, address and phone number, if available, of debtor and all individuals contacted at any time concerning the collection account, including debtor, debtor's employer and relatives;

ii) Dates and record of contents of all communications mailed regarding debtor's account;

iii) Dates and record of contents of each telephone contact with all individuals regarding debtor's account, including identification of individual who made the contact and to whom that individual spoke;

iv) Name of the creditor, date account was opened with the agency and the amount of the account. The address of the creditor shall be maintained in the agency's records;

v) Docket information pertaining to all court suits concerning account;

vi) The date and amount of each collection on each account; and

vii) Additional charges, which are fees authorized by contract or by court of law. These charges shall be documented by court records or other records available for inspection by the Division.

B) This subsection does not apply to the report status of the accounts.

2) Correspondence files for collection accounts, which shall contain:

A) Copies of all correspondence between the agency and creditor concerning accounts;

B) Copies of all correspondence between the agency and debtor, debtor's employer, debtor's family and debtor's attorney;

C) Instructions from debtor on disbursement of funds among multiple accounts; and

D) Copies of all correspondence concerning account between agency and agency's attorney.

c) When an account is closed by the agency, the account record shall be clearly and boldly marked that the account is closed, and all records shall be kept for a period of l2 months after date on which the account was closed.

d) A collection agency may utilize an electronic data processing system that includes the information set forth in this Section.

(Source: Amended at 35 Ill. Reg. 12872, effective July 20, 2011)