

PRINTABLE + FILLABLE PDF KIT

# Illinois Debt Collector Response Kit

Illinois Edition

Answer debt collectors in writing, protect your rights, and keep a record of every contact. 10 fillable letters.

10 fillable letters

Call log and tracker

Fill on your phone or print

- Debt validation, stop contact, settlement, and more
- Your federal rights at a glance
- What to do if you are sued or garnished



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## ILLINOIS RULES

# Illinois: time limits and collection rules

These rules add to the federal rights in this kit.

| Type of debt                                                                      | Time limit to sue | Law               |
|-----------------------------------------------------------------------------------|-------------------|-------------------|
| Written contracts                                                                 | 10 years          | 735 ILCS 5/13-206 |
| Unwritten contracts, which Illinois courts have applied to many credit card debts | 5 years           | 735 ILCS 5/13-205 |

Illinois treats a contract as written only if its parties and key terms can be found in the document itself. In a 2009 case, the Illinois Appellate Court applied the 5 year rule to a credit card debt for that reason (*Portfolio Acquisitions v. Feltman*).

### Payments on old debt

This kit does not list a Illinois rule on whether a payment restarts the clock. Treat any payment or written promise on an old debt as risky, and get advice first.

## Collection rules and complaints

- Collection agencies in Illinois must be licensed by the Illinois Department of Financial and Professional Regulation. Check a license with its License Look Up tool or at 1-888-473-4858 (IDFPR).
- Complaints: IDFPR at [idfpr.illinois.gov](http://idfpr.illinois.gov), or the Illinois Attorney General.

### Check before you rely on it

State laws change. Each fact on these pages lists its source, and the full links are on the Sources page. Last checked October 2026.