



OFFICE OF NAVAJO NATION HUMAN RIGHTS COMMISSION

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Human Rights Commission hosted Free Consumer Legal Advice day in Window Rock, AZ

St. Michaels, Navajo Nation (ARIZ) – The office of Navajo Nation Human Rights Commission (“Commission”) hosted a free consumer legal advice day on Wednesday, March 29, 2017 at the Navajo Nation Department of Diné Education Auditorium in Window Rock, Arizona.

The event was geared to help Navajo citizens who have consumer issues, such as automobile purchases and possessions, payday and title loans, pawns, and debt collections, within the border towns. During the free consumer legal advice day, Navajo citizens had the opportunity for individual consultations with attorneys who specialize in consumer law in New Mexico and Arizona.

While the Commission understands the client-attorney confidentiality that occurred, the Commission was excited to know the attorneys present at the event decided to accept a few of complaints raised and be legally represented. The Commission also learned from the attorneys present there are patterns of deception and unfairness.

With predatory lending on an all-time high in the border towns, it is safe to assume there is not enough information on how loan companies, debt collection agencies and automobile dealers conduct unfair business practices. The Commission currently tracks quarterly statistics on the complaints filed and the predatory practices of automobile dealers in the border towns. The quarterly statistics can be found on the Commission’s website.

According to the Fair Debt Collection Practices Act, debt collectors cannot threaten or intimidate to garnish your wages unless they are permitted by law to take the action and intend to do so.

Businesses need to understand that older Navajo consumers are living on fixed income such as Social Security benefits. Leonard Gorman, Executive Director for Navajo Nation Human Rights Commission, states, “While it is important that Navajo consumers are aware of their rights, it is also equally, if not more, important that businesses cannot garnish grandma and grandpa’s social security income by automatically taking such income from their bank accounts then demand continued payments from the social security income.” Businesses need to take into account Navajo consumers need to be living within their means, instead of enticing individuals into contracts that only benefit the business and cause emotional stress on individuals who cannot make affordable payments.

While the Commission understands there are federal and state consumer laws in place, companies that conduct business with Navajo citizens need to be held accountable on their predatory practices on the and off the Navajo Nation.

For more information contact the Navajo Nation Human Rights Commission at (928) 871-7436 or visit the Commission website at www.nnhrc.navajo-nsn.gov.

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