The man had no knowledge of the loan and even went to his bank to review past account records that revealed no record of any electronic deposits from CashNetUSA.

Northeast Ohio residents are complaining to the BBB that they're receiving the phone calls and are concerned about what they should do.

A Brooklyn man told the BBB he was contacted by someone claiming to be from CashNetUSA. The caller threatened legal action over a payday loan that was never paid off. The caller claimed the loan had been electronically deposited in the consumer's account, but couldn't

provide the loan amount or when it was obtained. Scarier yet, the caller had the consumer's Social Security number and bank account information.

"When I refused to settle immediately for $390 and give him my credit card number, he told me he was filing a legal action in California and I would have to fly there and face a judge and jury," said the consumer. "He said I would be found guilty and would end up paying $12,548."

The man had no knowledge of the loan and even went to his bank to review past account records that revealed no record of any electronic deposits from CashNetUSA.

These misleading calls have become so prevalent that CashNetUSA posted this notice on its website:

Cash America International, Inc. and its subsidiaries (Cash America, Cashland, Payday Advance, SuperPawn, and CashNetUSA) along with many other lenders have been targeted by an unknown group that is making telephone collection calls attempting to collect debt on our company's behalf. We want to inform you that these calls are not being made by us or anyone affiliated with us. The Cash America family of companies values all of its customers and we are working directly with authorities to stop these fraudsters.

Here are some tips to keep in mind if you receive a call from a payday loan collection agency.

- Be wary if you have never received a cash advance from the company or have and paid it back in full.

- Be suspicious if the caller threatens violence, intimidation, wage garnishment, or is unable or unwilling to provide loan agreement information or payment history.

- Even though the caller may have obtained some of your personal information already, illegally, do not provide any additional information. BBB believes these callers obtain personal

information from loan applications filed online.

- According to CashNetUSA, feedback from some of the victims has indicated that the callers usually have a strong foreign accent and, in general, poor English speaking skills.

- If you believe you have been called by a phony collection agency you can file your complaint with BBB www.cleveland.bbb.org at or call (216) 241-7678 (216) 241-7678 .

Read more: http://www.newsnet5.com/dpp/money/consumer/phony-collection-callers-harassing-consumers-threaten-legal-action-violence#ixzz1WcjqaZc2