

## **Abusive debt collectors: Help to put them out of business!**

Imagine getting a phone message like this:

*This is the Civil Investigations Unit. We are contacting you in regards to a complaint being filed against you, pursuant to claim and affidavit number D00D-2932, where you have been named a respondent in a court action and must appear... Please forward this information to your attorney in that the order to show cause contains a restraining order. You or your attorney will have 24 to 48 hours to oppose this matter... Call 757-555-1234.*

That's an example of the type of calls Pinnacle Payment Services, LLC, made in an attempt to pressure people into paying debts they didn't owe, also known as Phantom Debts. In the October 2013 complaint a by the Federal Trade Commission alleged that a business called Pinnacle used an assortment of fictitious business names that implied an affiliation with a law firm or a law enforcement agency. Pinnacle threatened many consumers by telling them their bank accounts would be closed, their wages garnished, that they'd face felony fraud charges, or would be arrested if they failed to pay the supposed debts.

The FTC said enough is enough, and a judge agreed. Pinnacle and its principals are now permanently banned from the debt collection industry. That means they can't help anyone else engage in debt collection, or sell, offer for sale, promote or market any information related to debt collection. The court order also imposes a judgment of more than \$9 million, which represents the total consumer injury caused by their illegal practices.

If you get a call about a debt that doesn't sound right to you, report it to the FTC and your local law enforcement office, and the Better Business Bureau. Your complaints help us stop rip-off artists, scammers, and fraudsters. The FTC's aggressive law enforcement efforts put the bad guys out of business, and our vigorous consumer education campaigns empower people just like you to make well-informed buying decisions and recognize frauds and scams.