

As Debt Collection Reform Legislation Moves Through Congress, An Accountable.US Investigation Found Republicans In Senate Leadership And On The Banking Committee Have Received At Least \$317,500 In Campaign Contributions From The Debt Collection Industry Since 2011.

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Republican Senate Leadership And Banking Committee Members Have Received At Least \$317,500 In Contributions From The Debt Collection Industry Since 2011.

Republican Senate Member	Contribution Total
Pat Toomey (R-PA)	\$62,000
Mike Crapo (R-ID)	\$46,000
John Thune (R-SD)	\$40,500
Tim Scott (R-SC)	\$40,500
Mitch McConnell (R-KY)	\$38,000
Richard Shelby (R-LA)	\$20,500
Thom Tillis (R-NC)	\$16,500
John Kennedy (R-LA)	\$10,000
Mike Rounds (R-SD)	\$8,500
Bill Hagerty (R-TN)	\$7,500
Jerry Moran (R-KS)	\$7,500
Steve Daines (R-MT)	\$5,000
Kevin Cramer (R-ND)	\$5,000
John Barrasso (R-WY)	\$5,000
Rick Scott (R-FL)	\$5,000
Total:	\$317,500

Republican Senate Leadership

Senator John Thune (R-SD) Has Received \$40,500 At Least From The Debt Collection Industry Since 2011.

Donor	Employer	Recipient	Amount	Date
Ven-PAC	Venable LLP	Friends Of John Thune	\$2,500	3/03/17
Ven-PAC	Venable LLP	Friends Of John Thune	\$2,500	3/30/15
Ven-PAC	Venable LLP	Friends Of John Thune	\$2,500	8/01/13
Ven-PAC	Venable LLP	Friends Of John Thune	\$1,000	9/23/20
ACPAC ACA International PAC	ACA International	Heartland Values PAC	\$2,500	11/30/11
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$1,000	5/30/13

ACPAC ACA International PAC	ACA International	Friends of John Thune	\$1,000	6/8/16
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$4,000	9/28/16
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$1,000	9/17/18
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$4,000	6/18/20
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$1,000	6/18/20
ACPAC ACA International PAC	ACA International	Heartland Values PAC	\$5,000	7/29/20
ACPAC ACA International PAC	ACA International	Friends of John Thune	\$4,000	8/1/20
Encore Capital Group Inc PAC	Encore Capital Group Inc	Heartland Values PAC	\$5,000	10/4/18
PRA Group Inc PAC	Portfolio Recovery Associates LLC	Friends of John Thune	\$2,500	3/3/21
Navient Corporation PAC	Navient Corporation	Heartland Values PAC	\$1,000	4/3/17
Total:			\$40,500	

Senator John Thune (R-SD) Has Received \$8,500 From Collection Industry Law Firm Venable LLP Since 2011.

John Thune (R-SD) Has Received \$8,500 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Thune Has Received \$23,500 From Debt Collection Industry Trade Association ACA International Since 2011.

Since 2011, Thune Has Received \$23,500 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Thune Has Received \$5,000 From Encore Capital Group, A Debt Collector Accused Of Violating The Fair Debt Collection Act.

Since 2011, Thune Received \$5,000 From Encore Capital Group.

Encore Capital Group, Inc. Is One Of America's Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [\[Appendix\]](#)

Thune Has Received \$2,500 From Portfolio Recovery Associates, A Debt Collector Forced To Pay Millions For Violating Consumer Protection Laws.

Thune Has Received \$2,500 From Portfolio Recovery Associates LLC Since 2011.

Portfolio Recovery Associates LLC Is A Debt Collector With Over 16,000 Consumer CFPB Complaints Who Has Repeatedly Violated Consumer Protection Laws. [\[Appendix\]](#)

Since 2011, Thune Has Received \$1,000 From Navient Corporation, A Large Student Loan Collection Firm That Was Sued By The CFPB For Repeatedly Violating Consumer Protections.

Since 2011, Thune Has Received \$1,000 From Collection Firm Navient Corporation.

Navient Corporation Is One Of America’s Largest Student Loan Debt Collectors That Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They’d Accrue Interest And Fees. [\[Appendix\]](#)

Senate Minority Leader Mitch McConnell (R-KY) Has Received At Least \$38,000 From The Debt Collection Industry Since 2011.

Donor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	McConnell Senate Committee ‘14	\$5,000	10/1/14
ACPAC ACA International PAC	ACA International	McConnell Senate Committee	\$5,000	9/17/20
Ven-PAC	Venable LLP	McConnell Senate Committee 14	\$1,000	5/15/13
Ven-PAC	Venable LLP	McConnell Senate Committee	\$1,000	7/19/18
Ven-PAC	Venable LLP	McConnell Senate Committee 14	\$1,000	3/11/11
Ven-PAC	Venable LLP	McConnell Senate Committee	\$1,000	2/05/20
Ven-PAC	Venable LLP	McConnell Senate Committee 14	\$1,000	12/03/13
Ven-PAC	Venable LLP	McConnell Senate Committee 14	\$500	6/08/12
Encore Capital Group Inc PAC	Encore Capital Group, Inc	McConnell Senate Committee 14	\$5,000	9/18/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	McConnell for Majority Leader Committee	\$5,000	9/16/16
Encore Capital Group Inc PAC	Encore Capital Group, Inc	McConnell Senate Committee	\$2,500	9/30/20
Brian Bowers	Financial Recovery Services, Inc	McConnell Senate Committee	\$500	4/3/20
Brian Bowers	Financial Recovery Services, Inc	McConnell Senate Committee	\$1,000	4/3/20
Navient Corporation PAC	Navient Corporation	McConnell Senate Committee ‘14	\$2,500	3/12/13
Navient Corporation PAC	Navient Corporation	McConnell for Majority Leader Committee	\$1,000	12/10/15
Navient Corporation PAC	Navient Corporation	McConnell Senate Committee	\$2,500	9/19/16

Phillip Rosenthal	Nationwide Credit Corporation	McConnell Senate Committee	\$500	7/23/20
Michael Gardner	Credit Clearing House Of America Inc.	McConnell Senate Committee	\$1,450	6/22/20
Michael Gardner	Credit Clearing House Of America Inc.	McConnell Senate Committee	\$550	6/22/20
Total:			\$38,000	

Senate Minority Leader Mitch McConnell (R-KY) Has Received \$10,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Since 2011, Mitch McConnell (R-KY) Has Received \$10,000 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

McConnell Has Received \$5,500 From Collection Industry Law Firm Venable LLP Since 2011.

McConnell Has Received \$5,500 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Since 2011, McConnell Has Received \$12,500 From Encore Capital Group, A Debt Collector Accused Of Violating The Fair Debt Collection Act.

Since 2011, McConnell Received \$12,500 From Encore Capital Group.

Encore Capital Group, Inc. Is One Of America's Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [\[Appendix\]](#)

Since 2011, McConnell Has Received \$1,500 From Brian Bowers, CEO And President Of Financial Recovery Services, A Debt Collector With 170 Complaints With The CFPB.

Since 2011, McConnell Has Received \$1,500 From Brian Bowers.

Brian Bowers Is The CEO And President Of Debt Collector Financial Recovery Services. [\[LinkedIn, accessed 05/10/21\]](#)

Financial Recovery Services, Inc. Is A Debt Collector With 170 CFPB Complaints. [\[Appendix\]](#)

Since 2011, McConnell Has Received \$6,000 From Navient Corporation, A Large Student Loan Collection Firm That Was Sued By The CFPB For Repeatedly Violating Consumer Protections.

Since 2011, McConnell Has Received \$6,000 From Collection Firm Navient Corporation.

Navient Corporation, One Of America's Largest Student Loan Debt Collectors, Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They'd Accrue Interest And Fees. [\[Appendix\]](#)

McConnell Has Received \$2,000 From Michael Gardner, The President Of The Credit Clearing House Of America Since 2011.

McConnell Has Received \$2,000 From Michael Gardner Since 2011.

Gardner Is The President Of The Credit Clearing House Of America. [\[LinkedIn, accessed 05/10/21\]](#)

Credit Clearing House Of America Is A Debt Collection Servicer With Close To 100 Consumer Complaints With The CFPB. [\[Appendix\]](#)

Senator John Barrasso (R-WY) Has Received At Least \$5,000 From The Debt Collection Industry Since 2011

Donor	Employer	Recipient	Amount	Date
Ven-PAC	Venable LLP	Friends Of John Barrasso	\$2,500	4/19/17
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends Of John Barrasso	\$2,500	6/7/17
Total:			\$5,000	

Senator John Barrasso (R-WY) Has Received \$2,500 From Collection Industry Law Firm Venable LLP Since 2011.

Senator John Barrasso (R-WY) Has Received \$2,500 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Since 2011, Barrasso Has Received \$2,500 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws.

Barrasso Has Received \$2,500 From Encore Capital Group.

Encore Capital Group, Inc. Is One Of America's Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [\[Appendix\]](#)

Senator Rick Scott (R-FL) Has Received At Least \$5,000 From The Debt Collection Industry Since 2011.

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	Rick Scott for Florida	\$5,000	10/17/18
Total:			\$5,000	

Senator Rick Scott (R-FL) Has Received \$5,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Since 2011, Senator Rick Scott (R-FL) Has Received \$5,000 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Republican Members Of The Senate Banking Committee

Since 2011, Senate Banking Committee Ranking Member Pat Toomey (R-PA) Has Received At Least \$62,000 From The Debt Collection Industry.

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	Friends of Pat Toomey	\$1,000	12/13/12
ACPAC ACA International PAC	ACA International	Friends of Pat Toomey	\$1,000	5/8/14
ACPAC ACA International PAC	ACA International	Friends of Pat Toomey	\$2,000	9/26/16
ACPAC ACA International PAC	ACA International	Friends of Pat Toomey	\$3,000	10/6/16
ACPAC ACA International PAC	ACA International	Friends of Pat Toomey	\$1,000	6/19/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends of Pat Toomey	\$1,000	9/7/13
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Citizens for Prosperity in America Today PAC	\$3,000	7/28/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends of Pat Toomey	\$1,000	9/18/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends of Pat Toomey	\$3,000	12/19/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends of Pat Toomey	\$2,000	12/19/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Citizens for Prosperity in America Today PAC	\$3,000	6/26/19
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Friends of Pat Toomey	\$2,000	9/30/20
Ven-PAC	Venable LLP	Friends of Pat Toomey	\$2,500	3/30/15

Ven-PAC	Venable LLP	Friends of Pat Toomey	\$500	2/10/16
Ven-PAC	Venable LLP	Friends of Pat Toomey	\$500	1/29/16
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	3/25/13
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	9/12/13
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,500	7/21/15
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	9/23/16
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,500	10/20/16
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	1/24/17
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$1,000	4/25/17
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$2,500	9/18/17
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$1,000	2/22/18
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$1,500	6/15/18
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$2,500	9/18/18
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	6/17/19
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,500	7/17/19
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,500	10/25/19
Navient Corporation PAC	Navient Corporation	Friends of Pat Toomey	\$1,000	10/25/19
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$2,500	9/21/20
Navient Corporation PAC	Navient Corporation	Citizens for Prosperity in America Today	\$2,500	11/24/20

National Association Of Retail Collection Attorneys PACCA	National Association Of Retail Collection Attorneys	Friends Of Pat Toomey	\$2,500	9/12/18
National Association Of Retail Collection Attorneys PACCA	National Association Of Retail Collection Attorneys	Friends Of Pat Toomey	\$2,500	3/24/16
National Association Of Retail Collection Attorneys PACCA	National Association Of Retail Collection Attorneys	Friends Of Pat Toomey	\$1,000	10/07/13
National Association Of Retail Collection Attorneys PACCA	National Association Of Retail Collection Attorneys	Friends Of Pat Toomey	\$4,000	10/07/13
Total:			\$62,000	

Senator Pat Toomey (R- PA) Is The Ranking Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Pat Toomey (R- PA) Is The Ranking Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Toomey Has Received \$8,000 From Debt Collection Industry Trade Group ACA International Since 2011

Since 2011, Toomey Has Received \$8,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [[Appendix](#)]

Since 2011, Toomey Has Received \$15,000 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws

Since 2011, Toomey Has Received \$15,000 From Debt Collector Encore Capital Group.

Encore Capital Group, Inc. Is One Of America’s Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [[Appendix](#)]

Toomey Has Received \$3,500 From Collection Industry Law Firm Venable LLC Since 2011

Since 2011, Toomey Has Received \$3,500 From Venable LLC.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [[Appendix](#)]

Toomey Has Received \$25,500 From Student Loan Collector And Servicer Navient Solutions, LLC

Since 2011, Toomey Has Received \$25,500 From Navient Corporation.

Navient Corporation, One Of America's Largest Student Loan Debt Collectors, Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They Would Accrue Interest And Fees. [\[Appendix\]](#)

Senate Banking Committee Member Mike Crapo (R-ID) Has Received At Least \$46,000 From The Debt Collection Industry Since 2011.

Contributor	Employer	Recipient	Amount	Date
Michael Bendickson (CEO)	Absolute Resolution Corporation	Mike Crapo for U.S. Senate	\$1,000	9/28/11
ACPAC ACA International PAC	ACA International	Mike Crapo for U.S. Senate	\$2,000	8/17/11
ACPAC ACA International PAC	ACA International	Mike Crapo for U.S. Senate	\$2,000	9/26/16
ACPAC ACA International PAC	ACA International	Mike Crapo for U.S. Senate	\$1,000	6/19/18
ACPAC ACA International PAC	ACA International	Mike Crapo for U.S. Senate	\$4,000	10/3/19
ACPAC ACA International PAC	ACA International	Mike Crapo for U.S. Senate	\$1,000	10/3/19
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Mike Crapo for U.S. Senate	\$5,000	9/18/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Mike Crapo for U.S. Senate	\$5,000	9/13/16
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Mike Crapo for U.S. Senate	\$5,000	9/13/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Crapo Victory Committee	\$5,000	10/4/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Mike Crapo for U.S. Senate	\$5,000	9/30/20
Ven-PAC	Venable LLP	Mike Crapo for U.S. Senate	\$2,500	4/19/17
Ven-PAC	Venable LLP	Mike Crapo for U.S. Senate	\$2,500	11/19/15
Performant Financial Corporation PAC	Performant Financial Corporation	Mike Crapo for U.S. Senate	\$5,000	6/17/14
Total:			\$46,000	

Senator Mike Crapo (R-ID) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Mike Crapo (R-ID) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Since 2011, Crapo Has Received \$1,000 From Michael Bendickson, President, CEO And Founder Of Absolute Resolutions Corporation, A Debt Collection Corporation With A History Of Consumer Complaints With The CFPB.

Crapo Has Received \$1,000 From Michael Bendickson.

Bendickson Is The President, CEO, And Founder Of Absolute Resolutions Corporation. [Bloomberg, accessed [05/10/21](#)]

Absolute Resolution Corporation Is A Debt Collector With A History Of Consumer Complaints With The CFPB. [[Appendix](#)]

Crapo Has Received \$10,000 From Debt Collection Industry Trade Group ACA International Since 2011.

Since 2011, Crapo Has Received \$10,000 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [[Appendix](#)]

Since 2011, Crapo Has Received \$25,000 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws.

Since 2011, Crapo Has Received \$25,000 From Debt Collector Encore Capital Group.

Encore Capital Group, Inc. Is One Of America's Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [[Appendix](#)]

Crapo Has Received \$5,000 From Collection Industry Law Firm Venable LLC Since 2011.

Since 2011, Crapo Has Received \$5,000 From Venable LLC.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [[Appendix](#)]

Since 2011, Crapo Has Received \$5,000 From Debt Collector Performant Financial Corporation, Which Has Had Hundreds Of Consumer Complaints Filed Against It With The Consumer Financial Protection Bureau.

Crapo Has Received \$5,000 From Debt Collector Performant Financial Corporation Since 2011.

Performant Financial Corporation Is A Debt Collector With Hundreds Of Consumer Complaints Filed Against It With The Consumer Financial Protection Bureau. [[Appendix](#)]

Senate Banking Committee Member Tim Scott (R-SC) Has Received At Least \$40,500 From The Debt Collection Industry Since 2011.

Contributor	Employer	Recipient	Amount	Date
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ACPAC ACA International PAC	ACA International	Tim Scott for Congress	\$1,000	5/27/14
ACPAC ACA International PAC	ACA International	Tim Scott for Senate	\$1,000	6/11/15
ACPAC ACA International PAC	ACA International	Tim Scott for Senate	\$2,000	12/15/15
ACPAC ACA International PAC	ACA International	Tim Scott for Senate	\$1,000	4/28/17
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$1,500	9/9/15
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$1,000	6/7/16
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$500	9/28/16
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$2,500	9/13/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$2,500	10/4/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tim Scott for Senate	\$2,500	10/14/20
Ven-PAC	Venable LLP	Tim Scott for Senate	\$1,000	2/13/14
Phillip Rosenthal	Nationwide Credit Corporation	Tim Scott For Senate	\$500	4/15/14
Navient Corporation PAC	Navient Corporation	Tim Scott for Senate	\$3,000	4/11/16
Navient Corporation PAC	Navient Corporation	Tim Scott for Senate	\$1,000	8/29/16
Navient Corporation PAC	Navient Corporation	Tim Scott for Senate	\$3,000	5/10/17
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$1,000	9/14/17
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$1,000	3/13/18
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$1,500	4/24/18
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$1,000	7/19/18
Navient Corporation PAC	Navient Corporation	Tim Scott for Senate	\$500	12/13/18

Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$1,500	9/18/18
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$2,500	4/24/19
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$2,500	10/25/19
Navient Corporation PAC	Navient Corporation	Tomorrow is Meaningful PAC	\$5,000	6/17/20
Total:			\$40,500	

Senator Tim Scott (R-SC) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Tim Scott (R-SC) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Scott Has Received \$5,000 From Debt Collection Industry Trade Group ACA International Since 2011.

Since 2011, Scott Has Received \$5,000 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [[Appendix](#)]

Since 2011, Scott Has Received \$10,500 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws.

Since 2011, Scott Has Received \$10,500 From Debt Collector Encore Capital Group.

Encore Capital Group, Inc. Is One Of America's Largest Debt Collectors That Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [[Appendix](#)]

Scott Has Received \$1,000 From Collection Industry Law Firm Venable LLC Since 2011.

Since 2011, Scott Has Received \$1,000 From Venable LLC.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [[Appendix](#)]

Since 2011, Scott Has Received \$500 From Philip Rosenthal, Owner Of Nationwide Credit Corporation, A Collector With 107 CFPB Complaints.

Scott Received \$500 From Nationwide Credit Corporation Manager Phillip Rosenthal In 2015. [FEC, [11/19/15](#)]

Nationwide Credit Corporation Is A Debt Collector With 107 CFPB Consumer Complaints. [[Appendix](#)]

Scott Has Received \$24,000 From Student Loan Collector And Servicer Navient Solutions, LLC Since 2011.

Since 2011, Scott Has Received \$24,000 From Navient Corporation.

Navient Corporation, One Of America’s Largest Student Loan Debt Collectors, Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They Would Accrue Interest And Fees. [[Appendix](#)]

Senate Banking Committee Member Richard Shelby (R-LA) Has Received At Least \$20,500 From The Debt Collection Industry Since 2011

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International Political Action Committee	ACA International	Shelby for U.S. Senate	\$1,000	9/23/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Shelby for U.S. Senate	\$2,500	9/8/14
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Shelby for U.S. Senate	\$2,000	3/6/15
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Shelby for U.S. Senate	\$5,000	3/30/16
Ven-PAC	Venable LLP	Shelby for U.S. Senate	\$2,000	2/26/16
Ven-PAC	Venable LLP	Shelby for U.S. Senate	\$2,000	8/11/15
Ven-PAC	Venable LLP	Shelby for U.S. Senate	\$1,000	9/14/15
Ven-PAC	Venable LLP	Defend America PAC	\$2,000	7/30/14
Ven-PAC	Venable LLP	Defend America PAC	\$1,000	9/14/18
National Association Of Retail Collection Attorneys PACCA	National Association Of Retail Collection Attorneys	Shelby for U.S. Senate	\$2,000	2/04/13
Total:			\$20,500	

Senator Richard Shelby (R-AL) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Richard Shelby (R-AL) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Since 2011, Shelby Received \$1,000 From Debt Collection Industry Trade Group ACA International Since 2011.

Since 2011, Shelby Has Received \$1,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Since 2011, Shelby Has Received \$9,500 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws.

Since 2011, Shelby Has Received \$9,500 From Debt Collector Encore Capital Group.

Encore Capital Group, Inc., One Of America’s Largest Debt Collectors, Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [\[Appendix\]](#)

Shelby Has Received \$8,000 From Collection Industry Law Firm Venable LLC Since 2011.

Since 2011, Shelby Has Received \$8,000 From Venable LLC.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Shelby Has Received \$2,000 From Collection Industry Group, The National Association Of Retail Collection Attorneys Since 2011.

Since 2011, Shelby Has Received \$2,000 From The National Association Of Retail Collection Attorneys.

The National Association Of Retail Collection Attorneys, Now The National Creditors Bar Association, Is An Industry Group Of Legal Professionals Who Work In The Debt Collections Industry. [\[Appendix\]](#)

Senate Banking Committee Member Thom Tillis (R-NC) Has Received At Least \$16,500 From The Debt Collection Industry Since 2011.

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	Thom Tillis Committee	\$2,500	9/22/20
ACPAC ACA International PAC	ACA International	Thom Tillis Committee	\$2,500	10/8/20
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Tillis Majority Committee	\$5,000	10/4/18
Ven-PAC	Venable LLP	Thom Tillis Committee	\$1,500	9/28/20
Ven-PAC	Venable LLP	Thom Tillis Committee	\$1,500	11/15/19
PRA Group Inc PAC	Portfolio Recovery Associates Inc	Thom Tillis Committee	\$2,500	10/26/20

Navient Corporation PAC	Navient Corporation	Thom Tillis Committee	\$1,000	11/29/17
Total:			\$16,500	

Senator Thom Tillis (R-NC) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Thom Tillis (R-NC) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Since 2011, Tillis Has Received \$5,000 From Debt Collection Industry Trade Group ACA International Since 2011.

Since 2011, Tillis Has Received \$5,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [[Appendix](#)]

Since 2011, Tillis Has Received \$5,000 From Encore Capital Group, A Debt Collector With Over 15,000 Consumer CFPB Complaints That Was Accused Of Violating Consumer Protection Laws.

Since 2011, Tillis Has Received \$5,000 From Debt Collector Encore Capital Group.

Encore Capital Group, Inc., One Of America’s Largest Debt Collectors, Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [[Appendix](#)]

Tillis Has Received \$3,000 From Collection Industry Law Firm Venable LLC Since 2011.

Since 2011, Tillis Has Received \$3,000 From Venable LLC.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [[Appendix](#)]

Tillis Has Received \$2,500 From Portfolio Recovery Associates, A Debt Collector With Thousands Of Consumer CFPB Complaints And A History Of Consumer Protection Law Violations.

Tillis Has Received \$2,500 From Portfolio Recovery Associates LLC Since 2011.

Portfolio Recovery Associates LLC Is A Debt Collector With Over 16,000 Consumer CFPB Complaints Who Has Repeatedly Violated Consumer Protection Laws. [[Appendix](#)]

Since 2011, Tillis Has Received \$1,000 From Student Loan Collector Navient Solutions, LLC, Which Was Sued By The CFPB For Repeatedly Violating Consumer Protections.

Since 2011, Tillis Has Received \$1,000 From Navient Corporation.

Navient Corporation, One Of America’s Largest Student Loan Debt Collectors, Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They Would Accrue Interest And Fees. [\[Appendix\]](#)

Senate Banking Committee Member John N. Kennedy (R-LA) Has Received At Least \$10,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	John Kennedy for US	\$5,000	2/22/21
ACPAC ACA International PAC	ACA International	John Kennedy for US	\$5,000	3/24/21
Total:			\$10,000	

Senator John Kennedy (R-LA) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator John Kennedy (R-LA) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Kennedy Has Received At Least \$10,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Since 2011, Kennedy Has Received \$10,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Senate Banking Member Mike Rounds (R-SD) Has Received At Least \$8,500 From The Debt Collection Industry Since 2011.

Contributor	Employer	Recipient	Amount	Date
Encore Capital Group Inc PAC	Encore Capital Group, Inc	Rounds for Senate	\$2,500	9/17/18
Encore Capital Group Inc PAC	Encore Capital Group, Inc	The Peter Norbeck Leadership PAC	\$5,000	10/4/18
Ven-PAC	Venable LLP	Rounds for Senate	\$1,000	3/05/20
Total:			\$8,500	

Senator Mike Rounds (R-SD) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Mike Rounds (R-SD) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Since 2011, Rounds Has Received \$7,500 From Encore Capital Group, A Debt Collector Accused Of Violating The Fair Debt Collection Practices Act.

Rounds Has Received \$7,500 From Encore Capital Group Since 2011.

Encore Capital Group, Inc., One Of America’s Largest Debt Collectors, Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints. [[Appendix](#)]

Rounds Has Received \$1,000 From Collection Industry Law Firm Venable LLP Since 2011.

Rounds Has Received \$1,000 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [[Appendix](#)]

Senate Banking Committee Member Bill Hagerty (R-TN) Has Received At Least \$7,500 From The Debt Collection Industry Since 2011.

Donor	Employer	Recipient	Amount	Date
Ven-PAC	Venable LLP	Team Hagerty	\$1,000	10/26/20
Gregg Swersky	Wakefield & Associates	Team Hagerty	\$2,000	2/13/20
ACPAC ACA International PAC	ACA International	Team Hagerty	\$1,000	12/16/20
ACPAC ACA International PAC	ACA International	Team Hagerty	\$1,000	3/8/21
PRA Group Inc, PAC	Portfolio Recovery Associates Inc	Team Hagerty	\$2,500	3/4/21
Total:			\$7,500	

Senator Bill Hagerty (R-TN) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Bill Hagerty (R-TN) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Hagerty Has Received \$2,500 From Portfolio Recovery Associates, A Debt Collector Forced To Pay Millions For Violating Consumer Protection Laws.

Hagerty Has Received \$2,500 From Portfolio Recovery Associates LLC Since 2011.

Portfolio Recovery Associates Is A Deceptive Debt Collector That Paid Millions In Fines After Being Found To Have Violated Consumer Protection Laws. [[Appendix](#)]

Haggerty Has Received \$2,000 From Debt Collection Industry Trade Association ACA International Since 2011

Since 2011, Haggerty Has Received \$2,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Since 2011, Haggerty Has Received \$2,000 From The Chief Relationship Officer Of Wakefield & Associates, A Collections Firm With Over 1,500 CFPB Consumer Complaints.

Since 2011, Haggerty Has Received \$2,000 From The Gregg Swersky, Chief Relationship Officer At Wakefield & Associates. [FEC, [02/13/20](#)]

Wakefield & Associates Is A Collections Firm With Over 1,500 CFPB Consumer Complaints Since 2011. [\[Appendix\]](#)

Hagerty Has Received \$1,000 From Collection Industry Law Firm Venable LLP Since 2011.

Hagerty Has Received \$1,000 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Senate Banking Committee Member Jerry Moran (R-KS) Has Received At Least \$7,500 From The Debt Collection Industry Since 2011.

Donor	Employer	Recipient	Amount	Date
Ven-PAC	Venable LLP	Moran For Kansas	\$2,500	4/15/15
Ven-PAC	Venable LLP	Moran For Kansas	\$1,000	8/15/16
Larry Vasbinder	Second Round LP	Moran Kansas	\$500	8/08/15
ACPAC ACA International PAC	ACA International	Moran for Kansas	\$1,000	8/4/15
PRA Group Inc, PAC	Portfolio Recovery Associates Inc	Moran for Kansas	\$2,500	8/24/20
Total:			\$7,500	

Senator Jerry Moran (R-KS) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Jerry Moran (R-KS) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Moran Has Received \$3,500 From Collection Industry Law Firm Venable LLP Since 2011.

Moran Has Received \$3,500 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Moran Has Received \$2,500 From Portfolio Recovery Associates, A Debt Collector Forced To Pay Millions For Violating Consumer Protection Laws

Moran Received \$2,500 From Portfolio Recovery Associates LLC Since 2011.

Portfolio Recovery Associates Is A Deceptive Debt Collector Found To Have Violated Consumer Protection Laws. [[Appendix](#)]

Moran Has Received \$1,000 From Debt Collection Trade Association ACA International Since 2011

Since 2011, Moran Has Received \$1,000 From ACPAC, ACA International's Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [[Appendix](#)]

Moran Received \$5000 From Debt Collector Second Round LLP CEO Larry Vasbinder, Whose Company Is Tied To Debt Collection Trade Association Receivables Management Association International.

Moran Received \$500 From Debt Collector Second Round LLP CEO Larry Vasbinder, [FEC, [8/08/15](#)]

Second Round LLP Is A Debt Collection Company Whose Business Management Director Sits On The Board Of Directors Of Receivables Management Association International, A Debt Collection Trade Group. [[Appendix](#)]

Senate Banking Committee Member Steve Daines (R-MT) Has Received At Least \$5,000 From The Debt Collection Industry Since 2011.

Donor	Employer	Recipient	Amount	Date
Ven-PAC	Venable LLP	Steve Daines For Montana	\$1,000	6/15/20
Ven-PAC	Venable LLP	Steve Daines For Montana	\$1,000	9/18/20
Ven-PAC	Venable LLP	Steve Daines For Montana	\$500	4/20/16
National Creditors Bar Association PAC	National Creditors Bar Association	Steve Daines For Montana	\$2,500	7/26/19
Total:			\$5,000	

Senator Steve Daines (R-MT) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Steve Daines (R-MT) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Daines Has Received \$2,500 From Collection Industry Law Firm Venable LLP Since 2011.

Daines Has Received \$2,500 From Venable LLP Since 2011.

Venable LLP Is A Law Firm That Represents The Interests Of The Collection Industry. [\[Appendix\]](#)

Daines Has Received \$2,500 From Collection Industry Group The National Association Of Retail Collection Attorneys Since 2011.

Daines Has Received \$2,500 From The National Association Of Retail Collection Attorneys.

The National Association Of Retail Collection Attorneys, Now The National Creditors Bar Association, Is An Industry Group Of Legal Professionals Who Work In The Debt Collections Industry. [\[Appendix\]](#)

Senate Banking Member Kevin Cramer (R-ND) Has Received At Least \$5,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Contributor	Employer	Recipient	Amount	Date
ACPAC ACA International PAC	ACA International	Cramer for Senate	\$5,000	10/17/18
Total:			\$5,000	

Senator Kevin Cramer (R-ND) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs.

Senator Kevin Cramer (R – ND) Is A Member Of The Senate Committee On Banking, Housing, And Urban Affairs. [US Senate Banking Committee Membership Landing Page, accessed [05/10/21](#)]

Cramer Has Received \$5,000 From Debt Collection Industry Trade Association ACA International Since 2011.

Since 2011, Cramer Has Received \$5,000 From ACPAC, ACA International’s Political Action Committee.

ACA International Is An Industry Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates. [\[Appendix\]](#)

Appendix Of Descriptions Of Debt Collectors Who Donated To Members Of The US Senate

Venable LLP Is A Law Firm That Represents The Interests Of The Debt Collection Industry.

Venable Provides Debt Collectors With Numerous Resources And Opportunities To Receive Regulatory Advice.

Venable LLP Hosted A Conference In 2020 Titled “Lend360” Which Featured A Variety Of Legal Analysis And Advice On CFPB Rules For Debt Collectors And Debt Buyers. [Venable LLP, [02/26/20](#)]

Debt Collection and Buying

- [CFPB Issues Proposed Debt Collection Rules](#)
- [CFPB Debt Collection Regulatory Update](#)
- [New CFPB Management Unveils a Reduced Regulatory Agenda](#)
- [What to Expect in a Narrowed CFPB Debt Collection Rulemaking](#)

[Venable LLP, [02/26/20](#)]

Venable Released A Presentation As A Part Of Its Lend360 Series Titled “Dealing With Defaults: Debt Collection Strategies And New Practices” That Advises The Industry On How To Comply With CFPB Regulations Related To Collecting Defaulted Debt. [Venable LLP, [11/10/20](#)]



[Venable LLP, [11/10/20](#)]

June 2020: Venable Released A Document Advising Debt Collectors On How To Navigate COVID-19 Induced Regulations. “From the onset of COVID-19, debt collectors swiftly worked to assist the millions of Americans experiencing financial hardships caused by the pandemic through voluntary forbearance of collection activity and adjustments in response to changes in applicable law and regulations, and creditor customer requirements. As the pandemic continues, federal and state regulators are starting to take a strong look at how debt collectors are responding to the crisis. Debt collectors should review their ongoing legal and regulatory obligations and take steps to prepare for potential scrutiny.” [6Venable, [06/25/20](#)]

November 2020: Venable Hosted A Webinar To Advise The Debt Collection Industry On The CFPB’s New Debt Collection Rule. “CFPB Proposes Delay of Effective Date for Debt Collection Final Rules – On April 7, 2021, the CFPB proposed delaying the effective date of the Debt Collection Final Rules, extending the effective date of both the October and December 2020 rules from November 30, 2021 to January 29, 2022. The proposal was published in the Federal Register on April 19, 2021. Comments are due on or before May 19, 2021. For more details click here.” [Venable, [11/19/20](#)]

Venable Partner Jonathan Pompan Has Spoken At Multiple ACA International Events To Advise The Debt Collection Industry On Regulatory Developments.

ACA International Is A Trade Group That Represents "Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates." "Founded in 1939, ACA brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. ACA establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers." [About, ACA International, accessed [05/10/21](#)]

2021: Venable Partner Jonathan Pompan Appeared On An ACA Panel To Discuss How To Help Collection Agencies "Succeed Through Federal Advocacy." "Jonathan L. Pompan, co-chair of the Consumer Financial Services Practice Group, will co-moderate the panel 'Update on Pending CFPB Issues' at ACA's 2021 Washington Insights Virtual Fly-In on April 22, 2021. The session will focus on the CFPB debt collection rule. ACA's Virtual Fly-In is a day-long event focused on helping businesses succeed through federal advocacy." [Venable, [4/22/21](#)]

2020: Venable Partner Jonathan Pompan Appeared On An ACA Panel To Advise Collectors On How To Navigate Federal Regulations Titled "Legal Education: Decisions From on High: A Review of Recent Appellate Decisions Affecting the Collection Industry." "Jonathan L. Pompan, co-chair of the Consumer Financial Services practice, will present 'Legal Education: Decisions From on High: A Review of Recent Appellate Decisions Affecting the Collection Industry' at the ACA International 2020 Virtual Convention on July 16. The past few U.S. Supreme Court terms have included several cases implicating the collection industry. From the industry victories in Henson and Midland Funding to the Court's most recent decisions in Obduskey and Home Depot, and the pending decision in Rotkiske regarding nationwide application of the discovery rule, the Court's decisions continue to affect the industry's day-to-day business and guide their litigation posture." [Venable, [07/16/20](#)]

2016: Venable Partner Jonathan Pompan Appeared In An Issue Of Collector Magazine As Well As On An ACA Panel To Discuss How The CFPB Regulates The Debt Collection Industry. "Venable partner Jonathan Pompan was quoted in the August 2016 issue of Collector magazine on the Consumer Financial Protection Bureau's (CFPB) regulation of credit and collection industry. Speaking on a panel at the ACA International 2016 Convention & Expo which included associate Alex Megaris, Pompan discussed how bureau currently conducts itself in the debt collection industry and what its plans are for the future." [Venable LLP, [08/01/16](#)]

Venable Partner Jonathan Pompan Has Criticized Obama-Era CFPB Attempts At Debt Collection Regulation And Praised Trump-Era CFPB Officials.

2018: Venable Partner Jonathan Pompan Claimed That Trump Admin CFPB Officials Mick Mulvaney And Thomas Pahl Could Help the Debt Collection Industry By "Moving Forward With Sensible And Balanced Rules." "Jonathan Pompan was quoted in Bloomberg Law on April 18, 2018, in an article about the new CFPB political appointee, Thomas Pahl, overseeing the CFPB's Division of Research, Markets, and Regulation and how he could potentially re-structure debt collection rulemaking. CFPB Director, Mick Mulvaney, has indicated the agency could move forward with reforming debt collection rulemaking and most observers believe the bureau will take a different approach under Mulvaey than under former CFPB Director, Richard Cordray. 'Pahl's return and new management at the top may help the debt collection industry and consumers, because now there's the potential for a renewed focus on moving forward with sensible and balanced rules that stakeholders can support,' Mr. Pompan said." [Venable LLP, [04/18/18](#)]

2016: Venable Partner Jonathan Pompan Said New CFPB Regulations Targeting The Debt Collection Industry Ran The Danger Of "Overreach[ing]" And Harming The Industry. "Venable partner [Jonathan Pompan](#) was quoted in a July 26, 2016 Law360 article on the anticipated release of the Consumer Financial Protection Bureau's (CFPB) new rules targeting the debt collection industry. The bureau's recent actions against collectors, banks, and law firms are expected to serve as a guide to final rules when they are released later this week. 'It's no stretch that a substantial amount of the proposal and the eventual proposed rule will mirror a lot of what was in the CFPB's enforcement actions against creditors, collectors, debt buyers and law firms,' said Pompan. "While many of the issues that the CFPB is likely to address appear reasonable, there is

a danger that the bureau overreaches in its push to clean up the industry. The CFPB rulemaking will definitely up the ante.” [Venable, [07/26/16](#)]

The CMI Group Is A Debt Collector With Over 1,500 CFPB Complaints.

CMI Group Is A Member Of Trade Group ACA International. [ACA International, accessed [05/07/21](#)]

- **ACA International Is A Credit And Debt Collection Trade Group.** [ACA International, accessed [05/07/21](#)]

Since 2011, Consumers Have Filed 1,526 Complaints With The Consumer Financial Protection Bureau Against CMI Group. [CFPB Consumer Complaint Database, accessed [05/10/21](#)]

Navient Corporation, One Of America’s Largest Student Loan Debt Collectors, Was Sued By The CFPB For Repeatedly Violating Consumer Protections And Incentivizing Employees To Encourage Borrowers To Postpone Payments So They Would Accrue Interest And Fees.

Navient Is One Of The Country’s Largest Student Loan Servicers. “During the hearing, Warren spent considerable time chastising Navient, one of the nation’s largest student loan servicers, and its chief executive, Jack Remondi.” [Forbes, [04/13/21](#)]

Navient Collects The Private And Federal Student Loan Payments Of More Than 12 Million People. “The company collects the private and federal student loan payments of more than 12 million people, with more than half of its accounts coming from a contract with the Education Department, according to the CFPB.” [Washington Post, [01/18/17](#)]

In 2017, Navient Was Sued By The Consumer Financial Protection Bureau For Allegedly “Misallocat[ing] Payments, Steer[ing] People Into Costly Plans, Suppl[y]ing The Wrong Information, And Ignor[ing] Borrowers’ Please For Help.” “Navient, one of the largest student loan management companies in the country, misallocated payments, steered people into costly plans, supplied the wrong information and ignored borrowers’ pleas for help, according to a lawsuit filed Wednesday by the Consumer Financial Protection Bureau.” [Washington Post, [01/18/17](#)]

The CFPB Complaint Alleged Navient “Incentivized Employees To Encourage Borrowers To Postpone Payments Through Forbearance,” Which Would Accrue More Interest And Fees Than An Income-Driven Repayment Plan. “Among the most serious charges in the CFPB complaint is an allegation that Navient incentivized employees to encourage borrowers to postpone payments through forbearance, an option in which interest continues to accrue, rather than enroll them in an income-driven repayment plan that would avoid fees.” [Washington Post, [01/18/17](#)]

Consumers Have Filed 34,312 CFPB Complaints Against Navient Since 2011. [Consumer Complaint Database, CFPB, accessed [05/10/21](#)]

The National Association Of Retail Collection Attorneys, Now The National Creditors Bar Association, Is An Industry Group Of Legal Professionals Who Work In The Debt Collections Industry.

The National Association Of Retail Collection Attorneys (NARCA) Is “Devoted To Serve Consumer Debt Collection Law Firms.” “The National Association of Retail Collection Attorneys (NARCA) is a trade association devoted to serve consumer debt collection law firms. The NARCA aims at elevating debt collection law practice and ethics of consumer collection law through member networking, education, advocacy and outreach.” [US Legal, accessed [05/07/21](#)]

In 2015, NARCA Became The National Creditors Bar Association. “Originally founded in 1993 as the National Association of Retail Collection Attorneys (NARCA), our membership grew and we quickly became the premier association for the creditors rights attorney. In 2015, we recognized that the changes in our economy and in our member firms’ practice areas, meant that our association needed to change too. We broadened our membership base to include firms practicing in foreclosure, bankruptcy, student loans, replevin, to name a few, and we expanded our educational offerings and networking opportunities.” [National Creditors Bar Association, accessed [05/07/21](#)]

ACA International Is An Industry Trade Group Representing "Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates."

ACA International Is A Credit And Debt Collection Trade Group. [ACA International, accessed [05/07/21](#)]

ACA International Represents "Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates." “Founded in 1939, ACA brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. ACA establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers.” [ACA International, accessed [05/10/21](#)]

ACPAC, ACA International’s “Voluntary” And “Bipartisan” Politically Action Committee, Has A Primary Goal “To Support And Enhance The Effectiveness Of ACA International’s Lobbying And Political Advocacy Efforts On Capitol Hill.” “ACPAC is the voluntary, bipartisan Political Action Committee (PAC). ACPAC’s primary goal is to support and enhance the effectiveness of ACA International’s lobbying and political advocacy efforts on Capitol Hill. ACPAC is governed by and in full compliance with all Federal Election Commission (FEC) laws and regulations.” [ACA International, accessed [05/10/21](#)]

ACPAC “Provides Financial Assistance To Political Candidates Who Support A Sound Pro-Business Philosophy And Responsible Positions On Issues Of Concern To The Accounts Receivable Management Industry.” “It provides financial assistance to political candidates who support a sound pro-business philosophy and responsible positions on issues of concern to the accounts receivable management industry. ACPAC is bi-partisan, contributing to both Democratic and Republican candidates in the U.S. House of Representatives and United States Senate.” [ACA International, accessed [05/10/21](#)]

Wakefield & Associates Is A Collections Firm With Over 1,500 CFPB Consumer Complaints Since 2011.

Wakefield & Associates Is A Member Of ACA International. [ACA International, accessed [05/10/21](#)]

Consumers Have Filed 1,583 CFPB Complaints Against Wakefield & Associates Since 2011. [CFPB Consumer Complaint Database, accessed [05/10/21](#)]

Wakefield & Associates Is A “Full Service Nationally License Accounts Receivable Firm” Specializing In Healthcare, Property Management, And Government Services. “Tracing its lineage back to 1946, Wakefield & Associates, Inc., is a full service, nationally licensed accounts receivable firm that has enjoyed steady growth each year. Through technology, professional relationships and staying attuned to current industry information, we dedicate our expertise to improve your accounts receivable needs. We currently service over 3,500 clients with a balanced mix between healthcare, property management, finance, and government services.” [Wakefield & Associates via LinkedIn, accessed [05/10/21](#)]

Second Round LLP Is A Debt Collector Whose Business Management Director Sits On The Board Of Collection Trade Association Receivables Management Association International.

Second Round LP Is A Member Of Receivables Management Association International (RMAI). [RMAI, accessed [05/10/21](#)]

Mike Colby, Second Round LP's Business Development Director, Is On RMAI's Board Of Directors. [RMAI, accessed [05/10/21](#)]

- **Mike Colby Is The Business Development Director Of Second Round LP.** [LinkedIn, accessed [05/10/21](#)]
- **RMAI Is A Trade Association Representing Companies "That Support The Purchase, Sale, And Collection Of Performing And Nonperforming Receivables On The Secondary Market."**
"Receivables Management Association International is the nonprofit trade association that represents more than 550 companies that support the purchase, sale, and collection of performing and nonperforming receivables on the secondary market. RMAI member companies work in a variety of financial services fields, including debt buying, collection agencies, law firms, originating creditors, and industry-related product and service providers." [RMAI, accessed [05/10/21](#)]

Consumers Have Filed 315 CFPB Complaints Against Second Round Limited Partnership Since 2011. [CFPB Consumer Complaint Database, accessed [05/10/21](#)]

Second Round LP Specializes In Consumer Debt Markets Like "Credit Cards, Auto Deficiencies, Utility, And FinTech Accounts." "Second Round, LP specializes in consumer debt markets such as credit cards, auto deficiencies, utility, and FinTech accounts. We always treat the consumer with respect and dignity and strive to build long-lasting partnerships with our clients." [Second Round, accessed [05/10/21](#)]

Portfolio Recovery Associates LLC Is A Debt Collector With Over 16,000 Consumer CFPB Complaints Who Has Repeatedly Violated Consumer Protection Laws, Leading To Millions In Fines And Penalties.

Portfolio Recovery Associates LLC Is A Member Of Receivables Management Association International (RMAI). [RMAI, accessed [05/10/21](#)]

- **RMAI Is A Trade Association Representing Companies "That Support The Purchase, Sale, And Collection Of Performing And Nonperforming Receivables On The Secondary Market."**
"Receivables Management Association International is the nonprofit trade association that represents more than 550 companies that support the purchase, sale, and collection of performing and nonperforming receivables on the secondary market. RMAI member companies work in a variety of financial services fields, including debt buying, collection agencies, law firms, originating creditors, and industry-related product and service providers." [RMAI, accessed [05/10/21](#)]

Portfolio Recovery Associates Is A Member Of ACA International. [Member Directory, ACA International, accessed [05/10/21](#)]

- **ACA International Represents "Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates."** "Founded in 1939, ACA brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. ACA establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers." [ACA International, accessed [05/10/21](#)]

Consumers Have Filed 16,482 CFPB Complaints Against Portfolio Recovery Associates LLC Since 2011. [CFPB Consumer Complaint Database, accessed [05/10/21](#)]

September 2015: The Consumer Financial Protection Bureau Ordered Portfolio Recovery Associates To Overhaul Their Debt Collection Practices, Alleging They Used “Deceptive Tactics To Collect Bad Debts” And Bought Debts “That Were Potentially Inaccurate, Lacking Documentation Or Unenforceable.” “Today the Consumer Financial Protection Bureau (CFPB) took action against the nation’s two largest debt buyers and collectors for using deceptive tactics to collect bad debts. The Bureau found that Encore Capital Group and Portfolio Recovery Associates bought debts that were potentially inaccurate, lacking documentation, or unenforceable. Without verifying the debt, the companies collected payments by pressuring consumers with false statements and churning out lawsuits using robo-signed court documents.” [CFPB, [09/09/15](#)]

- **The CFPB Ordered Portfolio Recovery Associates To Pay \$19 Million In Consumer Refunds, An \$8 Million Penalty, And To Stop Collecting On \$3 Million Worth Of Debts.** “The CFPB has ordered the companies to overhaul their debt collection and litigation practices and to stop reselling debts to third parties. Encore must pay up to \$42 million in consumer refunds and a \$10 million penalty and stop collection on over \$125 million worth of debts. Portfolio Recovery Associates must pay \$19 million in consumer refunds and an \$8 million penalty, and stop collecting on over \$3 million worth of debts.” [CFPB, [09/09/15](#)]
- **The CFPB Found Portfolio Recovery Associates To Have Violated The Fair Debt Collection Practices Act.** “The CFPB found that Encore and Portfolio Recovery Associates attempted to collect debts that they knew, or should have known, were inaccurate or could not legally be enforced based on contractual disclaimers, past practices of debt sellers, or consumer disputes. The companies also filed lawsuits against consumers without having the intent to prove many of the debts, winning the vast majority of the lawsuits by default when consumers failed to defend themselves. These practices violated the Fair Debt Collection Practices Act and the Dodd-Frank Wall Street Reform and Consumer Protection Act.” [CFPB, [09/09/15](#)]

In April 2016, Portfolio Recovery Associates Was Ordered To “Pay \$18 Million To Resolve Multidistrict Litigation Accusing The Debt Collection Company Of Violating The Telephone Consumer Protection Act (TCPA) By Making Autodialed Phone Calls To Consumers Without Their Consent.” “Portfolio Recovery Associates LLC (PRAA) will pay \$18 million to resolve multidistrict litigation accusing the debt collection company of violating the Telephone Consumer Protection Act (TCPA) by making autodialed phone calls to consumers without their consent, according to documents filed Monday in California federal court. [...] The proposed settlement consists of the following: 1. Defendants will pay \$18,000,000.” [insideARM, [04/27/16](#)]

In February 2019, Portfolio Recovery Associates Was Sued For Contacting A Borrower “On His Cellular Telephones Without His Prior Express Consent Via An Automatic Telephone Dialing System And/Or By Using A Prerecorded Voice Message.” “Michael Arnold, individually and on behalf of all others similarly situated, Plaintiff, v. Portfolio Recovery Associates, LLC, Defendant, Case No. 19-cv-00265, (C.D. Cal., February 8, 2019) seeks damages and other legal and equitable remedies, resulting from violations of the Telephone Consumer Protection Act. Defendant contacted Arnold on his cellular telephones without his prior express consent via an automatic telephone dialing system and/or by using a prerecorded voice message, notes the complaint.” [Class Action Reporter, 05/03/19]

In February 2019, Portfolio Recovery Associates Was Sued For Using “Unfair And Unconscionable Means To Collect A Debt.” “MARGOT MALDONADO, individually and on behalf of all others similarly situated, Plaintiff v. PORTFOLIO RECOVERY ASSOCIATES, LLC, Defendant, Case No. 2:19-cv-04610-SDW-SCM (D.N.J., Feb. 4, 2019) seeks to stop the Defendant’s unfair and unconscionable means to collect a debt. [...] Portfolio Recovery Associates, LLC, also known as Anchor Receivables Management, manages past-due accounts. It serves customers through account representatives. The company was incorporated in 1996 and is based in Norfolk, Virginia. Portfolio Recovery Associates, LLC operates as a subsidiary of PRA Group, Inc.” [Class Action Reporter, 04/11/19]

In February 2019, A Consumer Filed A Class Action Lawsuit Against Portfolio Recovery Associates Alleging It “Failed To Provide [...] Notices Needed For Him To Resolve His Alleged Debt.” “Silvio Biganini, individually and on behalf of all others similarly situated, Plaintiff, v. Portfolio Recovery Associates, LLC, Defendant, Case No. 19-cv-01174, (E.D. N.Y., February 28, 2019) seeks damages and other legal and equitable remedies, resulting from violations of the Fair Debt Collection Practices Act. Portfolio allegedly failed to provide Biganini notices needed for him to resolve his alleged debt for his debt originally owed to Capital OneBank (USA) N.A. for a consumer credit card.” [Class Action Reporter, 06/03/19]

Encore Capital Group, Inc., One Of America’s Largest Debt Collectors, Has Repeatedly Faced Federal Action For Violating Consumer Protection Laws And Has Over 15,000 CFPB Complaints.

Encore Capital Group, Inc. Is A Publicly Traded “International Specialty Finance Company Providing Debt Recovery Solutions And Other Related Services.” “Encore Capital Group, Inc. is an international specialty finance company providing debt recovery solutions and other related services for consumers across a broad range of financial assets. Through its subsidiaries, Encore purchases portfolios of defaulted consumer receivables at deep discounts to face value and manages them by working with individuals as they repay their obligations and work toward financial recovery Through its subsidiaries Encore also provides debt servicing and other portfolio management services to credit originators for non-performing loans. Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P Small Cap 600 and the Wilshire 4500.” [Encore Capital Group, accessed [07/03/19](#)]

As Of September 2015, Encore Capital Group And Its Subsidiaries Formed “The Nation’s Largest Debt Buyer And Collector.” “Encore Capital Group, Inc. is headquartered in San Diego, Calif. Its subsidiaries also named in today’s action are Midland Funding LLC, Midland Credit Management, and Asset Acceptance Capital Corp. Together, they form the nation’s largest debt buyer and collector.” [Consumer Financial Protection Bureau, [09/09/15](#)]

In September 2015, The CFPB “Took Action Against” Encore Capital “For Using Deceptive Tactics To Collect Bad Debts” And Ordered It To “Overhaul [Its] Debt Collection And Litigation Practices.” “Today the Consumer Financial Protection Bureau (CFPB) took action against the nation’s two largest debt buyers and collectors for using deceptive tactics to collect bad debts. The Bureau found that Encore Capital Group and Portfolio Recovery Associates bought debts that were potentially inaccurate, lacking documentation, or unenforceable. Without verifying the debt, the companies collected payments by pressuring consumers with false statements and churning out lawsuits using robo-signed court documents. The CFPB has ordered the companies to overhaul their debt collection and litigation practices and to stop reselling debts to third parties.” [Consumer Financial Protection Bureau, [09/09/15](#)]

- **The CFPB Ordered Encore To “Pay Up To \$42 Million In Consumer Refunds And A \$10 Million Penalty.”** “Encore must pay up to \$42 million in consumer refunds and a \$10 million penalty, and stop collection on over \$125 million worth of debts.” [Consumer Financial Protection Bureau, [09/09/15](#)]

In December 2018, Encore Capital Group And Its Subsidiaries Reached A Settlement With Attorneys General Of 42 States And The District Of Columbia “Following A Multistate Investigation” Into Allegations That It “Signed And Filed Affidavits In State Courts In Large Volumes Without Verifying The Information Printed In Them, A Practice Referred To As Robo-Signing.” “Attorneys general from 42 states, along with the District of Columbia, have announced a multistate settlement with debt buyers Encore Capital Group, Inc., and its subsidiaries Midland Credit Management, Inc., and Midland Funding, LLC, following a multistate investigation into the group’s collection and litigation practices. Encore Capital is one of the nation’s largest debt buyers. The states investigated allegations that Midland signed and filed affidavits in state courts in large volumes without verifying the information printed in them, a practice referred to as robo-signing.” [Wolters Kluwer, [12/05/18](#)]

- **Encore Capital Was Required To “Pay \$6,000,000 To The States” And “Set Aside \$25,000 Per State For Consumer Restitution.”** “Under the settlement [Encore Capital subsidiary] Midland must pay \$6,000,000 to the states within 30 days. In addition, it must set aside \$25,000 per state for consumer restitution.” [Wolters Kluwer, [12/05/18](#)]

Encore Capital Group Has Received 15,440 CFPB Consumer Complaints Since 2013. [CFPB, accessed [05/10/21](#)]

Financial Recovery Services, Inc. Is A Debt Collector With 170 CFPB Complaints.

Financial Recovery Services Advertises Debt Collection Services In BankCard, Retail, Installment Loan, Service, Contracts, And Utilities Sectors. “Clients from many industries look to Financial Recovery Services as their key partner in loss remediation. Top market segments serviced by FRS include BankCard, Retail, Installment Loan, Service Contracts and Utilities. Placement levels that FRS has a proven track record would include Early-Out, Primary, Secondary, Tertiary, Quaternary and Warehouse. Embracing the contemporary technologies of EDI and automated processing, Financial Recovery Services can easily accommodate individual client placement volume. This breadth and scope of service stands unique among the collection industry. In contrast to focusing only on one of these service areas, and being competent at only that level, FRS is able to manage this diverse array of services equally due to the breath and experience of our most valuable resource – our people. In the aggregate, Financial Recovery Service brings centuries of experience to the table.” [Fin-Rec.com, accessed [05/10/21](#)]

Financial Recovery Services Advertises Itself As A Member Of ACA International.



[Fin-Rec.com, accessed [05/10/21](#)]

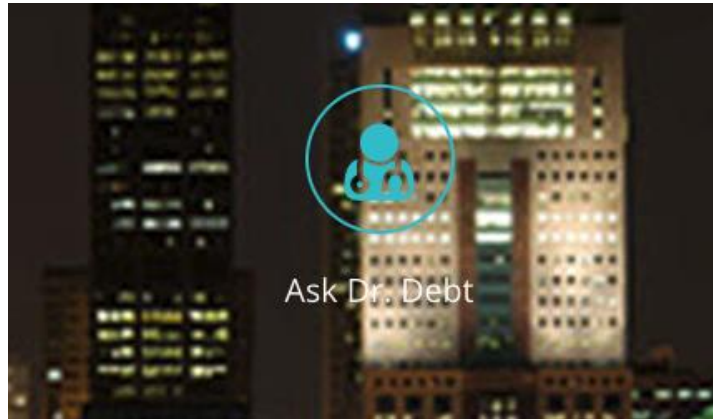
- **ACA International Is A Trade Group That Represents "Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates."** “Founded in 1939, ACA brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. ACA establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers.” [ACA International, accessed [05/10/21](#)]

Financial Recovery Services Has Received 170 CFPB Consumer Complaints Since 2011. [CFPB, accessed [05/10/21](#)]

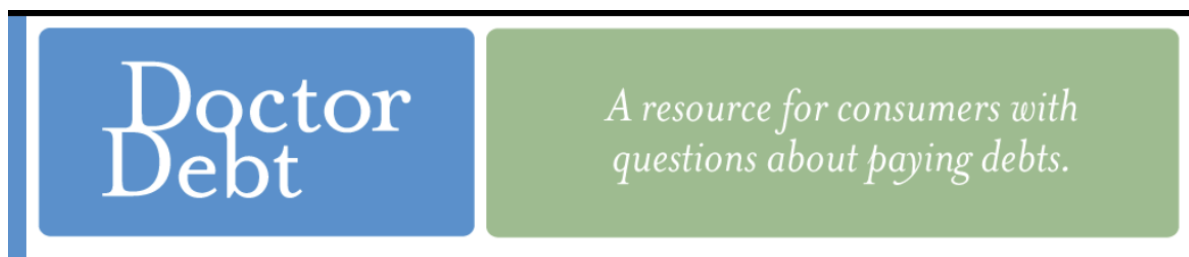
Credit Clearing House Of America Is A Debt Collection Servicer With A History Of Consumer Complaints With The CFPB.

Credit Clearing House Of America Offers Collection Services For Healthcare, Utility, Government, And Financial Services Debts. “Credit Clearing House has served companies such as yours since 1951. Family owned and operated with over six decades of experience, our company delivers extraordinary service and results. CCHA has a long history of successfully implementing recovery solutions for a variety of industries that include: Healthcare, Utility, Government and Financial Industries.” [CCHAmerica.com, accessed [05/10/21](#)]

Credit Clearing House’s Website Links To A Site That Claims To Be “A Resource For Consumers With Questions About Paying Debts.”



[CCHAmerica.com, accessed [05/10/21](#)]



[AskDoctorDebt.com, accessed [05/10/21](#)]

Credit Clearing House Has Received 41 CFPB Consumer Complaints Since 2014. [CFPB, accessed [05/10/21](#)]

Absolute Resolutions Corporation Is A Debt Collector With 107 CFPB Consumer Complaints.

Absolute Is A Member Of The Receivables Management Association International. “ARC is a Certified Professional Receivables Company reflecting our commitment to uniform and rigorous industry-standard best practices as set forth by Receivables Management Association International.” [AbsoluteReSolutions.com, accessed [05/10/21](#)]

- **Receivables Management Association International Is A Trade Group That Represents Collectors On Who Pursued Debts On The Secondary Market.** “Receivables Management Association International is the nonprofit trade association that represents more than 550 companies that support the purchase, sale, and collection of performing and nonperforming receivables on the secondary market. RMAI member companies work in a variety of financial services fields, including debt buying, collection agencies, law firms, originating creditors, and industry-related product and service providers. RMAI provides its members with extensive networking, educational, and business development opportunities in asset classes that span numerous industries. The association publishes a bi-annual magazine and monthly newsletter, provides educational and networking opportunities at major forums, events and conferences, represents the membership before federal and state policymakers, and supports the industry where appropriate in appellate cases.” [RMAI, accessed [05/10/21](#)]

Absolute Resolutions Claims To Specialize In Collecting On Consumer Loans, Business Loans And Lines Of Credit, And Commercial Leasing Debts. “Since its inception in 2001, Absolute Resolutions Corp. has specialized in the recovery of distressed consumer receivables, business cards and lines of credit,

commercial leasing and specialty finance portfolios purchased directly from originators.” [Performant Financial, accessed [05/10/21](#)]

Absolute Has Received 107 CFPB Consumer Complaints Since 2015. [CFPB, accessed [05/10/21](#)]

Nationwide Credit Corporation Is A Debt Collector With 107 CFPB Consumer Complaints.

Nationwide Credit Corporation Offers 1st And 3rd Party Collection Services. “1st Party Collections Nationwide Credit Corporation recognizes the importance of protecting your reputation and adheres to the highest professional and ethical standards to reduce risk for your brand and business. Our staff of highly trained multilingual agents has expertise in overcoming objections, avoiding stall tactics, and negotiating maximum payments. Using our first-party collections services, the quality of our call center will exceed your expectations. We hold ourselves to the highest standards to deliver a consistently positive experience for consumers that increases revenue and helps establish a more predictable cash flow for your organization. 3rd Party Collections Outsourcing collections activities for 3rd party debt collection is a cost-effective way to increase productivity and generate revenue for your organization. Instead of allocating important internal resources to pursue past-due funds, utilize our professional call center and third-party collection services to maximize your profits while reducing expenses and compliance risk. Our team of highly-trained collections professionals understands the intricacies of collecting past-due funds from consumers. Our representatives participate in regular staff development to ensure that our services are compliant, transparent, and respectful.” [NCCARM.com, accessed [05/10/21](#)]

Nationwide Credit Corporation Has Received 107 CFPB Complaints From Consumers Since 2015. [CFPB, accessed [05/10/21](#)]

Performant Financial Corporation Is A Debt Collector With That Has Received Hundreds Of Consumer Complaints At The Consumer Financial Protection Bureau.

Performant Provides Debt Collection Services For Both Public And Private Student Loan Lenders, Public Healthcare Providers, Consumer Loan Lenders, And Both Federal And State Governments. “Performant’s 10 years of experience in the healthcare market providing audit and recovery services related to improper payments began in 2009 with our first Centers for Medicare and Medicaid (CMS) Recovery Audit Contractor (RAC) contract . In October 2016, Performant was awarded two new CMS RAC contracts. [...] Performant offers extensive experience resolving and rehabilitating student loan portfolios encompassed of high volumes of borrower accounts. We primarily provide receivables management services to the government-supported student loan industry, and our current clients include several of the largest guaranty agencies, as well as private financial institutions. [...] Performant provides recovery solutions to state and federal government agencies. [...] With the growing personal loan industry we believe there is additional opportunity for us to expand services into this private sector. We also provide recovery services for private student loans, which supplement federally guaranteed loans, as well as home mortgages to private lenders.” [Performant Financial, accessed [05/10/21](#)]

Performant Has Received 666 CFPB Complaints From Consumers Since 2013. [CFPB, [Accessed 5/10/21](#)]

Bassford Rememele PA Is A Law Firm That “Routinely” Represents And Advises Collection Agencies And Has A Shareholder That Is On The Board Of Debt Collection Industry Trade Group ACA International.

Bassford Rememele Is A Law Firm That Has "Routinely" Represented Collection Agencies For 25 Years And Boasts Of Their "Strong Reputation" In Representing Collection Agencies, Including Defending Them From Class Action And Consumer Protections Suits. “We routinely represent a number

of creditors facing a wide range of credit-related and collection-related legal issues. We defend major financial institutions, collection agencies, attorneys, hospitals, and other businesses facing consumer-protection lawsuits. In the course of our 25 years practicing in this area of the law, we've represented clients in several industry-shaping cases throughout the United States, ranging from alleged violations of the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Telephone Consumer Practices Act (TCPA), and other consumer-protection statutes, as well as claims and lawsuits brought by government regulators against our clients in the credit and collection industry. Our vast experience in this complex area of law, as well as our strong reputation within the legal community, provide the backdrop for our established ability to navigate inside and outside the courtroom to get our clients the results they want. Whatever issues our clients face – whether an individual claim or class-action lawsuit – we offer a creative, practical, and well-reasoned approach that respects our clients' risks as much as their desired outcomes." [Bassford Rememele, accessed [05/10/21](#)]

Bassford Remele Lawyers Appeared At An ACA International Seminar In January 2021, Advising Collection Agencies On Payment Portal Risks. "Jessica Klander and Michael Klutho will present "Avoiding Potential Payment Portal Pitfalls" for ACA International's Hot Topics series on Thursday, January 14, 2021 at 2:00 p.m. Central. This seminar will review the risks associated with payment portals and offer tips and takeaways on how to lessen and manage those risks while optimizing Agency revenue." [Bassford Rememele, accessed [05/10/21](#)]

- **ACA International Is A Trade Group That Represents Third-Party Collection Agencies, Law Firms, Asset Buying Companies, Creditors, And Vendor Affiliates.** "Founded in 1939, ACA brings together third-party collection agencies, law firms, asset buying companies, creditors and vendor affiliates, representing more than 230,000 industry employees. ACA establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers." [About, ACA International, accessed [05/10/21](#)]

2020: Bassford Rememele Shareholder Michael Klutho Was Elected To A Three-Year Term On The ACA International Board Of Directors. [Press Release, ACA International, [07/17/20](#)]

Methodology

List of PACs searched

- Ven-PAC
- Security Credit Federal Credit Union PAC
- National Creditors Bar Association PAC
- National Association Of Retail Collection Attorneys PACCA (PAC Of Collection Attorneys)
- Navient Corporation PAC
- Portfolio Recovery Associates Inc PAC
- Encore Capital Group Inc PAC
- ACPAC (ACA International PAC)
- Performant Financial Corporation PAC

List Of Employers Searched In An Individual Donor FEC Search:

For each of these companies were searched all employee donations since 2011 over \$500

- Williams and Fudge Inc.
- Weltman, Weinberg, & Reis
- Venable LLP
- Velocity Portfolio Group, Inc.

- USCB America
- Transworld Systems (TSI)
- The Bureaus, Inc.
- Stoneleigh Recovery Associates
- State Collection Services
- Security Credit Services
- Second Round LP
- Professional Credit Services
- Sunrise Credit Services
- Healthcare Collections LLC
- Wakefield And Associates
- The CMI Group
- Gulf Coast Collections Bureau
- Nationwide Credit Corporation
- CAC Financial Inc.
- Day Knight & Associates
- Capio Partners
- Conserve
- Accelerated Recovery Services
- Quantrax Corporation Inc
- Eastern Revenue
- Merchants Credit Corporation
- Keybridge Medical Revenue Management
- Capital Collection Management
- Barton Law Group
- Action Collection Agencies Inc.
- FMA Alliance
- Collection Bureau Of The Hudson Valley
- Revspring
- Hinshaw & Culbertson
- The Allen Daniels Associates
- National Recovery Agency
- Penn Credit
- Bonneville Collection
- Kaulkin Ginsberg Company
- Credits INC
- Bassford Rememele
- Helvey & Associates
- Carlson & Messer LLP
- Bedard Law Group, P.C.
- Southern Oregon Credit Services
- AARGON Agency
- Absolute Resolutions Corporation
- AFNI Inc
- Altus Global Trade Solutions / Brown & Joseph
- Allen Daniel Associates
- BCA Financial Services
- Capio Partners
- CBE Group / CBE Companies
- CollectionCenter Inc
- ConServe
- Crown Asset Management, LLC

- Day Knight & Associates
- Encore Capital Group
- Midland Credit Management
- Financial Recovery Services, Inc
- First Financial Asset Management 360, Inc
- Gulf Coast Collection Bureau
- Harris & Harris
- Independent Recovery Resources Inc
- LVNV Funding / Resurgent Holdings
- Medical Business Bureau, LLC
Medical Recovery Services
- National Debt Holdings
- NCB Management Services
- NCO Group International, Inc
- Performant
- Pioneer Credit Recovery
- Plaza Services, LLC
- Portfolio Recovery Associates

List Of Trade Associations Searched On Google And FEC

- National Association of Retail Collection Attorneys
- Receivables Management Association International
- ACA International
- National Association of Subrogation Professionals
- Telecommunications Risk Management Association
- National Creditors Bar Association
- DBA International
- InsideARM Compliance Professionals Forum
- Consumer Relations Consortium

List Of Committees And Leadership Funds

McConnell, Mitch

- Bluegrass Committee
- Senate Leadership Fund
- McConnell Senate Committee
- McConnell For Majority Leader Committee
- McConnell Victory

Thune, John

- Friends Of John Thune
- Thune Victory Committee
- Heartland Values PAC

Barrasso, John

- Common Values PAC
- Friends Of John Barrasso

Scott, Rick

- Team Rick Scott
- Rick Scott Victory Fund
- Rick Scott For Florida

- Let's Get To Work PAC

Toomey, Patrick J. (PA)

- Citizens For Prosperity In America Today
- Friends Of Pat Toomey
- Toomey Pennsylvania Victory Committee

Shelby, Richard C. (AL)

- Defend America PAC
- Shelby For US Senate

Crapo, Mike (ID)

- Mike Crapo For US Senate
- Crapo Victory Committee
- Freedom Fund

Scott, Tim (SC)

- Tomorrow Is Meaningful
- Tim Scott For Senate
- Tim Scott Victory Fund

Rounds, Mike (SD)

- Peter Norbeck Leadership PAC

Tillis, Thom (NC)

- Thom Tillis Committee
- Tillis Majority Committee
- Thom Tillis NC Victory Committee
- Together Holding Our Majority PAC

Kennedy, John (LA)

- Pelican PAC
- John Kennedy For US

Hagerty, Bill (TN)

- Team Hagerty

Lummis, Cynthia M. (WY)

- Steer PAC
- Lummis For Wyoming

Moran, Jerry (KS)

- Moran For Kansas
- Free State PAC

Cramer, Kevin (ND)

- Badlands PAC
- Prayerie PAC
- Cramer For Senate
- Cramer Victory Fund

Daines, Steve (MT)

- Steve Daines For Montana
- Daines Montana Victory Fund

- Daines Senate Majority Fund
- Big Sky Opportunity PAC