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Credit Solutions Wins Important Fight Against Florida Attorney General's Office

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Credit Solutions, a market-leading debt settlement company headquartered in Dallas, Texas, won an important victory on behalf of its existing debt-burdened Florida clients in the Hillsborough County Circuit Court. The victory came during a temporary injunction hearing held on August 16 in a case brought by the Florida Attorney General's Office.



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If the current Attorney General had prevailed on his claims at the hearing, thousands of debt-strapped Florida customers who rely on Credit Solutions to help them settle their credit card debts could have been left without a critical ally in this crippled economy. Despite the claims made by the Attorney General's Office, Credit Solutions clearly established that it should continue to serve its current clients while transitioning its growing business to fit within federal debt relief regulations recently released by the Federal Trade Commission, an exciting process already under way and readily embraced by the Credit Solutions Team.

Credit Solutions helps consumers reduce their credit card debts by bargaining with the credit card companies on behalf of its individual clients. Credit Solutions uses its experience, institutional knowledge and relationships with the credit card lenders to negotiate settlements for its clients.

In 2009, the Florida Attorney General filed a civil lawsuit against Credit Solutions, claiming violations of several state and federal laws. Based on the accusations, the Attorney General's Office demanded that the court prohibit Credit Solutions from enrolling new customers in the State, from charging fees to its current Florida customers and from advertising via its website. The Attorney General also demanded that the court take several other actions against Credit Solutions. In August, the court rejected a majority of the Attorney General's requests.

At the most recent hearing on August 16, after considering testimony and weighing evidence of the work Credit Solutions has historically provided to Florida consumers, the Hillsborough Circuit Court denied a majority of the Attorney General's demands. Instead, the court entered an order requiring Credit Solutions to refrain from collecting an advance fee from any brand new customers in Florida. This is a step Credit Solutions is already in the process of making to comply with the new Federal Trade Commission debt relief rules. The court concluded that its ruling would not apply retroactively and that Credit Solutions could continue to serve its existing Florida customers. In the course of issuing the order, the Court explained as follows: "[P]art of my reasoning is they do provide a service to the consumer. There has been debt reduction and settlements with many, but from this day forward, no advanced fees."

About Credit Solutions: Market leader Credit Solutions is recognized by the American Business Awards for the "Best Customer Services Department in Financial Services." A charter policy partner of the United States Organization for Bankruptcy Alternatives (USOBA), Credit Solutions is certified by BSI Management Systems for USOBA best-practice compliance. For more information, visit www.creditsolutions.com. En espanol: <http://espanol.creditsolutions.com>

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