



FEDERAL TRADE COMMISSION
 PROTECTING AMERICA'S CONSUMERS

FTC Halts Three Debt Collection Operations That Allegedly Threatened and Deceived Consumers via Illegal Text Messages

FOR RELEASE

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TAGS: [deceptive/misleading conduct](#) | [Bureau of Consumer Protection](#) | [Consumer Protection](#) | [Debt Collection](#)

At the Federal Trade Commission's request, federal courts in New York and Georgia have temporarily halted three debt collection operations that allegedly violated federal law by threatening and deceiving consumers via text messages, emails, and phone calls. The FTC seeks to permanently end the unlawful practices.

"Legitimate debt collectors know the rules," said Jessica Rich, Director of the FTC's Bureau of Consumer Protection. "They can't harass or lie to you, whether they send a text, email, or call you."

According to the FTC, the defendants used text messages, emails, and phone calls to falsely threaten to arrest or sue consumers. They also unlawfully contacted friends, family members, and employers, withheld information consumers needed to confirm or dispute debts, and did not identify themselves as debt collectors, as required by law.

The defendants in the law enforcement sweep called "Messaging for Money" are known as Unified Global Group, Premier Debt Acquisitions, and The Primary Group.

The FTC's [complaint against Unified Global Group](#) names several companies through which the defendants operated. According to the FTC, the companies at times sent texts to trick consumers into calling them back. The texts included false statements such as, "YOUR PAYMENT DECLINED WITH CARD ****-****-****-5463 . . . CALL 866.256.2117 IMMEDIATELY," even though consumers had never arranged to make payments to the defendants. The texts failed to identify the senders as debt collectors. The defendants also used deceptive emails and robocalls, and unlawfully contacted consumers' friends, families, and co-workers about the supposed debts.

In its [complaint against Premier Debt Acquisitions](#), the FTC alleged that the defendants impersonated state or law enforcement officials, falsely threatened consumers with a lawsuit or arrest, and even falsely threatened to charge some consumers with criminal fraud, garnish their wages, or seize their property. In texts, they claimed they would sue the consumers and threatened to seize their possessions unless they paid. In voicemails, the defendants also falsely claimed a "uniformed officer" was on the way to the consumers' home, and asked them to "secure any large animals or firearms" before the "officer" arrived.

Premier Debt Acquisitions also sent deceptive emails claiming that making a payment would help a consumer's credit report, but the defendants had no ability to make good on that claim. They also kept trying to collect after consumers challenged the debt or its amount, without investigating the dispute. In one instance, they persisted despite written evidence that the debt was a result of identity theft and a prior debt collector had marked it fully paid. In other instances, the defendants tried to collect a payment even after they had received it, and hounded one person for two years about someone else's debt.

The FTC's [complaint against the Primary Group](#) alleged that the defendants sent consumers a series of text messages, typically not disclosing that the company is a debt collector. The defendants threatened consumers with false statements such as "I'm a process server with Primary Solutions, appointed to serve you papers for case [eight-digit number]. . ." and "Please have proper ID and a witness present who can provide a signature. If there's no reply I'll have to bring the document to your employer."

The Unified Global Group defendants are Unified Global Group LLC; ARM WNY LLC, also doing business as Accredited Receivables Management; Audubon Financial Bureau, also doing business as AFB; Domenico D'Angelo, also known as Dominick D'Angelo; and Anthony Coppola. The Premier Debt Acquisitions defendants are Premier Debt Acquisitions LLC, also d/b/a PDA Group LLC; Prizm Debt Solutions LLC, also d/b/a PDS LLC; Samuel Sole and Associates LLC, also d/b/a SSA Group LLC and Imperial Processing Solutions; Charles Glander; and Jacob E. Kirbis. The Primary Group defendants are The Primary Group Inc., formerly known as A Primary Systems Group Inc., also d/b/a Primary Solutions and PSA Investigations; Gail Daniels; and June Fleming.

The FTC has charged the defendants with violating the FTC Act and the Fair Debt Collection Practices Act.

Learn more about dealing with debt collectors at [Debt Collection](#).

The Commission vote approving the federal court complaints was 5-0. The U.S. District Court for the Northern District of Georgia entered a [temporary restraining order against The Primary Group](#) defendants on May 11, 2015. The U.S. District Court for the Western District of District of New York entered [temporary restraining orders against the Unified Global Group](#) and [Premier Debt Acquisitions](#) defendants on May 12, 2015.

NOTE: The Commission files a complaint when it has "reason to believe" that the law has been or is being violated and it appears to the Commission that a proceeding is in the public interest. The case will be decided by the court.

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, visit the FTC's online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters complaints into Consumer Sentinel, a secure, online database available to more than 2,000 civil and criminal law enforcement agencies in the U.S. and abroad. The FTC's website provides [free information on a variety of consumer topics](#). Like the FTC on [Facebook](#), follow us on [Twitter](#), and [subscribe to press releases](#) for the latest FTC news and resources.

PRESS RELEASE REFERENCE:

[FTC and State Law Enforcement Partners Announce More Actions and Results in Continuing Crackdown Against Abusive Debt Collectors](#)

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