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GOVERNOR



**GAVIN M. GEE**  
DIRECTOR

**STATE OF IDAHO**  
**DEPARTMENT OF FINANCE**  
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## **NEWS RELEASE**

For Immediate Release

July 10, 2003

### **IDAHO DEPARTMENT OF FINANCE SEEKS INJUNCTION AGAINST COMPANY FOR UNLICENSED COLLECTION ACTIVITY.**

Boise, Idaho... Gavin Gee, Director of the Idaho Department of Finance today announced the filing of a civil complaint against Check Investors, Inc., a New Jersey corporation doing business in Idaho as National Check Control. The case was filed in Fifth District Court in Blaine County.

The lawsuit alleges that the defendant has repeatedly operated as a collection agency in Idaho without first obtaining a permit from the Department of Finance. This action follows the company's violation of a Cease and Desist Order, issued by the Department on March 11, 2003.

The complaint further alleges that National Check Control's representatives threatened criminal action against Idaho residents who were contacted regarding dishonored checks. This practice was also alleged by the Federal Trade Commission in its enforcement action to obtain a temporary restraining order against National Check Control in May 2003.

According to Gee, "The Department encourages legitimate collection activity while consistently ensuring that appropriate enforcement action is taken against unauthorized activity. Consumers have an obligation to pay their debts. However, collection agencies must deal openly, fairly, and honestly, and only with a license, when collecting debts in Idaho." The State seeks a permanent injunction against the defendant prohibiting future violations of the Idaho Collection Agency Act, restitution to Idaho residents, civil penalties and attorney fees. The Idaho Department of Finance reminds residents that they may contact the Department if they have questions concerning the activities of collection agencies, including whether the agency is properly licensed.

Banks & Savings Banks (208) 332-8005  
Credit Unions (208) 332-8003  
Securities (208) 332-8004  
Money Transmitters (208) 332-8004

PHONE: (208) 332-8000  
FAX: (208) 332-8098  
Director's Fax: (208) 332-8097  
Securities Fax: (208) 332-8099

Supporting Services (208) 332-8001  
Mortgage Companies (208) 332-8002  
Finance Companies (208) 332-8002  
Collection Agencies (208) 332-8002

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Consumers can contact the Department at (208) 332-8002, or toll free within Idaho at 888-346-3378, or at its website <http://finance.state.id.us>.

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*Department of Finance Press Releases and other information can be found on the Internet via the worldwide web at [www2.state.id.us/finance/dof.htm](http://www2.state.id.us/finance/dof.htm) and may be obtained by contacting the Department at (208) 332-8080 or Idaho toll-free at 1-888-346-3378.*