



C. L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

Contact:
Mike Larsen, Bureau Chief
Consumer Finance Bureau
(208) 332-8000

NEWS RELEASE

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DEPARTMENT OF FINANCE SETTLES WITH A DALLAS, TEXAS BASED DEBT SETTLEMENT COMPANY – \$588,000 IN CONSUMER RESTITUTION ORDERED

Boise, Idaho Gavin Gee, director of the Idaho Department of Finance, announced a settlement today in which Dallas, Texas-based Credit Solutions of America, Inc. (CSA) will pay \$588,000 in restitution to Idaho consumers over the next six months for unlicensed credit counseling.

"You simply cannot engage in a credit counseling business in Idaho without a license," Gee said. One of the license requirements for credit counselors in Idaho is that they be a non-profit organization under section 501(c)(3) of the Internal Revenue Code. CSA did not meet that requirement.

The department acted on information it received in May 2007 indicating that CSA had contracted with Idaho debtors to provide "debt settlement services," which amounts to credit counseling under Idaho law, Gee said. Entry of a consent order followed the department's investigation and subsequent discussions with CSA.

Besides agreeing to the consumer restitution, CSA also paid the Department of Finance \$3,000 for investigative expenses and attorney fees.

Gee cautioned Idaho consumers to make certain that the companies from which they receive debt settlement services (credit counseling) are properly licensed with the Idaho Department of Finance. A list of licensed credit counselors can be accessed on the department's website at: <http://finance.idaho.gov/collectionagencylicence.aspx>

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Department of Finance Press Releases and other information can be found on the Internet via the worldwide web at <http://finance.idaho.gov> and may be obtained by contacting the Department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.