



Consumer Financial
Protection Bureau

1700 G Street, N.W., Washington, DC 20552

Payday Loan Debt Solution, Inc.

Background:

The CFPB investigated and brought suit against Payday Loan Debt Solution, Inc. or PLDS for violating consumer-protection laws. PLDS is a debt-relief company that claimed to help consumers settle their payday loan debts. The CFPB found that PLDS regularly charged consumers a fee before it actually settled any of their debts. That violated the Federal Trade Commission's Telemarketing Sales Rule, the Dodd-Frank Act, and the laws of various states. As a result, the CFPB brought suit to stop PLDS's practices and to obtain compensation for harmed consumers.

More information about this case can be found in our PLDS [blog post](#). For a link to the final court order in the PLDS case, click [here](#).

Victim Compensation:

In mid-November, CFPB began mailing checks to eligible consumers who were enrolled in a Payday Loan Debt Solution, Inc. (PLDS) debt relief program between October 27, 2010 and May 15, 2012.

The CFPB has contracted with Epiq Systems, Inc. to administer these payments and answer questions from consumers about these payments and this case. For questions related to this case, please:

Call: 1-888-266-9212

Email: PLDS_Info@cfpbconsumerprotection.org

Write: PLDS Case Support
P.O. Box 2876
Portland, OR 97208-2876