



Consumer Financial  
Protection Bureau

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

## **CFPB v. Freedom Stores, Inc., Freedom Acceptance Corporation, Military Credit Services LLC, John F. Melley, and Leonard B. Melley, Jr. – Case No. 2013-0624-02**

### **Background:**

On January 9, 2015, the CFPB and the Attorneys General of North Carolina and Virginia filed a stipulated final judgment and order against Freedom Stores, Inc., Freedom Acceptance Corporation, and Military Credit Services LLC (collectively referred to as Freedom Stores). The CFPB found that Freedom Stores violated sections of federal and state consumer financial protection laws, including unfair, abusive, or deceptive practices (UDAAP), the Electronic Fund Transfer Act, and the Truth in Lending Act (TILA). The consent order in federal court requires the three companies and their owners and chief officers, to provide over \$386,280.34 in consumer redress.

More information about this case can be found in our [press release](#). To see the court order in the Freedom Stores, Inc. case, click [here](#).

### **Victim Compensation:**

The CFPB has contracted with Rust Consulting, Inc. to administer payments for this case and to answer questions from consumers. For questions related to this case, please:

**Call:** 1-888-398-8204 (Toll-Free)

**Email:** [freedom\\_info@rustcfpbconsumerprotection.org](mailto:freedom_info@rustcfpbconsumerprotection.org)

**Write:** CFPB v. Freedom Stores  
Third Party Administrator  
PO Box 2473  
Faribault, MN 55021-9173