



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

Matter Closed

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:

1st Distribution: March 4, 2016 – September 4, 2017

2nd Distribution: Oct 17, 2017 – December 1, 2017

Vendor:

The CFPB contracted with RUST Consulting to administer payments for this case and to answer questions from consumers. This matter is now closed. Payments and check reissue requests are no longer being honored.

For more information on this closed case, contact us at Consumer Financial Protection Bureau, Attn: OCFO, Freedom Stores 1700 G Street NW, Washington DC 20552