

Judge Dismiss FDCPA Class Action in Favor of Halsted Financial Services



HALSTED

FINANCIAL SERVICES

Skokie, Illinois Apr 27, 2022 ([Issuewire.com](https://www.issuewire.com)) - Recently, Judge Michael A. Shipp of the District Court for the District of New Jersey granted Halsted Financial Services, LLC's motion to dismiss a Fair Debt Collection Practices Act class-action lawsuit over a settlement offer in a collection letter. Plaintiff received a letter offering a 20% discount to settle a debt, but the discount applied to only one of the two payment plan options that were offered within the letter.

A copy of the ruling in the case of Pistone v. Halsted Financial Services can be accessed [by clicking here](#).

Pistone filed the class-action lawsuit on behalf of herself and others similarly situated, alleging the letter violated Section 1692e of the FDCPA because only one of the two re-payment options included the 20% savings on the balance owed as indicated across the top of the letter.

Judge Shipp reasoned that the least sophisticated debtor would not be confused by multiple payment options, especially because the second offer stated, "[i]f you cannot take advantage of the above offer," which indicated it was a distinct offer from the first one. "The letter clearly offers two separate options, and simple logic dictates that only one of those options can equal the 20% offer," Judge Shipp wrote.

"We are of course very pleased with this outcome," commented Brian Glass, General Counsel for Halsted Financial Services. "We believe strongly in our payment offers and solutions. Through these repayment options, we will continue to help consumers in need of our assistance".

[Halsted Financial Services](#) is the leader in omnichannel collections in the accounts receivable management industry. We focus on great customer experiences by communicating with consumers in the manner they prefer. Our global operations run on a proprietary platform that updates email, SMS, voice, payment, and letter data in real-time by leveraging cutting-edge technology. By having all channels of communication in-house on one platform, we can offer low-cost solutions while delivering best-in-class analytics, and results.

We are based in Chicago with additional captive operating centers in Montego Bay, Jamaica, and Manila, Philippines.

Media Contact

Halsted Financial Services, LLC

pran@halstedfinancial.com

800-275-8639

8001 Lincoln Ave Suite 500

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