

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF WISCONSIN
GREEN BAY DIVISION**

HEATHER L. BOUCHER, on behalf of herself and all others similarly situated,)	
)	
Plaintiffs,)	
)	
vs.)	Case No.:
)	
ASSOCIATED COLLECTORS, INC., a Wisconsin Corporation; and, JOHN AND JANE DOES NUMBERS 1 THROUGH 25,)	
)	
Defendants.)	
)	

**CLASS ACTION COMPLAINT FOR VIOLATIONS OF THE
FAIR DEBT COLLECTION PRACTICES ACT**

Plaintiff, HEATHER L. BOUCHER (“Plaintiff” or “BOUCHER”), on behalf of herself and all others similarly situated, brings this action for the illegal practices of Defendant, ASSOCIATED COLLECTORS, INC. (“ASSOCIATED”). In support of her Class Action Complaint, Plaintiff says:

1. Plaintiff brings this action to secure redress from unlawful credit and collection practices engaged in by defendant Associated Collectors, Inc. Plaintiff alleges violation of the Fair Debt Collection Practices Act, 15 U.S.C. §1692, *et seq.* (“FDCPA”).

2. The FDCPA broadly prohibits unfair or unconscionable collection methods, conduct which harasses or abuses any debtor, and the use of any false or deceptive statements in connection with debt collection attempts. It also requires debt collectors to give debtors certain information. 15 U.S.C. §§1692d, 1692e, 1692f, and 1692g.

3. The FDCPA regulates the behavior of collection agencies attempting to collect a

debt on behalf of another. In enacting the FDCPA, Congress found that: “[t]here is abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors. Abusive debt collection practices contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy.” 15 U.S.C. §1692(a).

4. Because of this, courts have held that “the FDCPA's legislative intent emphasizes the need to construe the statute broadly, so that we may protect consumers against debt collectors' harassing conduct.” and that “[t]his intent cannot be underestimated.” *Ramirez v. Apex Financial Management LLC*, 567 F.Supp.2d 1035, 1042 (N.D.Ill. 2008).

5. The FDCPA encourages consumers to act as "private attorneys general" to enforce the public policies and protect the civil rights expressed therein. *Crabill v. Trans Union, LLC*, 259 F.3d 662, 666 (7th Cir. 2001).

6. The FDCPA is a strict liability statute which provides for actual or statutory damages upon the showing of one violation. The Seventh Circuit has held that whether a debt collector's conduct violates the FDCPA should be judged from the standpoint of the “unsophisticated debtor.” *Gammon v. GC Servs. Ltd. P'ship*, 27 F.3d 1254, 1257 (7th Cir. 1994).

7. To prohibit deceptive practices, the FDCPA, at 15 U.S.C. § 1692e, outlaws the use of false, deceptive, and misleading collection practices and names a non-exhaustive list of certain per se violations of false and deceptive collection conduct. 15 U.S.C. § 1692e(1)-(16).

8. To prohibit unconscionable and unfair practices, the FDCPA at 15 U.S.C. §1692f, outlaws the use of unfair or unconscionable means to collect or attempt to collect any debt and names a non-exhaustive list of certain per se violations of unconscionable and unfair collection conduct. 15 U.S.C. §§ 1692f (1)-(8).

9. Plaintiff seeks to enforce those policies and civil rights which are expressed through the FDCPA, 15 U.S.C. §1692, *et seq.*

VENUE AND JURISDICTION

10. This Court has jurisdiction under 15 U.S.C. § 1692k(d), 28 U.S.C. §§ 1331, 1337, and 1367.

11. Venue and personal jurisdiction in this District are proper because ASSOCIATED's collection communications and activities impacted Plaintiff within this District.

PARTIES

12. Plaintiff is an individual who resides in Marinette, Wisconsin.

13. ASSOCIATED is a corporation with offices at 113 West Milwaukee Street, Janesville, Wisconsin 53548.

14. At all times herein relevant, ASSOCIATED, was engaged in the primary business of collection of purportedly delinquent accounts for third parties. ASSOCIATED, uses the mails and telephone system in conducting its business.

15. ASSOCIATED, has a web site on which it states that it:

“provides collection services throughout the Midwest through offices in Janesville and Green Bay, Wisconsin” and has “expertise in: . . . Medical Debt Collection - Hospitals, clinics, chiropractors, mental health facilities and dental offices all benefit greatly from ACI's skill, dedication and experience.”
[\(https://www.associatedcollectors.com/\)](https://www.associatedcollectors.com/)

16. At all times herein relevant, ASSOCIATED, was and is a “debt collector” as that term defined by 15 U.S.C. §1692a(6).

17. Defendants, DOES 1-25, are sued under fictitious names as their true names and capacities are yet unknown to plaintiff. The plaintiff will amend this complaint by inserting the true names and capacities of these DOE defendants once they are ascertained.

18. Plaintiff is informed and believes, and on that basis alleges, that defendants, DOES 1-25, are natural persons and/or business entities all of whom reside or are located within the United States who personally created, instituted and, with knowledge that such practices were contrary to law, acted consistent with, conspired with, engaged in, and oversaw the violative policies and procedures used by the employees of ASSOCIATED that are the subject of this complaint. Those defendants personally control, and are engaged in, the illegal acts, policies, and practices utilized by ASSOCIATED and, therefore, are personally liable for all of the wrongdoing alleged in this complaint.

FACTS

19. ASSOCIATED mailed Plaintiff a series of letters in an effort to collect medical debts. The letters include the following:

- (a) December 9, 2015 (*Exhibit A*);
- (b) December 9, 2015 (*Exhibit B*);
- (c) December 9, 2015 (*Exhibit C*);
- (d) February 16, 2016 (*Exhibit D*);
- (e) August 25, 2016 (*Exhibit E*).

20. Plaintiff received each letter in the regular course of the mail, some days later.

21. All the debts were for personal, family or household purposes and not for business purposes.

22. ASSOCIATED treated each of the medical debts as being in default when ASSOCIATED first became involved with them.

23. Each letter invited payment by Visa and MasterCard and stated, “A fee of 3% of the transaction amount or \$25.00, whichever is less, may, as permitted by law, be added to all payments made by credit card or debit card.”

24. On information and belief, there is no agreement authorizing such a charge and no statute authorizing such a charge in the absence of an agreement.

25. The fee therefore may never be charged.

26. It is ASSOCIATED's regular practice to add a fee of 3% of the transaction amount or \$25.00, whichever is less, to all payments made by credit card or debit card, and to state that it will do so in collection letters.

27. ASSOCIATED represented that it may impose charges which are forbidden by law, unless consumers, such as Plaintiff, choose to provide their bank account information to ASSOCIATED (inherent in paying by check or ACH) or incur additional fees (to purchase a money order).

CLASS ALLEGATIONS

28. Plaintiff brings this action on behalf of a class, pursuant to Fed. R. Civ. P. 23(a) and 23(b)(3).

29. The class consists of (a) all individuals with Wisconsin addresses, (b) who were sent a letter by Associated Collectors, Inc., referring to a fee for payment by credit or debit card (c) at any time during a period beginning one year prior to the filing of this action and ending 21 days after the filing of this action.

30. The identities of all class members are readily ascertainable from the business records of ASSOCIATED and those business and entities of whose behalf it collects debts.

31. Excluded from the class are ASSOCIATED and its officers, members, partners, managers, directors, and employees and their respective immediate families, and legal counsel for all parties to this action and all members of their immediate families.

32. Depending on the outcome of further investigation and discovery, Plaintiff may (i) seek to modify the definition of the class to be more inclusive or less inclusive; seek to modify the definition of the class claims to be more inclusive or less inclusive; and/or (iii) seek certification only as to particular issues as permitted under Fed. R. Civ. P. 23(c)(4).

33. On information and belief, the class is so numerous that joinder of all members is not practicable.

34. There are questions of law and fact common to the class members, which common questions predominate over any questions relating to individual class members. The predominant common questions are:

- (a) Whether ASSOCIATED's fee is prohibited by law;
- (b) Whether representing that such fees may be charged violates the FDCPA.

35. Plaintiff's claims are typical of the claims of the class members. All are based on the same factual and legal theories.

36. Plaintiff will fairly and adequately represent the class members. Plaintiff has retained counsel experienced in class actions and FDCPA litigation.

37. A class action is superior for the fair and efficient adjudication of this matter, in that:

- (a) Individual actions are not economically feasible.
- (b) Members of the class are likely to be unaware of their rights;
- (c) Congress intended class actions to be the principal enforcement mechanism under the FDCPA.

COUNT I – FDCPA

38. Plaintiff incorporates paragraphs 1-37.

39. ASSOCIATED, violated 15 U.S.C. §§ 1692e, 1692e(2), 1692e(10), 1692f, and 1692f(1) by (i) stating that there is a fee for paying by credit or debit card, (ii) when no such fee may be charged, (iii) representing expressly or by implication that such fees could lawfully be charged, and (iv) charging the fee.

40. Section 1692e provides:

§ 1692e. False or misleading representations [Section 807 of P.L.]

A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: ...

(2) The false representation of—

(A) the character, amount, or legal status of any debt; or

(B) any services rendered or compensation which may be lawfully received by any debt collector for the collection of a debt....

(10) The use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer....

41. Section 1692f provides:

§ 1692f. Unfair practices [Section 808 of P.L.]

A debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section:

(1) The collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law....

WHEREFORE, the Court should enter judgment in favor of Plaintiff and the class members and against defendant for:

- i. Statutory damages;
- ii. Actual damages in favor of all class members charged the fees;
- iii. Attorney's fees, litigation expenses and costs of suit; and
- iv. Such other and further relief as the Court deems proper.

JURY DEMAND

Plaintiff hereby demands that this case be tried before a Jury.

Respectfully submitted this 8th Day of December, 2016

s/ Andrew T. Thomasson

Andrew T. Thomasson, Esq.

Philip D. Stern, Esq.

Heather B. Jones, Esq.

STERN•THOMASSON LLP

150 Morris Avenue, 2nd Floor

Springfield, NJ 07081-1315

Telephone: (973) 379-7500

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E-Mail: andrew@sternthomasson.com

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20 South Clark Street, Suite 1500

Chicago, IL 60603

Telephone: (312) 917-4500

Facsimile: (312) 419-0379

E-Mail: dedelman@edcombs.com

E-Mail: fgreene@edcombs.com

*Attorneys for Plaintiff, Heather L. Boucher, and
all others similarly situated*

EXHIBIT “A”



Associated Collectors, Inc.

(920) 491-8314 ♦ (877) 365-7374

PAY ONLINE: www.associatedcollectors.com

PO Box 1039
Janesville WI 53547-1039

ADDRESS SERVICE REQUESTED

Date	Account #	Balance Due
12/9/15	██████████ 9694	\$894.22

ASSOCIATED COLLECTORS, INC.

PO Box 1039
Janesville WI 53547-1039



2107176



Heather Louise Boucher

██████████
Marinette WI 54143-2823

<input type="checkbox"/>	CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)	EXP. DATE /
<input type="checkbox"/>	CARDHOLDER NAME	AMOUNT \$
CARDHOLDER SIGNATURE		
CONTACT PHONE NUMBER		781

Detach Upper Portion and Return with Payment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

RE: BELLIN HEALTH-NORTHREACH
 Account #: ██████████ 5330
 Date of Last Charge: 04/02/15
 Balance Due: \$894.22

★ ★ ★ NOTICE ★ ★ ★

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THE ABOVE ACCOUNT HAS BEEN PLACED WITH US FOR COLLECTION.
ENCLOSED IS AN ENVELOPE FOR PAYMENT.

IF REQUESTED, THIS OFFICE WILL NOTIFY YOU IF AND WHEN IT INTENDS TO REPORT THIS CLAIM TO A CREDIT BUREAU.

THE BALANCE DUE STATED ABOVE MAY INCLUDE ACCRUED PRE-JUDGMENT INTEREST AND IS THE TOTAL AMOUNT DUE AS OF THE DATE OF THIS LETTER. FUTURE PRE-JUDGMENT INTEREST MAY BE ASSESSED AS PERMITTED BY THE CONTRACT OR STATE STATUTES, AS APPLICABLE IF THE BALANCE DUE IS NOT PAID.

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME ELECTRONIC FUNDS TRANSFER FROM YOUR ACCOUNT OR TO PROCESS THE PAYMENT AS A CHECK TRANSACTION. WHEN WE USE INFORMATION FROM YOUR CHECK TO MAKE AN ELECTRONIC FUNDS TRANSFER, FUNDS MAY BE WITHDRAWN FROM YOUR ACCOUNT AS SOON AS THE SAME DAY YOUR PAYMENT IS RECEIVED, YOU WILL NOT RECEIVE YOUR CHECK BACK FROM YOUR FINANCIAL INSTITUTION.

NOTICE TO CONSUMER

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

(VISA and MASTERCARD accepted)

A fee of 3% of the transaction amount or \$25.00, whichever is less, may, as permitted by law, be added to all payments made by credit or debit card.

If you want a receipt, enclose a self-addressed stamped envelope.

10NASCO01781

Associated Collectors, Inc. ♦ 113 W. Milwaukee St. ♦ Janesville WI 53548-2913 ♦ (920) 491-8314 ♦ (877) 365-7374
Office Hours: Monday – Friday 8:00 AM – 5:00 PM Monday & Tuesday Until 7:00 PM by Appointment only.

EXHIBIT “B”



Associated Collectors, Inc.

(920) 491-8314 ♦ (877) 365-7374

PAY ONLINE: www.associatedcollectors.com

PO Box 1039
Janesville WI 53547-1039

ADDRESS SERVICE REQUESTED

Date	Account #	Balance Due
12/9/15	██████████9693	\$145.00

ASSOCIATED COLLECTORS, INC.

PO Box 1039
Janesville WI 53547-1039



2107175



Heather Louise Boucher

██████████
Marinette WI 54143-2823

<input type="checkbox"/>	CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)	EXP. DATE /
<input type="checkbox"/>	CARDHOLDER NAME	AMOUNT \$
CARDHOLDER SIGNATURE		
CONTACT PHONE NUMBER		781

Detach Upper Portion and Return with Payment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

RE: BELLIN HEALTH-NORTHREACH
Account #: ██████████5330
Date of Last Charge: 10/02/14
Balance Due: \$145.00



NOTICE

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(VISA and MASTERCARD accepted)

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If you want a receipt, enclose a self-addressed stamped envelope.

10NASCO01781

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Office Hours: Monday – Friday 8:00 AM – 5:00 PM Monday & Tuesday Until 7:00 PM by Appointment only.

EXHIBIT “C”



Associated Collectors, Inc.

(920) 491-8314 ♦ (877) 365-7374

PAY ONLINE: www.associatedcollectors.com

PO Box 1039
Janesville WI 53547-1039

ADDRESS SERVICE REQUESTED

Date	Account #	Balance Due
12/9/15	██████████9692	\$162.57

ASSOCIATED COLLECTORS, INC.

PO Box 1039
Janesville WI 53547-1039



2107174



Heather Louise Boucher

██████████
Marquette WI 54143-2823

<input type="checkbox"/>	CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)	EXP. DATE /
<input type="checkbox"/>	CARDHOLDER NAME	AMOUNT \$
CARDHOLDER SIGNATURE		
CONTACT PHONE NUMBER		781

Detach Upper Portion and Return with Payment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

RE: BELLIN HEALTH-NORTHBREACH
 Account #: ██████████5330
 Date of Last Charge: 05/01/15
 Balance Due: \$162.57



THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
 THE ABOVE ACCOUNT HAS BEEN PLACED WITH US FOR COLLECTION.
 ENCLOSED IS AN ENVELOPE FOR PAYMENT.

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(VISA and MASTERCARD accepted)

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If you want a receipt, enclose a self-addressed stamped envelope.

10NAS0001781

Associated Collectors, Inc. ♦ 113 W. Milwaukee St. ♦ Janesville WI 53548-2913 ♦ (920) 491-8314 ♦ (877) 365-7374
Office Hours: Monday – Friday 8:00 AM – 5:00 PM Monday & Tuesday Until 7:00 PM by Appointment only.

EXHIBIT “D”

PO Box 1039
Janesville WI 53547-1039



Associated Collectors, Inc.

(920) 491-8314 ♦ (877) 365-7374

PAY ONLINE: www.associatedcollectors.com

ADDRESS SERVICE REQUESTED

Date	Account #	Balance Due
2/16/16	██████████0976	\$157.92

ASSOCIATED COLLECTORS, INC.

PO Box 1039
Janesville WI 53547-1039



60616301



Ryan Leigh Boucher

██████████
Marinette WI 54143-2823

<input type="checkbox"/> VISA	CARD NUMBER PLUS 3-DIGIT SECURITY CODE (on back of card)	EXP. DATE /
<input type="checkbox"/> MASTERCARD	CARDHOLDER NAME	AMOUNT \$
CARDHOLDER SIGNATURE		
CONTACT PHONE NUMBER		781

Detach Upper Portion and Return with Payment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

RE: BELLIN HEALTH-NORTHREACH
 Account #: ██████████0976
 Date of Last Charge: 10/13/15
 Balance Due: \$157.92



NOTICE

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 THE ABOVE ACCOUNT HAS BEEN PLACED WITH US FOR COLLECTION.
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(VISA and MASTERCARD accepted)

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If you want a receipt, enclose a self-addressed stamped envelope.

10NAS0001781

Associated Collectors, Inc. ♦ 113 W. Milwaukee St. ♦ Janesville WI 53548-2913 ♦ (920) 491-8314 ♦ (877) 365-7374
Office Hours: Monday – Friday 8:00 AM – 5:00 PM Monday & Tuesday Until 7:00 PM by Appointment only.

EXHIBIT “E”

PO Box 1039
Janesville WI 53547-1039
ADDRESS SERVICE REQUESTED



Associated Collectors, Inc.

(608) 371-6773 ♦ (855) 610-6127
PAY ONLINE: www.associatedcollectors.com

August 25, 2016

208290296



Heather Louise Boucher

Marinette WI 54143-2823

ASSOCIATED COLLECTORS, INC.

PO Box 1039
Janesville WI 53547-1039



ACI Account #:	██████████4529	
Reference #:	MC2	312
Balance Due:	\$2132.14	

Detach Upper Portion and Return with Payment

Dear Heather Louise Boucher:

I have been trying to reach you by phone with no success.

SEND PAYMENT IN FULL or contact this office so that we may discuss payment of the accounts listed below.

We would appreciate your cooperation in meeting your obligations by giving us a call or sending a check today.

Following is a list of your accounts totaling \$2132.14.

Creditor	Balance
Bellin Health-Northreach	2132.14

Total Due: \$2132.14

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, you will not receive your check back from your financial institution.

Payments via Online

www.associatedcollectors.com
VISA & MASTERCARD accepted

Payments via Phone

Please call (608) 371-6773 or
(855) 610-6127
VISA & MASTERCARD accepted.
A fee of 3% of the transaction amount or \$25.00, whichever is less, may, as permitted by law, be added to all payments made by credit or debit card.

Office Hours:
Monday – Friday 8:00 AM – 5:00 PM
Monday & Tuesday until 7:00 PM by appointment only.

Payments via Mail

Please mail payment along with remit coupon above. If you would like a receipt, enclose a self-addressed stamped envelope.

Associated Collectors, Inc. ♦ 113 W. Milwaukee St. ♦ Janesville WI 53548-2913 ♦ (608) 371-6773 ♦ (855) 610-6127
Office Hours: Monday – Friday 8:00 AM – 5:00 PM Monday & Tuesday Until 7:00 PM by Appointment only.

UNITED STATES DISTRICT COURT
for the
Eastern District of Wisconsin

HEATHER L. BOUCHER

Plaintiff(s)

v.

ASSOCIATED COLLECTORS, INC., et al.

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* ASSOCIATED COLLECTORS, INC.
113 W. Milwaukee Street
Janesville, WI 53545

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you receive it) – or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12(a)(2) or (3) – you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or the plaintiff’s attorney, whose name and address are:

Stern Thomasson LLP
150 Morris Avenue, 2nd Floor
Springfield, NJ 07081-1329

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

JON W. SANFILIPPO, CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4(l))

This summons and the attached complaint for *(name of individual and title, if any)*:

were received by me on *(date)* _____.

I personally served the summons and the attached complaint on the individual at *(place)*:

_____ on *(date)* _____ ; or

I left the summons and the attached complaint at the individual's residence or usual place of abode with *(name)* _____, a person of suitable age and discretion who resides there, on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons and the attached complaint on *(name of individual)* _____ who is designated by law to accept service of process on behalf of *(name of organization)* _____ on *(date)* _____ ; or

I returned the summons unexecuted because _____ ; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ _____ 0.00

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc.:

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

Place an "X" in the appropriate box (required): Green Bay Division Milwaukee Division

I. (a) PLAINTIFFS

Heather L. Boucher, on behalf of herself and all others similarly situated

(b) County of Residence of First Listed Plaintiff Marinette
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

Stern Thomasson LLP
150 Morris Avenue, 2nd Floor
Springfield, NJ 07081-1329
(973) 379-7500

DEFENDANTS

Associated Collectors, Inc., a Wisconsin Corporation; and, JOHN AND JANE DOES NUMBERS 1 THROUGH 25

County of Residence of First Listed Defendant _____
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- 1 U.S. Government Plaintiff
- 3 Federal Question (U.S. Government Not a Party)
- 2 U.S. Government Defendant
- 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | | | | | |
|-----------------------------------------|----------------------------|----------------------------|---------------------------------------------------------------|----------------------------|----------------------------|
| | PTF | DEF | | PTF | DEF |
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729 (a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities Employment <input type="checkbox"/> 446 Amer. w/Disabilities Other <input type="checkbox"/> 448 Education	PRISONER PETITIONS Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN (Place an "X" in One Box Only)

- 1 Original Proceeding
- 2 Removed from State Court
- 3 Remanded from Appellate Court
- 4 Reinstated or Reopened
- 5 Transferred from Another District (specify)
- 6 Multidistrict Litigation - Transfer
- 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 USC §1692 et seq.

Brief description of cause:

Claims under Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$
500,000.00

CHECK YES only if demanded in complaint:
JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE _____

DOCKET NUMBER _____

DATE

12/08/2016

SIGNATURE OF ATTORNEY OF RECORD

s/Andrew T. Thomasson

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Associated Collectors Facing FDCPA Class Action](#)
