



## **Debt Collection Industry Trade Groups Have Spent Over \$2.1 Million On Federal Lobbying Since Donald Trump Took Office; Debt Collectors Have Given Over \$343,000 To Republican Political Campaigns Since 2016**

**ACA International Has Spent Nearly \$1.3 Million Lobbying The Federal Government, Including The CFPB, Since Donald Trump Took Office.**

### **ACA International Is “The Largest Trade Group For The Debt Collection Industry.”**

**ACA International Is “The Largest Trade Group For The Debt Collection Industry.”** “ACA International, the largest trade group for the debt collection industry, represents approximately 2,500 members, including credit grantors, third-party collection agencies, asset buyers, attorneys, and vendor affiliates, who employ more than 129,000 employees worldwide.” [[ACA International Fact Sheet](#),” ACA International, January 2019]

### **In 2017, ACA International Spent \$390,000 Lobbying Congress.**

**In The First Quarter Of 2017, ACA International Spent \$90,000 Lobbying Congress.** In the first quarter of 2017, ACA International spent \$90,000 lobbying on H.R. 1849 - Practice of Law Technical Clarification Act; S. 105 - Consumer Financial Protection Board Act, S. 387 - Consumer Financial Protection Bureau Accountability Act; S. 370 - Bureau of Consumer Financial Protection Repeal of Title X; S. 365 - Consumer Financial Protection Act, S. 564 - HANGUP Act; S. 575 - Stop Debt Collection Abuse Act; H.R. 864 - Stop Debt Collection Abuse Act. [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 04/17/17]

**In The Second Quarter Of 2017, ACA International Spent \$90,000 Lobbying Congress.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 07/12/17]

**In The Third Quarter Of 2017, ACA International Spent \$130,000 Lobbying Congress.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 10/19/17]

**In The Fourth Quarter Of 2017, ACA International Spent \$80,000 Lobbying Congress.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 01/18/18]

**In 2018, ACA International Spent \$690,000 Lobbying Congress, The Treasury Department, The CFPB, The FTC, And The FCC.**

**In The First Quarter Of 2018, ACA International Spent \$120,000 Lobbying Congress.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 04/19/18]

**In The Second Quarter Of 2018, ACA International Spent \$190,000 Lobbying Congress, The CFPB, The FTC, And The FCC.** In the second quarter of 2018, ACA International lobbied on H.R. 1849/H.R. 4550 - Practice of Law Technical Clarification Act; S. 105 - Consumer Financial Protection Board Act; S. 387 -Consumer Financial Protection Bureau Accountability Act; S. 365 - Consumer Financial Protection Act; H.R. 10 - Financial CHOICE Act; H.R. 2706 - The Financial Institution Consumer Protection Act; H. R. - 864 Stop Debt Collection Abuse Act; S. 575 - Stop Debt Collection Abuse Act; S. 2155 - Economic Growth, Regulatory Relief; and Consumer Protection Act; H.R. 2683 - Protecting Veteran Credit Act; H.R. 5266 - The Financial Product Safety Commission Act; H.R. 5534 - The Give Useful Information to Define Effective Compliance Act; S. 564 - HANGUP Act; and S. 3078/H.R. 6026. [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 07/20/18]

- ACA International also lobbied on “issues related to” Fair Debt Collection Practices Act Rulemaking; Fair Debt Collection Practices Act Rule SBREFA Process; CFPB Consumer Complaint Reporting; the Telephone Consumer Protection Act; and Call Blocking Technologies. [[ACA International Lobbying Report](#), U.S. Senate Lobbying Disclosure Act Database, 07/20/18]

**In The Third Quarter Of 2018, ACA International Spent \$200,000 Lobbying Congress, The Treasury Department, The CFPB, The FTC, And The FCC.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 10/19/18]

**In The Fourth Quarter Of 2018, ACA International Spent \$180,000 Lobbying Congress, The Treasury Department, The CFPB, The FTC, And The FCC.** [[ACA International LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 01/18/19]

**So Far In 2019, ACA International Has Spent \$190,000 Lobbying Congress, The Treasury Department, The SBA, The FTC, And The FCC.**

**In The First Quarter Of 2019, ACA International Spent \$190,000 Lobbying Congress, The Treasury Department, The SBA, The FTC, And The FCC.** In the first quarter of 2019, ACA International lobbied on H.R. 189 - Financial Institution Customer Protection Act of 2019; H.R. 946 - Stopping Bad Robocalls Act; H.R.1304; H.R. 1421/S. 626 - HANGUP Act; H.R.1575; H.R. 1602; S.151 - TRACED Act; S.819 - The FCC Reporting Modernization Act; S.187 - CFPB-IG Act; H.R. 969; and S.453 - Consumer Financial Protection Bureau Accountability Act of 2019. [[ACA International Lobbying Report](#), U.S. Senate Lobbying Disclosure Act Database, 04/16/19]

- ACA International also lobbied on “issues related to” Operation Chokepoint, the Telephone Consumer Protection Act, call blocking and labeling technologies,

Shaken/Stir, Federal Data Privacy legislation, Consumer Financial Protection Bureau Fair Debt Collection Practices Act rulemaking, Consumer Financial Protection Bureau complaint database, Consumer Financial Protection Bureau Request for Information process, medical debt, the Telephone Consumer Protection Act. [[ACA International LD-2 Lobbying Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act Database, 04/16/19]

**The Receivables Management Association International Has Spent \$480,000 Lobbying The Federal Government, Including The CFPB, Since Donald Trump Took Office.**

**Receivables Management Association International (RMAI) Is A Debt Collection Industry Trade Group.**

**RMAI Is A Debt Collection Industry Trade Group That “Represents More Than 575 Companies That Purchase Performing And Nonperforming Receivables On The Secondary Market.”** “Receivables Management Association is the nonprofit trade association that represents more than 575 companies that purchase performing and nonperforming receivables on the secondary market.” [[“DBA International is now Receivables Management Association,” insideARM](#), 02/09/17]

**In 2017, RMAI Spent \$200,000 Lobbying Congress, The CFPB, The Treasury Department, The OCC, And The FTC.**

**In The First Quarter Of 2017, RMAI Spent \$50,000 Lobbying Congress, The CFPB, And The FTC.** In the first quarter of 2017 RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, and FTC on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act.” [[K&L Gates LLP LD-2 Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act Database, 04/21/17]

**In The Second Quarter Of 2017, RMAI Spent \$50,000 Lobbying Congress, The CFPB, The FTC, And The OCC.** In the second quarter of 2017, RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, the FTC, and OCC on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act” and H.R. 10 - the Financial CHOICE Act of 2017. [[K&L Gates LLP LD-2 Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act Database, 07/19/17]

**In The Third Quarter Of 2017, RMAI Spent \$50,000 Lobbying Congress, The CFPB, The FTC, And The OCC.** In the third quarter of 2017, RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, the FTC, and OCC on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act;” H.R. 10 - the Financial CHOICE Act of 2017; H.R. 864 - Stop Debt Collection Abuse Act of 2017; and H.R. 1849 - Practice of Law Technical Clarification Act of 2017. [[K&L Gates LLP LD-2 Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act Database, 10/17/17]

**In The Fourth Quarter Of 2017, RMAI Spent \$50,000 Lobbying Congress, The CFPB, The FTC, And The OCC.** In the fourth quarter of 2017, RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, the FTC, and Treasury Department on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act” and “H.R. 1849 and

H.R. 4550, Practice of Law Technical Clarification Act of 2017.” [[K&L Gates LLP LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 01/20/18]

### **In 2018, RMAI Spent \$220,000 Lobbying Congress, The Treasury Department, The CFPB, And The FTC.**

**In The First Quarter Of 2018, RMAI Spent \$50,000 Lobbying Congress, The Treasury Department, The CFPB, And The FTC.** In the first quarter of 2018, RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, FTC, and Treasury Department on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act,” and “H.R. 1849 and H.R. 4550, Practice of Law Technical Clarification Act of 2017.” [[K&L Gates LLP](#), U.S. Senate Lobbying Disclosure Act Database, 04/18/18]

**In The Second Quarter Of 2018, RMAI Spent \$60,000 Lobbying Congress, The Treasury Department, The CFPB, And The FTC.** In the second quarter of 2018, RMAI paid K&L Gates LLP \$60,000 to lobby Congress, the CFPB, FTC, and Treasury Department on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act,” and “H.R. 1849 and H.R. 4550, Practice of Law Technical Clarification Act of 2017.” [[K&L Gates LLP LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 07/18/18]

**In The Third Quarter Of 2018, RMAI Spent \$60,000 Lobbying Congress, The CFPB, And The FTC.** In the third quarter of 2018, RMAI paid K&L Gates LLC \$60,000 to lobby Congress, the CFPB, and FTC on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act,” and “H.R. 1849 and H.R. 4550, Practice of Law Technical Clarification Act of 2017.” [[K&L Gates LLP LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 10/20/18]

**In The Fourth Quarter Of 2018, RMAI Spent \$50,000 Lobbying Congress, The CFPB, And The FTC.** In the fourth quarter of 2018, RMAI paid K&L Gates LLP \$50,000 to lobby Congress, the CFPB, and FTC on “implementation of Title X, P.L. 111-203, Dodd-Frank Wall Street Reform and Consumer Protection Act,” and “H.R. 1849 and H.R. 4550, Practice of Law Technical Clarification Act of 2017.” [[K&L Gates LLP LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 01/19/19]

### **So Far In 2019, RMAI Has Spent \$60,000 On Federal Lobbying.**

**In The First Quarter Of 2019, RMAI Spent \$60,000 Lobbying Congress, The CFPB, And The FTC.** In the first quarter of 2019, RMAI paid K&L Gates LLP \$60,000 to lobby Congress, the CFPB, and FTC on “Issues related to debt re-sales and collection.” [[K&L Gates LLP LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act Database, 04/19/19]

**The National Creditors Bar Association (NCBA) Has Spent Nearly \$400,000 Lobbying The Federal Government, Including The CFPB, Since Donald Trump Took Office.**

**The National Creditors Bar Association (NCBA) Is A Trade Group Representing Debt Collection Lawyers.**

**In April 2018, NARCA (Formerly The National Association Of Retail Collections Attorneys) Changed Its Name To The National Creditors Bar Association “As It Broadened Its Membership Beyond Retail Collection To Include All 19 Areas Of Creditors Rights-Related Legal Representation.”** “This month, NARCA is pleased to announce that National Creditors Bar Association is now the official name of the national bar association. The change to National Creditors Bar Association was overwhelmingly passed recently in a vote by the membership. This is an historic day in the 25th Anniversary year of the bar association. ‘NARCA’ is a vestige of the National Association of Retail Collections Attorneys, which the Association officially ceased to use as its official name two and a half years ago. The acronym persisted until this year, but was limiting and no longer adequately described the expanding bar association as it broadened its membership beyond retail collection to include all 19 areas of creditors rights-related legal representation.” [[“National Creditors Bar Association Is the New Identity of NARCA,” InsideARM, 04/17/18](#)]

### **NCBA Has Opposed CFPB Efforts To Regulate The Debt Collection Process, Claiming That “Federal Regulators Cannot Regulate Attorney Conduct.”**

**The National Creditors Bar Association Has Opposed “Efforts By The Consumer Financial Protection Bureau To Limit Law Firms' Involvement In The Debt Collection Process.”** “A recent court ruling has dealt a blow to efforts by the Consumer Financial Protection Bureau to limit law firms' involvement in the debt collection process. According to the decision, the agency had failed to prove that a Cleveland law firm, Weltman, Weinberg & Reis, had engaged in illegal debt collection practices harming consumers by sending them demand letters on law firm letterhead.” [Kate Berry, “[Legal industry scores victory over CFPB in debt collection battle](#),” *American Banker*, 07/27/18]

- **NCBA President Yale R. Levy Claimed That “Federal Regulators Cannot Regulate Attorney Conduct.”** “Yale R. Levy, president of the National Creditors Bar Association, said that the decision confirms that attorneys who practice in the area of creditors rights law ‘are actively and meaningfully involved in all stages of the process.’ He and others stressed that attorneys are state-licensed, and federal regulators cannot regulate attorney conduct. ‘Attorneys need to be held to the standards set forth by the State Supreme Court’s in which they practice not a governmental agency,’ Levy said in a statement.” [Kate Berry, “[Legal industry scores victory over CFPB in debt collection battle](#),” *American Banker*, 07/27/18]

### **In 2017, NCBA Spent \$160,000 Lobbying Congress And The CFPB On Legislation Affecting Debt Collection Regulation.**

**In The First Quarter Of 2017, NCBA Spent \$40,000 Lobbying Congress And The CFPB On Legislation To Amend The Fair Debt Collection Practices Act.** In the first quarter of 2017, NCBA paid RR&G LLC \$40,000 to lobby Congress and the CFPB on H.R. 1849 - Practice of Law Technical Clarification Act. [[RR&G, LLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 04/20/17]

- H.R. 1849, the Practice of Law Technical Clarification Act sought “[t]o amend the Fair Debt Collection Practices Act to exclude law firms and licensed attorneys who are engaged in activities related to legal proceedings from the definition of a debt collector, to

amend the Consumer Financial Protection Act of 2010 to prevent the Bureau of Consumer Financial Protection from exercising supervisory or enforcement authority with respect to attorneys when undertaking certain actions related to legal proceedings, and for other purposes.” [[H.R.1849 - Practice of Law Technical Clarification Act of 2017 Text](#), U.S. House of Representatives, 04/03/17]

**In The Second Quarter Of 2017, NCBA Spent \$40,000 Lobbying Congress And The CFPB.**

In the second quarter of 2017, NCBA paid RR&G, LLC \$40,000 to lobby Congress and the CFPB on H.R. 1849 - Practice of Law Technical Clarification Act. [[RR&G, LLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 07/20/17]

**In The Third Quarter Of 2017, NCBA Spent \$40,000 Lobbying Congress And The CFPB.**

In the third quarter of 2017, NCBA paid RR&G, LLC \$40,000 to lobby Congress and the CFPB on H.R. 1849 - Practice of Law Technical Clarification Act. [[RR&G, LLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 10/19/17]

**In The Fourth Quarter Of 2017, NCBA Spent \$40,000 Lobbying Congress And The CFPB.**

In the fourth quarter of 2017, NCBA paid RR&G, LLC \$40,000 to lobby Congress and the CFPB on H.R. 1849 - Practice of Law Technical Clarification Act. [[RR&G, LLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 01/22/18]

**In 2018, NCBA Spent \$200,000 Lobbying Congress And The CFPB On “Creditor’s Rights” And Legislation Affecting Debt Collection Regulation.**

**In The First Quarter Of 2018, NCBA Spent \$50,000 Lobbying Congress And The CFPB On Legislation To Amend The Fair Debt Collection Practices Act.**

In the first quarter of 2018, NCBA paid Clark Hill, PLC \$50,000 to lobby Congress and the CFPB on “Creditor’s rights” And “HR 5082, the Practice of Law Technical Clarification Act of 2018.” [[Clark Hill, PLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 04/20/18]

- H.R. 5082, the Practice of Law Technical Clarification Act of 2018, sought to “amend the Fair Debt Collection Practices Act to exclude law firms and licensed attorneys who are engaged in activities related to legal proceedings from the definition of a debt collector, to amend the Consumer Financial Protection Act of 2010 to prevent the Bureau of Consumer Financial Protection from exercising supervisory or enforcement authority with respect to attorneys when undertaking certain actions related to legal proceedings, and for other purposes.” [[H.R.5082 - Practice of Law Technical Clarification Act of 2018](#), U.S. House of Representatives, 02/23/18]

**In The Second Quarter Of 2018, NCBA Spent \$50,000 Lobbying Congress And The CFPB.**

In the second quarter of 2018, NCBA paid Clark Hill, PLC \$50,000 to lobby Congress and the CFPB on “Creditor’s rights” And “HR 5082, the Practice of Law Technical Clarification Act of 2018.” [[Clark Hill, PLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 07/20/18]

**In The Third Quarter Of 2018, NCBA Spent \$50,000 Lobbying Congress And The CFPB.**

In the third quarter of 2018, NCBA paid Clark Hill, PLC \$50,000 to lobby Congress and the CFPB on “Creditor’s rights” And “HR 5082, the Practice of Law Technical Clarification Act of 2018.”

[[Clark Hill, PLC LD-2 Disclosure Form](#), U.S. Senate Lobbying Disclosure Act, Database, 10/22/18]

**In The Fourth Quarter Of 2018, NCBA Spent \$50,000 Lobbying Congress And The CFPB.** In the fourth quarter of 2018, NCBA paid Clark Hill, PLC \$50,000 to lobby Congress and the CFPB on “Creditor’s rights” And “HR 5082, the Practice of Law Technical Clarification Act of 2018.” [[Clark Hill, PLC LD-2 Lobbying Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act, Database, 01/22/19]

### **So Far In 2019, NCBA Has Spent \$30,000 Lobbying The CFPB On The Debt Collection Rule.**

**In The Second Quarter Of 2019, NCBA Spent \$30,000 Lobbying The CFPB.** In the second quarter of 2019, NCBA paid Clark Hill, PLC \$30,000 to lobby the CFPB on “General support of the Debt Collection Rule.” [[Clark Hill, PLC LD-2 Disclosure Form](#)], U.S. Senate Lobbying Disclosure Act, Database, 07/16/19]

### **ACA International Has Contributed Over \$300,000 To Republican Candidates And Committees Since The 2016 Election Cycle.**

### **During The 2018 Election Cycle, ACA International Contributed \$136,000 To Republican Candidates And Committees—At Least 88% Of Its Total Campaign Contributions.**

**ACA International Gave \$147,000 To Federal Candidates During The 2018 Election Cycle.** [[“Contributions to Federal Candidates, 2018 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

- **ACA International Gave \$76,000 To Republican Candidates—88% Of Its Total 2018 Cycle Contributions To Federal Candidates.** [[“Contributions to Federal Candidates, 2018 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

**ACA International Gave \$30,000 To The National Republican Congressional Committee During The 2018 Election Cycle.** [[“PAC to PAC/Party, 2018 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

**ACA International Gave \$30,000 To The National Republican Senatorial Committee During The 2018 Election Cycle.** [[“PAC to PAC/Party, 2018 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

### **During The 2016 Election Cycle, ACA International Contributed \$169,500 To Republican Candidates And Committees—At Least 90% Of Their Total Campaign Contributions.**

**ACA International Gave \$185,500 To Federal Candidates During The 2016 Election Cycle.** [[“Contributions to Federal Candidates, 2016 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

- **ACA International Gave \$101,500 To Republican Candidates—90% Of Its 2016 Cycle Contributions To Federal Candidates.** [[“Contributions to Federal Candidates, 2016 Cycle,”](#) OpenSecrets.org, accessed 07/18/19]

**ACA International Gave \$30,000 To The National Republican Congressional Committee During The 2016 Election Cycle.** [[“PAC to PAC/Party, 2016 cycle,”](#) OpenSecrets.org, accessed 07/18/19]

**ACA International Gave \$30,000 To The National Republican Senatorial Committee During The 2016 Election Cycle.** [[“PAC to PAC/Party, 2016 cycle,”](#) OpenSecrets.org, accessed 07/18/19]

**ACA International Gave \$5,000 To Team Ryan During The 2016 Election Cycle.** [[“PAC to PAC/Party, 2016 cycle,”](#) OpenSecrets.org, accessed 07/18/19]

- **Team Ryan Was Former Speaker Paul Ryan’s Joint Fundraising Committee.** “In all, Team Ryan, as his joint fundraising committee is called, has raised more than \$70 million in this election cycle for House Republicans, in what his aides said demonstrates his commitment to raise money aggressively to help the GOP navigate tough midterm elections.” [Fredreka Schouten, [“Paul Ryan’s fundraising committee raises nearly \\$10 million for midterm elections,”](#) *USA Today*, 07/13/18]

**ACA International Gave \$3,000 To The Scalise Leadership Fund During The 2016 Election Cycle.** [[“PAC to PAC/Party, 2016 cycle,”](#) OpenSecrets.org, accessed 07/18/19]

- **The Scalise Leadership Fund Is House Majority Whip Steve Scalise’s Joint Fundraising Committee.** The Scalise Leadership Fund is “a joint fundraising committee authorized by and to benefit SCALISE FOR CONGRESS, EYE OF THE TIGER PAC, and the NRCC.” [[Home,](#) Scalise Leadership Fund, accessed 07/18/19]

**The Receivables Management Association International Has Contributed \$3,250 To Republican Candidates And Committees Since The 2016 Election Cycle.**

**RMAI Gave 100% Of Its Federal Campaign Contributions To Republican Candidates During The 2018 Election Cycle.**

In 2018, Receivables Management Association International Donated \$1,000 To Representative Alex Mooney (R-WV). [[Among Federal Candidates, 2018 Cycle,](#) OpenSecrets.org, accessed 07/18/19]

**RMAI Gave 100% Of Its Federal Campaign Contributions To Republican Candidates During The 2016 Election Cycle.**

During The 2016 Election Cycle, Receivables Management Association International Donated \$1,250 To Senator Jerry Moran (R-KS). [[Among Federal Candidates, 2016 Cycle,](#) OpenSecrets.org, accessed 07/18/19]



**During The 2016 Election Cycle, Receivables Management Association International Donated \$500 To Representative Scott Garrett (R-NJ).** [[Among Federal Candidates, 2016 Cycle](#), OpenSecrets.org, accessed 07/18/19]

**During The 2016 Election Cycle, Receivables Management Association International Donated \$500 To Representative Kevin McCarthy (R-CA).** [[Among Federal Candidates, 2016 Cycle](#), OpenSecrets.org, accessed 07/18/19]

## **Debt Collection Company Employees Have Given Nearly \$38,000 To Republican Campaigns And Committees Since The 2016 Election Cycle.**

### **Absolute Resolutions Corporation Employees Have Donated \$1,000 To Republican Campaigns Since The 2016 Election Cycle.**

**Absolute Resolutions Corporation Employees Donated A Total Of \$1,000 To Republican Congressional Candidates During The 2016 Election Cycle.** [[Search for Absolute Resolutions Corporation](#), Federal Election Commission, accessed 07/16/19]

- **Absolute Resolutions Corporation Executives Donated \$1,000 To Senator Jerry Moran (R-KS) During The 2016 Election Cycle.** Michael Bendickson And Mark Naiman, Both Identified As CEOs Of Absolute Resolutions Corporation, Each Gave \$500 To The Moran For Kansas Committee In The 2016 Election Cycle. [[Search for Absolute Resolutions Corporation](#), Federal Election Commission, accessed 07/16/19]

### **Absolute Resolutions Corporation Has Been In The Debt Collection Business Since 2001.**

“Since its inception in 2001, Absolute Resolutions Corp. has specialized in the purchase and recovery of distressed consumer receivables, business cards and lines of credit, commercial leasing and specialty finance portfolios directly from originators.” [[Absolute Resolutions Corporation](#),” Absolute Resolutions Corporation, accessed 07/16/19]

### **BCA Financial Services Employees Have Donated A Total Of \$2,000 To Republican Campaigns Since The 2016 Election Cycle.**

**BCA Financial Services, Inc. Employees Donated A Total Of \$2,000 To Republican Candidates During The 2018 Election Cycle.** [[Search for BCA Financial Services](#), Federal Election Commission, accessed 07/16/19]

- **Pamela Kirchner, CEO Of BCA Financial Services, Donated A Total Of \$2,000 To Political Committees Associated With Senator Marco Rubio (R-FL) During The 2018 Election Cycle.** [[Search for BCA Financial Services](#), Federal Election Commission, accessed 07/16/19]

### **BCA Financial Services Provides Debt Collection Services For The Healthcare Industry.**

“While the healthcare industry continues to evolve, BCA helps you stay ahead of the curve—providing you the business office consulting, collections, and outsourcing solutions you need to excel. BCA provides a myriad of receivable management services encompassing all phases of accounts receivable management including extended business office, delinquent accounts,

insurance follow-up programs, denials management, revenue cycle consulting, and conversion, backlog and cleanup projects.” [[Services](#),” BCA Financial Services, accessed 07/16/19]

### **Cavalry Portfolio Services Employees Have Donated A Total Of \$2,700 To Republican Campaigns Since The 2016 Election Cycle.**

**Andrew Zaro, A “Debt Purchaser” For Cavalry Portfolio Services, Donated \$2,700 To Chris Christie For President, Inc. During The 2016 Election Cycle.** [[Search for Cavalry Portfolio Services](#), Federal Election Commission, accessed 07/16/19]

- “Andrew Zaro is the Founder and Chairman of Cavalry Investments Holdings, LLC and its subsidiaries.” (‘Cavalry’).” [[Andrew Zaro](#),” USC Thornton School of Music, 07/16/19]

**Cavalry Portfolio Services, LLC Has Been A “Leader In The Acquisition And Management Of Non-Performing Consumer Loan Portfolios” Since 2002.** “Founded in 2002, Cavalry is a leader in the acquisition and management of non-performing consumer loan portfolios.” [[About Calvary](#),” Calvary Portfolio Services, accessed 07/16/19]

### **Capio Partners’ Chairman Has Donated \$485 To The Republican National Committee Since The 2016 Election Cycle.**

**A Capio Partners Executive Donated A Total Of \$485 To The Republican National Committee During The 2016 And 2018 Election Cycles.**

- **Richard James, Chairman Of Capio Partners, Gave \$230 To The Republican National Committee On October 4, 2016.** [[Search for Capio Partners](#), Federal Election Commission, accessed 07/16/19]
- **Richard James, Chairman Of Capio Partners, Gave \$255 To The Republican National Committee On January 17, 2017.** [[Search for Capio Partners](#), Federal Election Commission, accessed 07/16/19]

**Capio Partners Is “The Largest Purchaser Of Healthcare Receivables In The Country.”** “As the largest purchaser of healthcare receivables in the country, Capio can offer healthcare providers immediate cash acceleration after accounts have been designated as bad debt.” [[Cash Acceleration](#),” Capio, accessed 07/16/19]

### **CBE Executives Have Given A Total Of \$30,000 To Republican Political Campaign Committees Since The 2016 Election Cycle.**

**Executives From The CBE Group And CBE Companies Gave A Total Of \$7,500 To Republican Political Committees In The 2016 Election Cycle.**

- **Thomas Penaluna, President Of The CBE Group, Inc., Gave A Total Of \$5,000 To The Grassley Committee Inc. On April 28, 2015.** [[Search for Thomas Penaluna](#), Federal Election Commission, accessed 07/16/19]

- **Chad Benson, President Of The CBE Companies, Gave \$500 To The Grassley Committee, Inc. On December 31, 2015.** [[Search for Chad Benson](#), Federal Election Commission, accessed 07/16/19]
- **Thomas Penaluna, President Of The CBE Group, Inc., Gave A Total Of \$1,000 To The Republican Party Of Iowa On November 30, 2015.** [[Search for Thomas Penaluna](#), Federal Election Commission, accessed 07/16/19]
- **Thomas Penaluna, President Of The CBE Group, Inc., Gave A Total Of \$1,000 To Blum For Congress On March 23, 2016.** [[Search for Thomas Penaluna](#), Federal Election Commission, accessed 07/16/19]

**An Executive From The CBE Group And CBE Companies Donated A Total Of \$22,500 To Political Committees Associated With Republican Congressional Candidates During The 2018 Election Cycle.**

- **Thomas Penaluna, Chairman Of The CBE Companies, Donated A Total Of \$20,000 To Political Committees Associated With Senator Joni Ernst (R-IA) During The 2018 Election Cycle.** [[Search for Thomas Penaluna](#), Federal Election Commission, accessed 07/16/19]
- **Thomas Penaluna, Chairman Of The CBE Group, Donated A Total Of \$2,500 To Blum For Congress During The 2018 Election Cycle.** [[Search for Thomas Penaluna](#), Federal Election Commission, accessed 07/16/19]

**CBE Group Has Been “Serving Hundreds Of Creditors, Universities And Federal Government Clients, Including Internal Revenue Service,” Since 1933.** “Since 1933, we have been serving hundreds of creditors, universities and federal government clients, including Internal Revenue Service (IRS). We look forward to assisting you with your payment.” [[Thank you for visiting CBE Companies](#),” CBE Group, accessed 07/16/19]

**Performant Employees Have Donated \$1,700 To Republican Political Committees Since The 2016 Election Cycle.**

- **Dr. Jon D. Shaver, A Chairman For Performant, Donated \$250 To The “Georgians For Isakson” Committee On February 13, 2019.** [[Georgians for Isakson Schedule A](#), Federal Election Commission, 02/13/19]
- **A Performant Employee Donated \$250 To The “Texans For Senator John Cornyn Inc” Committee On April 17, 2017.** [[Texans for Senator John Cornyn Schedule A](#), Federal Election Commission, 04/17/17]
- **A Performant Employee Donated \$100 To The “Marco Rubio For President” Committee On March 1, 2016.** [[Marco Rubio For President Schedule A](#), Federal Election Commission 03/01/16]
- **A Performant Employees Donated \$100 To The “Conaway For Congress” Committee On May 19, 2015.** [[Conaway for Congress Schedule A](#), Federal Election Commission, 05/19/15]

- **Dr. Jon Shaver, A Chairman For Performant, Donated \$1,000 To “Boehner for Speaker” on March 24, 2015.** [[Boehner for Speaker Schedule A](#), Federal Election Commission, 03/24/15]

**Performant Is In The Business Of “Recovering Delinquent And Improperly Paid Assets.”**  
“Performant helps organizations enhance revenue and contain costs by preventing, identifying and recovering delinquent and improperly paid assets.” [[About Us](#),” Performant, accessed 07/16/19]

## **Debt Collection Company Employees Have Donated Over \$3,000 To Political Committees Associated With Donald Trump Since The 2016 Election Cycle.**

### **Capio Partners Executives Have Donated A Total Of \$1,929.22 To Trump Campaign Committees Since The 2016 Election Cycle.**

**Capio Partners Executives Donated A Total Of \$1,834 To Political Committees Associated With Donald Trump During The 2016 Election Cycle.** [[Search for Capio Partners](#), Federal Election Commission, accessed 07/16/19]

- **Mark Detrick, CEO Of Capio Partners, Donated \$1,000 To Donald J. Trump For President, Inc. On October 16, 2016.** [[Search for Mark Detrick](#), Federal Election Commission, accessed 07/16/19]
- **Mark Detrick, CEO Of Capio Partners, Donated \$400 To Donald J. Trump For President, Inc. On September 18, 2016.** [[Search for Mark Detrick](#), Federal Election Commission, accessed 07/16/19]
- **Richard James, Chairman Of Capio Partners, Donated \$184 To The Trump Make America Great Again Committee On August 4, 2016.** [[Search for Richard James](#), Federal Election Commission, accessed 07/16/19]
- **Richard James, An Executive For Capio Partners, Donated \$250 To The Stop Hillary PAC On November 3, 2016.** [[Search for Richard James](#), Federal Election Commission, accessed 07/16/19]

**Capio Partners Executives Donated A Total Of \$95.22 To Political Committees Associated With Donald Trump In The 2018 Election Cycle.** [[Search for Capio Partners](#), Federal Election Commission, accessed 07/16/19]

- **Mark Detrick, CEO Of Capio Partners, Donated \$67.43 To Donald J. Trump For President, Inc. On February 17, 2017.** [[Search for Mark Detrick](#), Federal Election Commission, accessed 07/16/19]
- **Mark Detrick, CEO Of Capio Partners, Donated \$27.79 To Donald J. Trump For President, Inc. On January 3, 2017.** [[Search for Mark Detrick](#), Federal Election Commission, accessed 07/16/19]

**Capio Partners Is “The Largest Purchaser Of Healthcare Receivables In The Country.”** “As the largest purchaser of healthcare receivables in the country, Capio can offer healthcare providers immediate cash acceleration after accounts have been designated as bad debt.” [[Cash Acceleration](#),” Capio, accessed 07/08/19]

### **CBE Employees Have Donated \$28 To Trump Campaign Committees Since The 2016 Election Cycle.**

**A CBE Group Employee Donated \$28 To Donald J. Trump For President, Inc. On August 10, 2016.** [[Search for CBE](#), Federal Election Commission, accessed 06/10/19]

**CBE Group Has Been “Serving Hundreds Of Creditors, Universities And Federal Government Clients, Including Internal Revenue Service,” Since 1933.** “Since 1933, we have been serving hundreds of creditors, universities and federal government clients, including Internal Revenue Service (IRS). We look forward to assisting you with your payment.” [[Thank you for visiting CBE Companies](#),” CBE Group, accessed 07/08/19]

### **Performant Employees Have Given A Total Of \$1,106.74 To Trump Campaign Committees Since The 2016 Election Cycle.**

**Performant Employees Donated A Total Of \$621.74 To Political Committees Associated With Donald Trump During The 2018 Election Cycle.** [[Individual Contributions Search](#), Federal Election Commission, accessed 07/08/19]

**Performant Employees Donated A Total Of \$485 To Political Committees Associated With Donald Trump During The 2016 Election Cycle.** [[Individual Contributions Search](#), Federal Election Commission, accessed 07/08/19]

**Performant Is In The Business Of “Recovering Delinquent And Improperly Paid Assets.”** “Performant helps organizations enhance revenue and contain costs by preventing, identifying and recovering delinquent and improperly paid assets.” [[About Us](#),” Performant, accessed 07/08/19]