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News RELEASE
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CAPITAL ONE ORDERED TO PAY \$2 MILLION IN PENALTIES AND COSTS

RIVERSIDE – Riverside County District Attorney Mike Hestrin announced today, Dec. 15, 2022, that Capital One, N.A., (Capital One) has been ordered by a judge to pay \$2 million in penalties and costs related to unlawful harassing and annoying phone calls made to California residents.

Beginning in March 2015, Capital One, a national bank, made phone calls with unreasonably excessive frequency and persisted in calling wrong numbers in an effort to collect their debts, both in violation of California's Rosenthal Act and the Federal Debt Collection Practices Act.

This stipulated judgment settles all the outstanding claims regarding Capital One's improper phone calls to California residents.

Capital One was ordered to pay a total of \$2 million, as follows:

- \$1.45 million in civil penalties, \$362,500 to each of the four involved District Attorney's offices;
- \$300,000 in investigative costs; and
- \$250,000 in restitution

The stipulated judgment also includes future limits on phone calls. Capital One, which did not admit wrongdoing, must implement, and maintain policies and procedures to prevent harassing debt collection calls for four years after the judgment date. Among them: to not make more than seven calls to an account in a consecutive seven-day period, stop all calls to accounts that do not have a valid telephone number, and no longer call those people who request verbally or in writing that they not be contacted.

This case, 22STCV36914, was filed in Los Angeles County Superior Court and the court-ordered judgment was entered there. This case is part of the Debt Collection Task Force, which includes Riverside, Los Angeles, San Diego, and Santa Clara County district attorney's offices.

This is the third judgment obtained in the joint effort against debt collectors over the past several years. In October 2018, the prosecution group secured a \$9 million judgement against Allied Interstate, LLC as well as a \$3.5 million judgment against Synchrony Bank last year.

The case was handled in Riverside County by Deputy District Attorneys Harold Anderson and Jonathan Magno of the DA's Consumer Protection Unit.

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