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For Immediate Release**FCC CONCLUDES ‘SPRING CLEANING’ ENFORCEMENT SERIES BY ORDERING VOICE SERVICE PROVIDER TO CEASE ILLEGAL ROBOCALL CAMPAIGN MARKETING LENDING SERVICES*****FCC, CFPB Warn Vets and Active Duty Military of Robocalls***

WASHINGTON, May 20, 2024—In its third and final “Spring Cleaning” action, the FCC’s Enforcement Bureau today issued a cease-and-desist letter against voice service provider, Alliant Financial. The letter ordered Alliant Financial to cease and desist its origination of an illegal robocall campaign pitching debt consolidation loans. The Bureau also issued a “K4 Public Notice,” notifying all U.S.-based voice service providers that they may be permitted to cease carrying Alliant Financial’s call traffic.

The robocall campaign originated by Alliant Financial featured prerecorded messages claiming to be from One Street Financial, Main Street Financial, and Alliant Financial. The latter two names are similar to unrelated financial companies such as MainStreet Financial Services and Alliant Financial Solutions, both of which have posted warnings about the calls on their respective websites. The YouMail software app company estimates that the campaign collectively placed approximately 78 million calls to consumers between November 1, 2023 and February 29, 2024.

The Bureau also observed that predatory lending campaigns, generally, can pose a significant threat to financial and personal well-being. While the Bureau does not claim that Alliant Financial targeted any particular groups, the FCC noted that active duty service members, veterans, and their families face an increased risk from campaigns of this nature. Predatory lenders target active duty service members and veterans more frequently than other consumers. Predatory lending schemes can harm financial stability which, in turn, can compromise physical and mental health.

Today’s action completes the Bureau’s “Spring Cleaning” initiative, which in coordination with our regulatory partners at the Federal Trade Commission, Internal Revenue Service, Consumer Financial Protection Bureau, Department of Education, and Department of Veterans Affairs, tackled multiple illegal robocall schemes during the spring season. The Commission’s enforcement actions during this initiative focused on disrupting illegal robocall campaigns involving fake tax relief programs, suspicious student loan programs, and predatory debt relief schemes.

FCC Leadership

“There are scammers who try to exploit people working to get out of debt and veterans and military families are at a higher risk for this kind of fraud,” **said FCC Chairwoman Jessica Rosenworcel.** “So we are putting these bad actors on notice that they can’t keep targeting people with this junk and taking advantage of their attempts to build a better financial future for themselves.”

FCC Enforcement Bureau:

“We continue to use our enforcement tools to protect consumers from illegal robocalling campaigns. Our ‘Spring Cleaning’ initiative has demonstrated the benefits of increased collaboration in reducing the harmful effects of such unlawful calling campaigns,” **said Enforcement Bureau Chief Loyaan A. Egal**. “We thank our federal partners at the Consumer Financial Protection Bureau and the Department of Veterans Affairs for their partnership in helping to combat the negative impact of debt relief campaigns, including those that disproportionately affect veterans and service members in particular.”

CFPB Enforcement:

“Robocalls and telemarketing scams often target consumers facing high debts or financial instability,” **said Eric Halperin, Assistant Director, Enforcement**. “The CFPB is committed to identifying and shutting down these criminal enterprises.”

Consumer Voices:

Consumers reported being contacted by this campaign multiple times, which caused frustration and annoyance and hampered their ability to use their phones. These are excerpts from consumer complaints about these calls received by the FCC:

- “I am receiving multiple calls every day from different numbers with the message, ‘Alliant Financial our records indicate you have a pre-approval which is set to expire from one of our partners of up to 100,000 dollar personal loan to speak with a member of our team please press 2 to speak to . . .’ My voicemail is constantly full of their messages and others who I want to talk to are unable to leave me a message. How do I stop the calls?”
- “I have been receiving calls from ‘Brian at Main Street financial’ multiple times a day for months now. I block the number but they call back shortly after using a similar number. The calls come in 7 days a week from 7am until 9pm. Please help.”
- “Several times a day from several different numbers I get ‘Sarah’ from One Street Financial calling me about a debt consolidation loan that expires at the end of 2023. It WONT stop. I have blocked 20+ different [sic] numbers and each time they leave a message on the voice mail. I have enabled my cell phone carriers scam shield. Nothing helps.”

Tips for Veterans

Veterans and their families are too often targets of robocall scammers, especially under the guise of debt relief. People should be aware that robocallers may call from a number that appears familiar or legitimate, may use your personal information to get other personal or financial information, and may use pressure and fear tactics. Veterans should also look out for pressure to stop paying a current loan, upfront payments, switching loan servicers, use of money orders or gift card payments, and other unusual offers and requests. More information about how to protect yourself from scammers and fraud can be found at [VA.gov/VSAFE](https://www.va.gov/VSAFE).

What’s New

The Enforcement Bureau issued a [cease-and-desist letter](#) demanding that Chicago-based voice service provider Alliant Financial no longer originate a loan servicing robocall campaign. □ The Bureau warned the company that, if it does not stop its support for illegal robocalls and promptly report to the FCC the actions it has taken to prevent continued activity, it may be cut off from handing call traffic to other voice service providers. □ U.S.-based voice service providers

nationwide received a “[K4 Public Notice](#)” from the Bureau informing them that, depending on Alliant Financial’s cooperation, they may cease accepting traffic originated by Alliant Financial.

How We Got Here

Since March 2021, the FCC has been issuing [cease-and-desist letters](#) to companies suspected of originating and/or transmitting illegal robocall campaigns. □ These warnings have largely resulted in the targets ending their robocall activities. □ Where a warning was not enough, the FCC has moved quickly to block ongoing robocall campaigns. □ The FCC has prioritized addressing ongoing robocall campaigns to save consumers from the scams and the frustration of illegal calls.

Getting Results:

The [FCC’s Robocall Response Team](#) serves as an FCC staff working group to combat the unyielding menace of illegal spoofed, or scam, robocalls. □

- Issuing the first-ever Consumer Communications Information Services Threat ([C-CIST](#)) classification to formally name threat actors that use U.S. communications networks to perpetuate the most harmful, illegal schemes against consumers;
- Blocking active robocall scam campaigns by issuing first-of-their-kind actions;
 - 99% drop in auto warranty scam robocalls after an FCC action;
 - 88% month-to-month drop in student loan scam robocalls in 2022;
 - Halted predatory mortgage robocalls targeting homeowners nationwide;
- Fining companies record-breaking amounts for illegal robocalls and spoofing;
- Closing gateways used by international robocallers to reach Americans’ phones;
- Widespread implementation of STIR/SHAKEN caller ID authentication standards – including applying the requirements to gateway providers;
- Working with industry to traceback illegal calls to their sources;
- Ensuring voice service providers meet FCC robocall mitigation requirements;
- Signing robocall investigation partnerships with [49](#) states, District of Columbia, Guam and international partners;
- Establishing first-of-their-kind regulations targeting scam text messaging; and
- Launching the Robocall Mitigation Database to monitor STIR/SHAKEN compliance.

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*This is an unofficial announcement of Commission action. Release of the full text of a Commission order constitutes official action.
See MCI v. FCC, 515 F.2d 385 (D.C. Cir. 1974).*