# UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

Brian Casler Jr., on behalf of himself and all others similarly situated,	: : Civil Action No.:
Plaintiff,	\$
v.	:
Arcadia Recovery Bureau, LLC,	: COMPLAINT
Areadia Recovery Bureau, ELE,	:
Defendant.	* i • i
	¥

For this Class Action Complaint, the Plaintiff, Brian Casler Jr., by and through his undersigned counsel, pleading on his own behalf and on behalf of others similarly situated, states as follows:

### INTRODUCTION

- Plaintiff, Brian Casler Jr. ("Plaintiff"), brings this class action for damages arising from the unlawful debt collection practices engaged in by Defendant Arcadia Recovery Bureau, LLC ("Defendant" or "Arcadia").
- 2. The Fair Debt Collection Practices Act (the "FDCPA"), 15 U.S.C. § 1692d prohibits a debt collector from "engag[ing] in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt," which encompasses "the placement of telephone calls without meaningful disclose of the caller's identity." 15 U.S.C. § 1692d(6).
- 3. Courts "have concluded that such disclosure would minimally involve the name of the debt collection company . . . ." *Rhodes v. Olson Assocs.*, *P.C.*, 83 F. Supp. 3d 1096, 1109 (D. Colo. 2015) (certifying class of consumers who received voicemail from debt collector that failed to disclose name of debt collector).

- 4. Nevertheless, Arcadia left a voicemail with Plaintiff, and thousands of other individuals, that stated in an artificial voice that it is (1) "from a debt collector"; (2) is "an attempt to collect a debt and information obtained will be used for that purpose,"; (3) asks the recipient to "please contact me about an important business matter"; (4) but fails to disclose the name of the debt collector calling, or otherwise provide more identifying information about the caller aside from it being a "debt collector."
- As a consumer who received one of Arcadia's illegal voicemails, Plaintiff sues
   Arcadia for its FDCPA violations individually and on behalf of all others similarly situated.

#### JURISDICTION AND VENUE

- 6. This Court has original jurisdiction over this matter pursuant to 28 U.S.C. § 1331. Mims v. Arrow Fin. Serv., LLC, 132 S. Ct. 740, 751-53 (2012).
- 7. Venue is proper in this District pursuant to 28 U.S.C. § 1391, because Defendant resides in this District and because a substantial part of the events giving rise to the claim occurred in this District.

#### **PARTIES**

- 8. Plaintiff is, and at all times mentioned herein was, an adult individual residing in Rensselaer, New York, who meets the definition of a "consumer" under 15 U.S.C. § 1692a(3).
- 9. Defendant Arcadia is a Pennsylvania business entity headquartered at 645 Penn Street, 4th Floor, Reading, Pennsylvania 19601, that meets the definition of a "debt collector" as that term is defined by in 15 U.S.C. § 1692a

#### ALLEGATIONS APPLICABLE TO PLAINTIFF

10. Plaintiff incurred an alleged debt (the "Debt") to a creditor (the "Original Creditor") that arose out of a transaction for personal, family, or household purposes.

- 11. The Debt meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 12. Thereafter, the Original Creditor sold the Debt to Arcadia or otherwise enlisted Arcadia to collect the Debt on its behalf.
- 13. On May 10, 2018, Arcadia called Plaintiff and left a voicemail with him (the "Voicemail") which stated, in an artificial, robotic-sounding voice, that it was "from a debt collector" and was "an attempt to collect a debt and any information obtained will be used for that purpose." The Voicemail then concluded by asking Plaintiff to "please contact me about an important business matter at (866) 585-1564."
  - 14. The Voicemail did not state that it was being placed by Arcadia Recovery Bureau.
- 15. The Voicemail did not provide *any* details about who placed the Voicemail, aside from stating it was from a "debt collector."
- 16. Upon receiving the Voicemail, Plaintiff was extremely frustrated and concerned that a purported debt collector was attempting to collect a consumer debt from him but refused to identify itself.

## **CLASS ACTION ALLEGATIONS**

# A. The Class

- 17. Plaintiff brings this case as a class action pursuant to Fed. R. Civ. P. 23 on behalf of himself and all others similarly situated.
  - 18. Plaintiff represents, and is a member of the following class (the "Class"):

All natural persons in the United States for whom Arcadia left, or caused to be left, a voice message identical to or substantially similar to the Voicemail, in connection with the collection of a consumer debt, between May 10, 2017 and May 10, 2018.

19. Defendant and its employees or agents are excluded from the Class. Plaintiff does not know the number of members in the Class, but believes the class members number in the

several thousands, if not more. Thus, this matter should be certified as a class action to assist in the expeditious litigation of this matter.

# B. Numerosity

- 20. Upon information and belief, Defendant leaves voice messages identical to and/or substantially similar to the Voicemail it left for Plaintiff, for thousands of other consumers across the country. The members of the Class, therefore, are believed to be so numerous that joinder of all members is impracticable.
- 21. The exact number and identities of the Class members are unknown at this time and can only be ascertained through discovery. Identification of the Class members is a matter capable of ministerial determination from Defendant's records.

# C. Common Questions of Law and Fact

- 22. There are questions of law and fact common to the Class that predominate over any questions affecting only individual Class members. These questions include:
  - a. Whether Defendant's practice of leaving the Voicemail, or voice message substantially similar to the Voicemail, with consumers, violates the FDCPA;
  - Whether Defendant is liable for damages, and the amount of such damages;
     and
  - c. Whether Defendant should be enjoined from such conduct in the future.
- 23. The common questions in this case are capable of having common answers. If Plaintiff's claim that Defendant's Voicemail to Plaintiff and numerous other consumers violated the FDCPA, then Plaintiff and the Class members will have identical claims capable of being efficiently adjudicated and administered in this case.

#### D. Typicality

24. Plaintiff's claims are typical of the claims of the Class members, as they are all based on the same factual and legal theories, i.e., Defendant's placing of identical voice messages to Plaintiff and the Class.

#### E. Protecting the Interests of the Class Members

25. Plaintiff will fairly and adequately protect the interests of the Class and has retained counsel experienced in handling class actions and claims involving unlawful business practices. Neither Plaintiff nor his counsel has any interests which might cause them not to vigorously pursue this action.

# F. Proceeding Via Class Action is Superior and Advisable

- 26. A class action is superior to other available methods for the fair and efficient adjudication of the controversy. Congress specifically provided, at 15 U.S.C. 1692k, for the commencement of class actions as a principal means of enforcing the FDCPA.
- 27. Absent a class action, most members of the class would find the cost of litigating their claims to be prohibitive and, therefore, would have no effective remedy at law.
- 28. The members of the class are generally unsophisticated individuals, whose rights will not be vindicated in the absence of a class action.
- 29. The class treatment of common questions of law and fact is also superior to multiple individual actions or piecemeal litigation in that it conserves the resources of the court and the litigants and promotes consistency and efficiency of adjudication.
- 30. Prosecution of separate actions could result in inconsistent or varying adjudications with respect to individual class members that would establish incompatible standards of conduct for Defendant and other debt collectors. Conversely, adjudications with

respect to individual class members would be dispositive of the interest of all other class members.

31. The amount of money at issue is such that proceeding by way of a class action is the only economical and sensible manner in which to vindicate the injuries sustained by Plaintiff and the other members of the Class.

# COUNT I VIOLATION OF THE FDCPA, 15 U.S.C. § 1692d

- 32. Plaintiff repeats and realleges the above paragraphs of this Complaint and incorporates them herein by reference.
- 33. The FDCPA, 15 U.S.C. § 1692d provides that "A debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: . . . (6) Except as provided in section 1692b of this title, the placement of telephone calls without meaningful disclosure of the caller's identity." 15 U.S.C. § 1692d(6).
  - 34. The Voicemail did not meaningfully disclose the caller, Arcadia's identity.
- 35. In addition, the Voicemail was not placed for the purpose of acquiring location about Plaintiff; instead, it self-identified as "an attempt to collect a debt and any information obtained will be used for that purpose."
- 36. Defendant left the Voicemail for Plaintiff, and left identical or substantially similar voice messages to consumers across the country, in connection with the collection of consumer debts.
- 37. By virtue of the foregoing, Plaintiff is entitled to recover damages as prayed for herein.

# PRAYER FOR RELIEF

WHEREFORE, the Plaintiff prays that judgment be entered against Defendant:

- Awarding statutory damages as provided under the FDCPA, pursuant to 15 U.S.C. § 1692k;
- 2. Awarding reasonable attorney's fees, litigation expenses and costs incurred pursuant to 15 U.S.C. § 1692k(a)(3); and
- 3. Such other and further relief as the Court deems just and proper.

## TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: June 1, 2018

Respectfully submitted,

Sergei Lemberg

LEMBERG LAW, L.L.C. 43 Danbury Road, 3rd Floor

Wilton, CT 06897

Telephone: (203) 653-2250 Facsimile: (203) 653-3424 Attorneys for Plaintiff

# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

# CASE MANAGEMENT TRACK DESIGNATION FORM

Brian Casler Jr.,on himself and others		CIVIL ACTION		
situated, v.	:			
Arcadia Recovery Bu	reau, LLC :	NO.		
plaintiff shall complete a Ca filing the complaint and serve side of this form.) In the edesignation, that defendant s	se Management Track e a copy on all defendar event that a defendant shall, with its first apper ties, a Case Managem	Delay Reduction Plan of this court, counsel Designation Form in all civil cases at the timents. (See § 1:03 of the plan set forth on the revidoes not agree with the plaintiff regarding the earance, submit to the clerk of court and servent Track Designation Form specifying the te assigned.	erse said e on	
SELECT ONE OF THE FO	OLLOWING CASE N	MANAGEMENT TRACKS:		
(a) Habeas Corpus – Cases l	brought under 28 U.S.	C. § 2241 through § 2255.	( )	
(b) Social Security – Cases and Human Services den		decision of the Secretary of Health ecurity Benefits.	( )	
(c) Arbitration - Cases requ	ired to be designated f	or arbitration under Local Civil Rule 53.2.	( )	
(d) Asbestos – Cases involve exposure to asbestos.	ing claims for persona	l injury or property damage from	( )	
commonly referred to as	complex and that need	nto tracks (a) through (d) that are d special or intense management by detailed explanation of special	( )	
(f) Standard Management –	Cases that do not fall	into any one of the other tracks.	( X)	
	1			
6/1/2018	- Ann	Plaintiff		
Date	Attorney at-law	Attorney for		
(203)653-2250	(2,03)653-3424	slemberg@lemberglaw	7.COM	
	1			

**FAX Number** 

E-Mail Address

(Civ. 660) 10/02

Telephone

#### Civil Justice Expense and Delay Reduction Plan Section 1:03 - Assignment to a Management Track

- (a) The clerk of court will assign cases to tracks (a) through (d) based on the initial pleading.
- (b) In all cases not appropriate for assignment by the clerk of court to tracks (a) through (d), the plaintiff shall submit to the clerk of court and serve with the complaint on all defendants a case management track designation form specifying that the plaintiff believes the case requires Standard Management or Special Management. In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.
- (c) The court may, on its own initiative or upon the request of any party, change the track assignment of any case at any time.
- (d) Nothing in this Plan is intended to abrogate or limit a judicial officer's authority in any case pending before that judicial officer, to direct pretrial and trial proceedings that are more stringent than those of the Plan and that are designed to accomplish cost and delay reduction.
- (e) Nothing in this Plan is intended to supersede Local Civil Rules 40.1 and 72.1, or the procedure for random assignment of Habeas Corpus and Social Security cases referred to magistrate judges of the court.

#### SPECIAL MANAGEMENT CASE ASSIGNMENTS (See §1.02 (e) Management Track Definitions of the Civil Justice Expense and Delay Reduction Plan)

Special Management cases will usually include that class of cases commonly referred to as "complex litigation" as that term has been used in the Manuals for Complex Litigation. The first manual was prepared in 1969 and the Manual for Complex Litigation Second, MCL 2d was prepared in 1985. This term is intended to include cases that present unusual problems and require extraordinary treatment. See §0.1 of the first manual. Cases may require special or intense management by the court due to one or more of the following factors: (1) large number of parties; (2) large number of claims or defenses; (3) complex factual issues; (4) large volume of evidence; (5) problems locating or preserving evidence; (6) extensive discovery; (7) exceptionally long time needed to prepare for disposition; (8) decision needed within an exceptionally short time; and (9) need to decide preliminary issues before final disposition. It may include two or more related cases. Complex litigation typically includes such cases as antitrust cases; cases involving a large number of parties or an unincorporated association of large membership; cases involving requests for injunctive relief affecting the operation of large business entities; patent cases; copyright and trademark cases; common disaster cases such as those arising from aircraft crashes or marine disasters; actions brought by individual stockholders; stockholder's derivative and stockholder's representative actions; class actions or potential class actions; and other civil (and criminal) cases involving unusual multiplicity or complexity of factual issues. See §0.22 of the first Manual for Complex Litigation and Manual for Complex Litigation Second, Chapter 33.

JS 44 (Rev. 06/17)

# **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.)

I. (a) PLAINTIFFS		DEFENDANTS	<u> </u>			
Brian Casler Jr., on beha	alf of himself and all others similarly situa		Arcadia Recovery Bureau, LLC,			
31 5	of First Listed Plaintiff State of New York EXCEPT IN U.S. PLAINTIFF CASES)	NOTE: IN LAND CO	e of First Listed Defendant (IN U.S. PLAINTIFF CASES OF ONDEMNATION CASES, USE TO TOF LAND INVOLVED.			
(c) Attorneys (Firm Name, Lemberg Law, LLC. 43 Danbury Road Wilton, Connecticut 0688	Address. and Telephone Number)  97; (203) 653-2250	Attorneys (If Known)	(			
II. BASIS OF JURISD	ICTION (Place an "X" in One Box Only)	III. CITIZENSHIP OF P	PRINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff		
U.S. Government Plaintiff		(For Diversity Cases Only)	TF DEF  1 Incorporated or Pr of Business In T	and One Box for Defendant) PTF DEF rincipal Place		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Another State	1 2			
		Citizen or Subject of a  Foreign Country	3 G 3 Foreign Nation	□ 6 □ 6		
IV. NATURE OF SUIT				of Suit Code Descriptions,		
110 Insurance   120 Marine   130 Miller Act   140 Negotiable Instrument   150 Recovery of Overpayment & Enforcement of Judgment   151 Medicare Act   152 Recovery of Defaulted Student Loans (Excludes Veterans)   153 Recovery of Overpayment of Veteran's Benefits   160 Stockholders' Suits   190 Other Contract   195 Contract Product Liability   196 Franchise   210 Land Condemnation   220 Foreclosure   230 Rent Lease & Ejectment   240 Torts to Land   245 Tort Product Liability   290 All Other Real Property	□ 330 Federal Employers' Liability □ 340 Marine □ 345 Marine Product Liability □ 350 Motor Vehicle □ 785 Motor Vehicle □ Product Liability □ 360 Other Personal Injury □ 360 Personal Injury Medical Malpractice □ 345 Amer. w/Disabilities □ 442 Employment □ 445 Amer. w/Disabilities □ Cher □ 448 Education □ 349 Product Liability □ 370 Other Personal □ 371 Truth in Lending □ 380 Other Personal □ 385 Property Damage □ 385 Property Damage □ 785 Property Damage □ 785 Property Damage □ 186 Prisoner Perfit( □ 440 Other Civil Rights □ 441 Voting □ 442 Employment □ 443 Housing/ Accommodations □ 445 Amer. w/Disabilities □ 510 Motions to Vacat Sentence □ 530 General □ 535 Death Penalty Other: □ 540 Mandamus & Other: □ 550 Civil Rights □ 555 Prison Conditions □ 560 Civil Detainee Conditions of Confinement	of Property 21 USC 881  of 90 Other    Gamma   Gamma	422 Appeal 28 USC 158   423 Withdrawal 28 USC 157   425 Withdrawal 28 USC 157   426 USC 157   427 Withdrawal 28 USC 157   428 Withdrawal 28 USC 157   428 USC 158 USC 15	□ 375 False Claims Act □ 376 Qui Tam (31 USC □ 3729(a)) □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced and □ Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities/ □ Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information □ Act □ 896 Arbitration □ 899 Administrative Procedure □ Act/Review or Appeal of □ Agency Decision □ 950 Constitutionality of □ State Statutes		
▼1 Original □ 2 Ren	Cite the U.S. Civil Statute under which you a 15 U.S.C. § 1692d, ET SEQ.	(specify)	er District Litigation Transfer			
VII. REQUESTED IN	VIOLATIONS OF THE FDCPA  CHECK IF THIS IS A CLASS ACTION		CHECK YES only	if demanded in complaint:		
COMPLAINT: VIII. RELATED CASE	UNDER RULE 23, F.R.Cv.P.	1,000,000.00	JURY DEMAND:	¥ Yes □ No		
IF ANY	(See instructions):  JUDGE	/	DOCKET NUMBER	w.		
DATE 06/01/2018	SIGNATURE OF A	TORNEY OF RECORD				
FOR OFFICE USE ONLY  RECEIPT # AM	IOUNT APPLYING IFP	JUDGE	MAG IIID	GE		

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#### UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar. Address of Plaintiff: 9 Forbes Ave., Floor 2 Rensselaer, New York 12144 645 Penn St., 4th Floor Reading, PA 19601 Place of Accident, Incident or Transaction: County of Berks (Use Reverse Side For Additional Space) Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock? Yes□ No 2 (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a)) Does this case involve multidistrict litigation possibilities? Yes□ RELATED CASE, IF ANY: Case Number: Date Terminated: Civil cases are deemed related when yes is answered to any of the following questions: 1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? 2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court? 3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously No terminated action in this court? Yes 4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual? Noi Yes CIVIL: (Place / in ONE CATEGORY ONLY) B. Diversity Jurisdiction Cases: A. Federal Question Cases: 1. D Indemnity Contract, Marine Contract, and All Other Contracts 1. 

Insurance Contract and Other Contracts 2. Airplane Personal Injury 2. G FELA 3. D Jones Act-Personal Injury 3. 

Assault, Defamation 4. □ Antitrust 4. 

Marine Personal Injury 5. D Motor Vehicle Personal Injury 5. Patent 6. □ Other Personal Injury (Please specify) 6. □ Labor-Management Relations 7. Products Liability 7. Civil Rights 8. Products Liability - Asbestos 8. 

Habeas Corpus 9. □ Securities Act(s) Cases 9. □ All other Diversity Cases 10. ☐ Social Security Review Cases (Please specify) 11. All other Federal Question Cases (Please specify) Consumer Credit ARBITRATION CERTIFICATION (Check Appropriate Category) L Sergei Lemberg counsel of record do hereby certify: X Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs; Relief other than monetary damages is sought. 317359 DATE: 06/01/2018 Attorney at La Attorney I.D.# NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38. I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above. 317359 DATE: 06/01/2018 Attorney I.D.#

CIV. 609 (5/2012)

# **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Arcadia Recovery Bureau Failed to Properly Identify Itself in Voice Message</u>, <u>Lawsuit Claims</u>