

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WISCONSIN**

Sasha Rizzo, on behalf of herself and all
others similarly situated,

Plaintiff,

v.

Discover Bank and Kohn Law Firm S.C.,

Defendants.

Court File No.: 17-cv-408

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

I.

INTRODUCTION

1. This is an action for damages, declaratory and injunctive relief, brought by Sasha Rizzo (“Plaintiff Rizzo”) because of Defendant Discover Bank (“Defendant Discover”) and Defendant Kohn Law Firm S.C.’s (“Defendant Law Firm”) violations of Plaintiff’s privacy rights under the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681, et seq. and the protections of the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692 et seq.
2. Defendants publicly filed highly confidential and statutorily protected consumer reports¹ of Plaintiffs and many other similarly situated Wisconsin consumers

¹ As will be elaborated on below, a “credit score” is a “consumer report” See, 15 U.S.C §1681a(d)(1)(A) and 15 U.S.C §1681g(f)(2)(A). Consumer reports are statutorily protected by the FCRA from wrongful disclosure to third parties. For purposes of this Complaint, Plaintiffs will use the terms “credit report,” “consumer report” and “credit score” interchangeably. They all maintain the same level of protection

(collectively herein “Plaintiff”) as part of state court collection actions commenced in Wisconsin circuit courts. Plaintiff seeks relief under the federal Fair Credit Reporting Act (“FCRA”) as such “use” of Plaintiffs’ consumer reports is not a permitted purpose, nor do the credit scores in any way “evidence” the writing of the underlying credit transactions. Defendants’ egregious practices run afoul of exactly what Congress intended to prevent with its enactment of both the FCRA and FDCPA. The FCRA was passed to keep consumer credit reports strictly private and protected from unlawful disclosure to unauthorized parties. Defendants violated these privacy provisions and should now be held accountable.

3. Courts in the Seventh Circuit acknowledge that the purpose of the FDCPA as a whole is to “eliminate abusive debt collection practices by debt collectors,” §1692(a), and debt collectors are liable for failure to comply with “any provision” of the Act. §1692k(a). Courts in this circuit also acknowledge that the FDCPA is a broad remedial statute that imposes strict liability on debt collectors, and its terms are to be applied in a liberal manner.

II.

JURISDICTION

4. Jurisdiction of this court arises under 28 U.S.C. § 1331 (Federal Question), 28 U.S.C. § 1337 (Commerce), 15 U.S.C. §1692k and 15 U.S.C. § 1681(p) (“FCRA”).
5. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(2) because the

conduct at issue occurred in this District, the Plaintiffs reside in this District, and Defendants Discover and Kohn Law Firm conduct business in this District.

III.

PARTIES

6. Plaintiff Sasha Rizzo, formerly known as Sasha M. Murphy, is an individual consumer currently residing in Eau Claire County, Wisconsin. Plaintiff Rizzo was and is a “person” as defined under 15 U.S.C. § 1681a(b), and is protected by and entitled to enforce the remedies of the FCRA and is a “consumer” as that term is defined by 15 U.S.C. § 1692a(3).
7. Defendant Discover Bank is a Delaware state-chartered bank and leading credit card issuer and has its principal place of business in Delaware with a registered agent for service of Discover Bank, 100 West Market, Greenwood, DE 19950. Defendant Discover is a Bank engaged in business throughout the United States and also in the State of Wisconsin and lends money to and collects from Wisconsin residents. Defendant Discover was and is a “person” as defined under 15 U.S.C. § 1681a(b) and a “user” of consumer information pursuant to §1681b(f), and is restricted by and subject to the remedies of the FCRA. Discover is also a “creditor” as defined by 15 U.S.C. 1692a(6)
8. Defendant Kohn Law Firm S.C. is law firm licensed to do business in the State of Wisconsin and has a principal place of business located at 735 N. Water Street,

#1300, Milwaukee, Wisconsin 53202. Defendant Law Firm regularly engages in the collection of consumer debts in the District of Wisconsin. Defendant Law Firm regularly attempts to collect consumer debts alleged to be due another. Defendant Law Firm is, therefore, a “debt collector” as that term is defined by the FDCPA, 15 U.S.C. § 1692a(6). Defendant Law Firm is also a “person” as defined in 15 U.S.C. § 1681a(b) and 15 U.S.C. §1681b(f) and is subject to the requirements of the FCRA.

IV.

BACKGROUND INFORMATION

9. As a result of Defendants’ conduct Plaintiff and the putative class have suffered an injury in fact, that the injury is traceable to the conduct of the Defendants, and the harm is likely to be redressed by a favorable judicial decision.
10. As shown in the paragraphs that follow, the Plaintiff and the putative class have suffered “an invasion of a legally protected interest” which is their privacy of private and financial information occasioned by the conduct of the Defendants.
11. The paragraphs below show that the legally protected interest is concrete and particularized and “actual or imminent” and has affected the Plaintiff and the putative class in a personal and individual way.
12. The United States Supreme Court has held in *Spokeo, Inc. v. Robins*, 136 S. Ct. 1540, 2016 WL 2842447 (May 16, 2016), that for standing purposes, concrete injuries include intangible harms.

13. The Court in *Spokeo* further noted that:

“Because the doctrine of standing derives from the case or controversy requirement, and because that requirement in turn is grounded in historical practice, it is instructive to consider whether an alleged intangible harm has a close relationship to a harm that has traditionally been regarded as providing a basis for a lawsuit in English or American Courts.”

And,

“...that Congress may elevate to the status of legally cognizable injuries concrete, de facto injuries that were previously inadequate in law.”
(Emphasis Added).

14. Invasion of privacy is an example in the Restatement (Second) of Torts 652A (1977) of “harm that has traditionally been regarded as providing a basis for a lawsuit in English or American courts.”

15. The lead Senate sponsor, William Proxmire² stated that:

The aim of the Fair Credit Reporting Act is to see that the credit reporting system serves the consumer as well as the industry. ...the consumer has a right to see that the information is kept confidential and it is used for the purposed for which it is collected; and he has the right to be free from unwarranted invasions of his personal privacy...
(Emphasis Added).

16. One of the primary protections of the FCRA is the requirement that “users”, such as Defendants Discover and Law Firm, have a permissible purpose when they use a consumer report as demonstrated in 15. U.S.C. §§ 1681b(a) & 1681b(f).

V.

FACTUAL ALLEGATIONS

17. As a consumer managing her financial affairs, Plaintiff Rizzo, and others similarly

² 115 Cong. Rec. 2413 (1969).

situated, sought credit by the use of credit cards for personal financial needs from Defendant Discover.

18. Plaintiff Rizzo had a Discover credit card ending in 4195, which constitutes a debt as that term is defined at 15 U.S.C. § 1692a(5).
19. Plaintiff Rizzo was unable to repay the balance on her Defendant Discover credit card account.
20. Defendants Discover and Law Firm, through its attorney Tyler M. Helsel, filed a state court collection complaint in the Circuit Court of Eau Claire County on or about May 8th, 2017, bearing the court file number 2017-SC-000774.
21. The complaint sought to recover a money judgment in the amount of \$4,850.78 against Plaintiff Rizzo (f/k/a Murphy) for the unpaid balance on the credit card, plus costs and disbursements and interest.
22. Defendants Discover and Law Firm attached a copy of a monthly billing statement at paragraph 15 of the state court collection action relating to Plaintiff Rizzo's credit card debt.
23. Specifically, one document Defendants attached to the state court collection complaint was Plaintiff Rizzo's credit score information. (*See attached Exhibit 1*).
24. Plaintiff Rizzo's credit score published by Defendants constitutes part of her credit history as shown in her "consumer report" as that term is defined by 15 U.S.C. § 1681a(d)(1).
25. This illegal use and/or publication of Plaintiff Rizzo's credit score violated the

requirements of 15 U.S.C. §1681b(f) as neither Defendants Discover nor Kohn Law Firm had a permissible purpose for using and/or publishing such protected personal private information.

26. Defendants had no permissible purpose for “using” Plaintiff Rizzo’s consumer report in its public filings, and therefore has violated the provisions of 15 U.S.C. §§ 1681b and 1681b(f).
27. Defendant Law Firm by filing the state court collection action was attempting to collect the Defendant Discover’s credit card debt.
28. Defendant Law Firm’s filing of Plaintiff Rizzo’s personal consumer report / credit score violated 15 U.S.C. §§ 1692d, 1692e(10) and 1692f.

VI.

CLASS ALLEGATIONS

29. Defendants unlawfully “used” the consumer report / credit score of Plaintiff and others when they published said reports in their filing of collection complaints in circuit courts throughout the state of Wisconsin.
30. Upon information and belief, Defendants have on more than one hundred (100) occasions within the past two (2) years filed state court collection actions against similar account holders in the State of Wisconsin wherein it unlawfully “used” the consumer report/score, in violation of 15 U.S.C. §§ 1681b(f).
31. Plaintiff brings this action individually and as a class action.

32. Pursuant to Federal Rule of Civil Procedure 23(a-b), Plaintiff seeks to certify two (2) classes.

33. The first class Plaintiff seeks to certify is defined hereinafter the “FCRA Class”:

All current and former customers of Defendant Discover in the State of Wisconsin that have had their consumer report published in circuit court collection actions within two year of the date of the filing of this Complaint.

34. The FCRA Class shall be subject to the following exclusions, who are not members of the FCRA Class, eligibility according to the above criteria notwithstanding:

All (1) Counsel for Plaintiff and the Class, (2) Counsel for Defendants, and (3) the assigned Judge, Magistrate Judge, and their clerks and staff.

35. The second class that Plaintiff seeks to certify is defined hereinafter the “FDCPA Class”:

All current and former customers of Defendant Discover in the State of Wisconsin that have had their consumer report / credit score published in state court collection actions by Defendant Law Firm within one year of the date of the filing of this Complaint.

36. The FDCPA Class shall be subject to the following exclusions, who are not members of the FDCPA Class, eligibility according to the above criteria notwithstanding:

All (1) Counsel for Plaintiff and the Class, (2) Counsel for Defendants, and (3) the assigned Judge, Magistrate Judge, and their clerks and staff.

Rule 23(a) Requirements

Numerosity

37. Defendant Discover is one of the largest banks in the United States, offering a variety of financial services to consumers in numerous states.
38. Defendant Discover provides credit cards to Wisconsin consumers.
39. Some of those Wisconsin consumers may have, at one time or another, defaulted on their Discover card obligations.
40. Defendant Discover, through its attorney Defendant Law Firm, have filed collection actions against such a large number of consumers such that joinder of all in this lawsuit would be impracticable.
41. Defendant Law Firm conducts debt collection activities throughout the state of Wisconsin and has filed collection actions against consumers on behalf of Defendant Discover.
42. Defendants routinely file collection actions in the State of Wisconsin and attach to those suits the consumer reports / credit scores and that joinder of all consumers in this lawsuit would be impracticable.
43. Therefore, the estimated number of class members for each subclass is in excess of 50 persons.

Commonality

44. All members of the FCRA and FDCPA Classes (hereinafter “Classes”) had their rights violated in the same manner by the same illegal actions of Defendants.

45. Common evidence, in particular (1) a list of customers in Wisconsin who have collection suits/actions filed against them by any law firm other than Defendant Law Firm; and (2) a list of Defendant Discover customers in Wisconsin who have had collection suits filed against them specifically by Defendant Law Firm, will drive resolution of the claims of the Classes.
46. Statutory relief under the FCRA and FDCPA is directed based upon the common conduct of Defendants, and not the subjective, individual experiences of members of the FCRA and FDCPA Classes.

Typicality

47. Plaintiff has the same claims to statutory relief as do all other members of the Classes.
48. Any defenses that Defendants may have to liability or quantum of statutory damages with respect to Plaintiff's claims would be generally applicable to all members of the two Classes.

Adequacy

49. Plaintiff brings this lawsuit after an extensive investigation of Defendants' alleged misconduct.
50. Plaintiff brings this lawsuit with the intention to stop Defendants' unlawful practices and recovery statutory remedies for all consumers affected.
51. Plaintiff will continue to vigorously pursue relief for the Classes.

52. Plaintiff's counsel, the Consumer Justice Center, P.A and Lyons Law Firm P.A., have been certified as class counsel in numerous of class actions enforcing consumer rights laws in this District and other districts of the United States federal courts.
53. Plaintiff's counsel are committed to expending the time, energy, and resources necessary to successfully prosecute this action on behalf of the Classes.

Rule 23(b)(3)

Predominance/Superiority

Predominance

54. Statutory relief under the FCRA and FDCPA follows from evidence that Defendants acted in a manner common to the entire class and not the subjective experience of any one complainant.
55. Common issues will predominate substantially over individual issues in the ultimate resolution of this action for the two classes.

Superiority

56. Plaintiff and Plaintiff's counsel are not aware of any other pending actions against Defendants related to their filings of consumers' credit reports in Wisconsin state court collection actions.
57. Members of the Classes have little interest in individual control over this action given the small amounts at stake compared to the cost, risk, delay, and uncertainty of recovery after prosecuting a lawsuit.
58. Upon information and belief, few members of the Classes are aware that Defendants' actions were unlawful.

59. The class notice mechanism provides an opportunity for uninformed members of the Classes to learn about their rights and obtain relief where they otherwise would not have.

VII.

CAUSES OF ACTION

COUNT I.

FAIR CREDIT REPORTING ACT - 15 U.S.C. § 1681 et seq.

AGAINST DEFENDANTS

60. Plaintiff incorporates by reference all the foregoing paragraphs.
61. Defendants willfully violated provisions of the Fair Credit Reporting Act. Defendants' violations include, but are not limited to the following:
- Defendants' violated 15 U.S.C. §§ 1681b and 1681b(f) and by willfully using a consumer report/credit score in the circuit court collection filings and is contrary to established Federal law.
62. As a result of the above and continuing violations of the FCRA, Defendants are liable to the Plaintiff in the sum of statutory damages, punitive damages, costs, disbursements, and reasonable attorneys' fees, along with any appropriate injunctive relief.

COUNT II.

FAIR DEBT COLLECTION PRACTICES ACT - 15 U.S.C. § 1692 et seq.

AGAINST DEFENDANT LAW FIRM

63. Plaintiff incorporates by reference all the foregoing paragraphs.
64. The foregoing acts and omissions of Defendant Law Firm constitute violations of the FDCPA as outlined above.
65. Defendant Law Firm engaged in unlawful debt collection activity when filing the collection action against Plaintiff and the simultaneous filing of the Plaintiff's consumer report / credit score, in violation of 15 U.S.C. §§ 1692d, 1692e(10) and 1692f.
66. As a result of Defendant Law Firm's violations of the FDCPA, Plaintiff is entitled to statutory damages, pursuant to 15 U.S.C. § 1692k(a)(2)(A), and reasonable attorney's fees and costs, pursuant to 15 U.S.C. § 1692k(a)(3), from Defendant Law Firm.

VIII.

TRIAL BY JURY

67. Plaintiff is entitled to and hereby demands a trial by jury. U.S. Const. amend. VII; Fed. R. Civ. P. 38.

IX.

REQUEST FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that a Judgment be entered against Defendants awarding her the following relief:

- (a) certifying the action as a class;
- (b) ordering that Plaintiff's counsel be named as class counsel;
- (c) awarding Plaintiff and the FCRA Class appropriate statutory and punitive damages for violating the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*;
- (d) awarding Plaintiff and the FCRA Class costs and reasonable attorney's fees and post judgment interest pursuant 15 U.S.C. §1681 *et seq.*;
- (e) an order enjoining the Defendants from further violations of the Fair Credit Reporting Act relative to the Defendant Discover's inclusion of consumer reports / scores in all such pleadings filed in various Wisconsin circuit courts;
- (f) an Order instructing Defendants to move to seal all class members' Wisconsin circuit court collection files;
- (g) awarding Plaintiff statutory damages against the Defendant Law Firm for violations of the FDCPA pursuant to 15 U.S.C. § 1692k;
- (h) awarding the FDCPA Class members statutory damages against Defendant Law Firm for violations of the FDCPA pursuant to 15 U.S.C. § 1692k;
- (i) awarding Plaintiff and the FDCPA Class members reasonable attorney's fees and costs against Defendant Law Firm;
- (j) any other appropriate declaratory and/or injunctive relief; and
- (k) such other and further relief as the court deems just and equitable.

Dated this 26th day of May, 2017.

Respectfully submitted,

By: s/Thomas J. Lyons Jr.
Thomas J. Lyons, Jr., Esq.
MN Attorney I.D. #: 0249646
CONSUMER JUSTICE CENTER, P.A.
367 Commerce Court
Vadnais Heights, MN 55127
Telephone: (651) 770-9707

Facsimile: (651) 704-0907
Email: tommy@consumerjusticecenter.com

Thomas J. Lyons, Esq.
WI Attorney I.D. #: 1019127
LYONS LAW FIRM P.A.
367 Commerce Court
Vadnais Heights, MN 55127
Telephone: (651) 770-9707
Facsimile: (651) 770-5830
Email: tlyons@lyonslawfirm.com

Joshua D. Christianson, Esq.
WI Attorney I.D. #: 1060033
FREUND LAW OFFICE
920 So. Farwell St., Ste. 1800
P.O. Box 222
Eau Claire, WI 54702-0222
Phone: 715/832-5151
josh@menomonie-bankruptcy.com

ATTORNEYS FOR PLAINTIFF

EXHIBIT 1

STATE OF WISCONSIN CIRCUIT COURT EAU CLAIRE COUNTY

Discover Bank C/O Discover Products Inc vs.
Sasha M Murphy

Amended

**Summons and Complaint
Small Claims**

Case No. 2017SC000774
Claim for money (\$10,000 or less) 31001

FILED
05-08-2017
Clerk of Circuit Court
Eau Claire County, WI
2017SC000774

Plaintiff:

Discover Bank C/O Discover Products Inc
6500 New Albany Road
New Albany OH 43054

Defendant:

Sasha M Murphy
[REDACTED]
Eau Claire WI 54701

If you require reasonable accommodations due to a disability to participate in the court process, please call 715-839-4816 at least 10 working days prior to the scheduled court date. Please note that the court does not provide transportation.

SUMMONS

To the Defendant(s):

You are being sued as described on the attached complaint. If you wish to dispute this matter:

- You must appear at the time and place stated.
- You must file a written answer and provide a copy to the plaintiff or plaintiff's attorney on or before the date and time stated.

If you do not appear or answer, the plaintiff may win this case and a judgment entered for what the plaintiff is asking.

When to Appear/File an Answer		
Date	06-06-2017	Time 03:00 pm
Place to Appear/File an Answer		
Room #2560 Eau Claire County Government Center 721 Oxford Avenue Eau Claire WI 54703		
Clerk/Attorney Signature Electronically Signed by Susan Schaffer	Date Summons Issued 05-08-2017	Date Summons Mailed 05-08-2017

STATE OF WISCONSIN, CIRCUIT COURT, EAU CLAIRE COUNTY

File#: 891188

For Official Use

FILED

05-08-2017

Clerk of Circuit Court
Eau Claire County, WI
2017SC000774

Plaintiff: (Name [first, middle, last], Address, City, State, Zip)
DISCOVER BANK
C/O DISCOVER PRODUCTS INC
6500 NEW ALBANY ROAD
NEW ALBANY OH 43054

See attached for additional plaintiffs.

-vs-

To: Defendant(s): (Name [first, middle, last], Address, City, State, Zip)

SASHA M MURPHY
[REDACTED]
EAU CLAIRE WI 54701-7894

See attached for additional defendants.

If you require reasonable accommodations due to a disability to participate in the court process, please call 715.839.4816 at least 10 working days prior to the scheduled court date. Please note that the court does not provide transportation.

Case No. _____

- Claim for money (\$10,000 or less) 31001
- Return of property (replevin) 31003
- Eviction 31004
- Eviction due to foreclosure 31002
- Arbitration award 31008
- Return of earnest money 31008
- Tort/Personal Injury (\$5,000 or less) 31010

Amended

Summons and Complaint
Small Claims

SUMMONS

To the Defendant(s):

You are being sued as described below. If you wish to dispute this matter:

- You must appear at the time and place stated,
AND/OR (Clerk will circle one)
- You must file a written answer and provide a copy to the plaintiff or plaintiff's attorney on or before the date and time stated.

If you do not appear or answer, the plaintiff may win this case and a judgment entered for what the plaintiff is asking.

When to Appear/File an Answer	
Date	Time
Place to Appear/File an Answer	
EAU CLAIRE COUNTY COURTHOUSE COUNTY BOARDROOM #2660 721 OXFORD AVE EAU CLAIRE, WI 54703	
Date Summons Issued	Date Summons Mailed

Clerk/Attorney Signature

COMPLAINT

Plaintiff's Demand:

The plaintiff states the following claim against the defendant(s):

1. Plaintiff demands judgment for: (Check as appropriate)

- Claim for Money \$4,850.78
- Return of Earnest Money
- Return of property (replevin) (Describe property in 2 lines.)
(Not to include Wis. Stats. 426.205 actions to recover unilateral.)
- Tort/Personal Injury
- Eviction
- Eviction due to foreclosure
- Confirmation, vacation, modification or correction of arbitration award.

Plus interest, costs, attorney fees, if any, and such other relief as the court deems proper.

2. Brief statement of dates and facts: (If this is an eviction action and you are seeking money damages, you must also state that claim on this form.)

See attached for additional information. Provide copy of attachments for court and defendant(s).

Verification: Under oath, I state that the above complaint is true, except as those matters stated upon information and belief, and as to those matters, I believe them to be true.

I am: plaintiff. attorney for the plaintiff.

State of Wisconsin
County of Milwaukee

Subscribed and sworn to before me on _____

Notary Public/Court Officer

Name Printed or Typed
My commission/term expires:

Signature of Plaintiff or Attorney Electronically signed by: */s/ TYLER M. HELSEL	Date MAY 05 2017	Attorney's State Bar Number 1103366
Plaintiff's/Attorney's Telephone Number 414/276-0438	Law Firm and Address Kohn Law Firm S.C. 736 N. Water St., Suite 1300 Milwaukee, WI 53202	

SC-500, 08/11 Summons and Complaint-Small Claims

Chapter 799, Wisconsin Statutes

This form shall not be modified. It may be supplemented with additional material.

STATE OF WISCONSIN

CIRCUIT COURT

Our File #891188
EAU CLAIRE COUNTY

DISCOVER BANK
C/O DISCOVER PRODUCTS INC
6500 NEW ALBANY ROAD
NEW ALBANY OH 43054

Plaintiff,

vs.

COMPLAINT

Case No.

***AMOUNT CLAIMED IS \$10,000 OR
LESS

SASHA M MURPHY

EAU CLAIRE WI 54701-7894

Defendant.

Now comes the plaintiff, by the Kohn Law Firm S.C., plaintiff's attorneys, and for a cause of action against the defendant, alleges as follows:

1. The plaintiff in this action is:

DISCOVER BANK
C/O DISCOVER PRODUCTS INC
6500 NEW ALBANY ROAD
NEW ALBANY OH 43054

2. Upon information and belief, the defendant is:

SASHA M MURPHY
EAU CLAIRE WI 54701-7894

3. The plaintiff and defendant entered into a charge account agreement and the defendant purchased various goods, merchandise and/or services, and/or took cash advances and/or balance transfers, utilizing said charge account, identified as Account # *****4195.

FIRST CAUSE OF ACTION - BREACH OF CONTRACT

4. The plaintiff realleges and incorporates paragraphs 1 through 3 above.

5. Through use of the charge account, the defendant agreed to be bound by the terms and conditions of the charge account agreement.

6. The defendant defaulted under the terms of said charge account agreement by failing to make payments when due, and there remains a balance due on the account.

SECOND CAUSE OF ACTION - ACCOUNT STATED

7. The plaintiff realleges and incorporates paragraphs 1 through 3 above.
8. The plaintiff provided monthly statements to the defendant evidencing charge account activity.
9. The defendant retained the statements without making written objections thereto.
10. The defendant has failed to pay the amount set forth on the statements and there remains a balance due.

THIRD CAUSE OF ACTION - IMPLIED CONTRACT/UNJUST ENRICHMENT

11. The plaintiff realleges and incorporates paragraphs 1 through 3 above.
12. The defendant was unjustly enriched by retaining the benefit of the various goods, merchandise, services, cash advances and/or balance transfers, and not paying for same.

DAMAGES

13. The plaintiff is seeking to recover from the defendant the amount set forth below, calculated as follows:

Principal, interest and fees through date of attached statement:	\$4,850.78
Late fees from the date of attached statement to May 3, 2017:	\$.00
Interest from the date of attached statement to May 3, 2017:	\$.00
Payments and/or credits received from the date of attached statement to May 3, 2017:	\$.00
TOTAL:	<hr/> \$4,850.78

14. The defendant refuses to pay to pay this debt despite due demand having been made by the plaintiff.

15. Attached hereto and incorporated herein by reference is a billing statement addressed to the defendant reflecting the total outstanding balance on the defendant's account at the time this billing statement was issued.

WHEREFORE, the plaintiff demands judgment against the defendant in the amount of \$4,850.78, as well as the costs and disbursements of this action and any other relief this court deems just and equitable.

NOTICE: This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Dated at Milwaukee, Wisconsin this MAY 05 2017.

KOHN LAW FIRM S.C.

Electronically signed by: /s/ TYLER M. HELSEL
TYLER M. HELSEL
STATE BAR# 1103366

735 N. Water St., Suite 1300
Milwaukee, WI 53202-4106
(414) 276-0435



891188
18

Discover® More® Card

Account number ending in 4195
Open Date: Jan 28, 2017 • Close Date: Feb 27, 2017
Cardmember Since 2010

Page 1 of 4

ACCOUNT SUMMARY

Previous Balance		\$4,712.60
Payments and Credits	+	\$0.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$37.00
Interest Charged	+	\$101.18
New Balance		\$4,850.78
See Interest Charge Calculation section following the Transactions section for detailed APR information		
Credit Line		\$4,300
Credit Line Available		\$0
Cash Advance Credit Line		\$600
Cash Advance Credit Line Available		\$0
You may be able to avoid interest on Purchases. See reverse for details.		

PAYMENT INFORMATION

New Balance	\$4,850.78						
Minimum Payment Due *	\$1,139.00						
Payment Due Date	March 22, 2017						
* Includes post due amount of:	\$980.00						
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penally APR of 29.99% variable.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p> <table border="1"> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> <tr> <td>Only the minimum payment</td> <td>15 years</td> <td>\$13,428</td> </tr> </table>		If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	15 years	\$13,428
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...					
Only the minimum payment	15 years	\$13,428					
If you would like information about credit counseling services, call 1-800-347-1121.							

Your FICO® Credit Score on 2/21/17

Track recent FICO® Scores on our mobile app or online

You are overlimit by \$550.78. Paying more than the Minimum Payment Due will reduce your overlimit amount.

REWARDS

Cashback Bonus®	Anniversary Month	November
Opening Balance	\$	0.00
New Cashback Bonus This Period	+	\$ 0.00
Redeemed This Period	-	\$ 0.00
Cashback Bonus Balance	\$	0.00
To learn more, log in at Discover.com		

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Make Check payable to Discover. Do Not Send Cash.
Please fold on the perforation below, detach and return with your payment.

Payment Coupon Please do not fold, clip or staple.	Pay Online Discover.com	Pay by Phone 1-800-347-2683
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SASHA M MURPHY
EAU CLAIRE WI 54701-7894



Account number ending in	4195
Minimum Payment Due	\$1,139.00
New Balance	\$4,850.78
Payment Due Date	March 22, 2017
Amount enclosed	\$

PO BOX 6103
CAROL STREAM IL 60197-6103



Phone and internet payments must be received by 5PM ET to be credited as of the same day
Address, e-mail or telephone changed? Note changes on reverse side.

000001986454690581496048507800263040113900

SASHA M. MURPHY

Account number ending in 4195

Open Date: Jan 28, 2017. Close Date: Feb 27, 2017

Page 2 of 4

Important Information

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421. We submit the form provided at <https://discover.com/billingnotice>. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this Notice.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your allowable form of payment (Payment) and the bottom portion of this statement in the envelope provided, after affixing postage. Payments sent without proper postage will be returned to the sender. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account of the financial institution indicated on your check or to process the payment as a check transaction. If a Payment is processed as an electronic fund transfer, the transfer will be for the amount of the check, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

Please do not send cash. Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your Payment to Discover, P.O. Box 9103, Coral Springs, FL 33065-9103. Please allow 7-10 days for delivery. If your Payment is returned unpaid, we reserve the right to substitute it as an electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by 5PM ET.

You can also make a Payment or set up automatic payments by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request recurring payment date that occurs before your Payment Due Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the account security number of the primary card as your electronic signature. By providing those numbers, you will be granting us the authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you from your bank account. You also authorize us to initiate debit or credit transfers to your bank account, as applicable, in connection with the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date.

If your payments vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) other dollar amount. If your scheduled Other dollar amount payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill in the following blanks below and retain the authorization for your records.

Amount: Full Pay Min Pay Min Pay+ \$ _____

Other Amount \$ _____ Bank Routing #: _____

Bank Account #: _____

Monthly on the Payment Due Date

_____ Day of month (insert date)

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the address: Discover, P.O. Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account.

How We Calculate Interest Charges. We use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

Balance Subject to Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

Balance Transfers. Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC. 7124-25N.1116

CHANGE OF ADDRESS

If correct on front, do not use. Please print clearly in blue or black ink, in the space provided.

Street Address	Home Phone
	Work Phone
City	Email
State, Zip	

To make changes to your address, email or telephone number, visit Discover.com

Continued on next page



Discover® More® Card

Account number ending in 4195

Open Date: Jan 28, 2017 - Close Date: Feb 27, 2017

Page 3 of 4

CONTACT US

Web Access your account securely at Discover.com	Mobile Manage your account anytime, anywhere at m.Discover.com	Phone 1-800-DISCOVER (1-800-347-2683) TDD 1-800-347-7449	Inquiry Discover PO Box 30943 Salt Lake City UT 84130	Mail Payments Discover PO Box 6103 Carol Stream IL 60197-6103
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Transactions

	Trans. Date	Post Date			
Fees	Feb 22	Feb 22	LATE FEE	\$	37.00
			TOTAL FEES FOR THIS PERIOD		37.00
Interest Charged			INTEREST CHARGE ON PURCHASES	\$	101.18
			INTEREST CHARGE ON CASH ADVANCES		0.00
			INTEREST CHARGE ON BALANCE TRANSFERS		0.00
			TOTAL INTEREST FOR THIS PERIOD		101.18

2017 Totals Year-to-Date

TOTAL FEES CHARGED IN 2017	\$	74.00
TOTAL INTEREST CHARGED IN 2017	\$	199.29

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases			
04/16/2016 and after	29.99% V	\$327.28	\$8.34
09/16/2015 to 04/15/2016	29.49% V	\$143.81	\$3.60
02/16/2012 to 09/15/2015	24.49% V	\$4,290.29	\$89.24
Cash Advances			
	24.49% V	\$0.00	\$0.00

V=Variable Rate

Information For You

For more information about how interest charges are calculated see your Cardmember Agreement or go to www.discover.com/interestcharges

SASHA M MURPHY

Account number ending in 4195

Open Date: Jan 28, 2017 - Close Date: Feb 27, 2017

Page 4 of 4

Information For You ... Continued

FICO® Credit Score Terms

Your score and key factors use the FICO® Score 8 model. They are based on your TransUnion credit report and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See Discover.com/FICO about the availability of your score. Your score and key factors are available on Discover.com and your score is provided on statements. You will see up to a year of recent scores online starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit Discover.com/FICO.

Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address. Your FICO® Score is disclosed on statements when your statement is available. You may not receive a statement if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.

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

Sasha Rizzo, on behalf of herself and all others similarly situated,

DEFENDANTS

Discover Bank and Kohn Law Firm S.C.

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

County of Residence of First Listed Defendant Sussex Cty, DE (IN U.S. PLAINTIFF CASES ONLY)

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

(c) Attorneys (Firm Name, Address, and Telephone Number) Thomas J. Lyons Jr., Esq., Consumer Justice Center P.A., 367 Commerce Court, Vadnais Heights, MN 55127, 651-770-9707, tommy@consumerjusticecenter.com

Attorneys (If Known)

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

- 1 U.S. Government Plaintiff, 2 U.S. Government Defendant, 3 Federal Question (U.S. Government Not a Party), 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)

- Citizen of This State, Citizen of Another State, Citizen or Subject of a Foreign Country, PTF DEF, Incorporated or Principal Place of Business In This State, Incorporated and Principal Place of Business In Another State, Foreign Nation

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

Click here for: Nature of Suit Code Descriptions.

Table with 5 columns: CONTRACT, REAL PROPERTY, TORTS, CIVIL RIGHTS, PRISONER PETITIONS, FORFEITURE/PENALTY, LABOR, IMMIGRATION, BANKRUPTCY, SOCIAL SECURITY, FEDERAL TAX SUITS, OTHER STATUTES. Contains various legal categories and checkboxes.

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 U.S.C. § 1681 et seq. and 15 U.S.C. § 1692 et seq.

Brief description of cause: Violation of the Fair Credit Reporting Act and the Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. DEMAND \$ CHECK YES only if demanded in complaint: JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE DOCKET NUMBER

DATE 05/25/2017 SIGNATURE OF ATTORNEY OF RECORD s/Thomas J. Lyons Jr.

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading 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. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I.(a) Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
 United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.
 United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
 Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
 Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)
- III. Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit.** Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: [Nature of Suit Code Descriptions](#).
- V. Origin.** Place an "X" in one of the seven boxes.
 Original Proceedings. (1) Cases which originate in the United States district courts.
 Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.
 Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
 Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
 Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
 Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
 Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statute.
- VI. Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
 Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
 Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Western District of Wisconsin



Sasha Rizzo on behalf of herself and all others
similarly situated

Plaintiff(s)

v.

Discover Bank and Kohn Law Firm S.C.

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Discover Bank
100 West Market
Greenwood, DE 19950

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received 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 plaintiff's attorney, whose name and address are:

Thomas J. Lyons Jr. Esq.
Thomas J. Lyons Esq.
367 Commerce Court
Vadnais Heights, MN 55127
tommy@consumerjusticecenter.com
tlyons@lyonslawfirm.com

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.

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 for *(name of individual and title, if any)* _____
was received by me on *(date)* _____ .

I personally served the summons on the individual at *(place)* _____
_____ on *(date)* _____ ; or

I left the summons 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 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:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Western District of Wisconsin



Sasha Rizzo on behalf of herself and all others
similarly situated

Plaintiff(s)

v.

Discover Bank and Kohn Law Firm S.C.

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Kohn Law Firm S.C.
Registered Agent: Robert E. Potzebowski Jr.
735 N. Water Street #1300
Milwaukee, WI 53202

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received 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 plaintiff's attorney, whose name and address are:

Thomas J. Lyons Jr. Esq.
Thomas J. Lyons Esq.
367 Commerce Court
Vadnais Heights, MN 55127
tommy@consumerjusticecenter.com
tlyons@lyonslawfirm.com

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.

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 for *(name of individual and title, if any)* _____
was received by me on *(date)* _____ .

I personally served the summons on the individual at *(place)* _____
_____ on *(date)* _____ ; or

I left the summons 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 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:

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Consumer Sues Discover Bank, Kohn Law Firm Over Credit Score Publication](#)
