

HALL OF JUSTICE
330 West Broadway
San Diego, CA 92101
(619) 531-4040
SanDiegoDA.com



RACHEL SOLOV
ASSISTANT DISTRICT ATTORNEY

OFFICE OF THE SAN DIEGO COUNTY
DISTRICT ATTORNEY

SUMMER STEPHAN
District Attorney

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Contact: [Steve Walker](#) (619) 843-7977
[Tanya Sierra](#) (619) 531-3315
En Español [Barbara Medina](#) (619) 531-3305

Credit One Bank to Pay \$10.2 Million to Settle Suit for Unlawful Debt Collection Practices

San Diego County District Attorney [Summer Stephan](#) announced today that Credit One Bank will pay \$10.2 million to settle a civil lawsuit brought by a statewide team of district attorneys alleging the bank made unreasonably frequent or harassing phone calls to debtors in California. The civil consumer protection complaint alleges Credit One and its agents engaged in unlawful debt collection activities. The complaint alleges that the collections calls were often made at an unreasonable volume and sometimes continued after consumers said they no longer wished to receive the calls or when the calls were made to wrong numbers. Credit One denied those allegations.

“The District Attorney’s Consumer Protection Unit investigated the public’s complaints that Credit One made excessive, harassing debt collection calls and was in active litigation in order to hold them accountable for their harassing conduct as alleged in the complaint,” DA Stephan said. “This settlement underscores the importance of the work we do to make sure companies are abiding by the state and federal debt collection laws that protect California consumers.”

The investigation and prosecution of the case was handled by the California Debt Collection Task Force, a statewide law enforcement team composed of the District Attorneys of San Diego, Los Angeles, Riverside and Santa Clara counties.

The judgment was entered on February 19, in Riverside Superior Court and signed by Judge Harold Hopp. It requires Credit One, a Nevada-based bank, to comply with state and federal law relating to consumer debt collection calls and maintain certain business practices designed to ensure compliance with the law. In addition, under the terms of the judgment, which was entered without an admission of wrongdoing, Credit One was ordered to pay a total of \$10.2 million, including \$9 million in civil penalties and \$1.2 million in investigative costs.

The case was handled for the San Diego County District Attorney’s Office by Colleen E. Huschke, Deputy District Attorney in the Consumer Protection Unit, and Thomas A. Papageorge, head of the DA’s Consumer Protection Unit.

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About the San Diego District Attorney's Office

The San Diego County DA's Office prosecutes all felony crimes in the county and misdemeanor crimes committed outside the City of San Diego. The office files about 40,000 criminal cases a year and balances prosecution with numerous crime prevention programs. District Attorney Summer Stephan leads the office of more than 1,000 dedicated employees who pursue fair and equal justice, and support victims daily across San Diego County.