



(<https://www.consumerfinance.gov/>)

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CLOSED

Submitted We received your complaint. Thank you.

STATUS

Submitted to the CFPB on 6/25/2023

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

PRODUCT

Debt collection

ISSUE

Attempts to collect debt not owed

YOUR COMPLAINT

Ameren Missouri on the dates of May 18, 2023 and May 19, 2023, approximately have been trying to charge me utility debts that were discharged under I and my wife's chapter 7 bankruptcy that we filed in 2018. The amount of debt that Ameren Missouri still hasn't discharged that they have added to my utility bills is \$ [REDACTED] dollars. I reached out to Ameren Missouri's representatives and sent another copy of my bankruptcy discharge to them, along with Ameren Missouri's legal counsel and to date, they still continue trying to charge me \$ [REDACTED] that was discharged in I and my wife's chapter 7 bankruptcy matter. It was a zero asset chapter 7, in which Ameren Missouri isn't allowed to try and collect. However, despite numerous filings with other companies in addition, such as the Public Service Commission, as I brought a complaint up with them on Tuesday May 23, 2023, they are still trying to collect the \$ [REDACTED] that was discharged. Our discharge debts were discharged through bankruptcy and finalizing in early September of 2018. I sent a copy of it to Ameren and their legal counsel, despite showing them a copy of the discharged debt, they profusely still try to attempt to collect it. At this point Ameren Missouri isn't going to stop harassing me about a discharged debt until they are

ATTACHMENTS

[Bankruptcy.pdf](#)
(549.5 KB)

punished by the courts and the Consumer Financial Protection Bureau.

[View full complaint](#) 

Referred

STATUS

CFPB referred complaint to the Federal Trade Commission (FTC) on 7/24/2023

REFERRED TO

Federal Trade Commission

We referred your complaint to the Federal Trade Commission.

We reviewed your complaint and weren't able to forward it to the company for a response either because the company is not on our complaint system, or because we do not currently handle complaints about this product or issue.

We also entered your complaint into the Consumer Sentinel Network, a secure online database operated by the Federal Trade Commission. Civil and criminal law enforcement authorities worldwide, including Consumer Financial Protection Bureau investigators, use the Consumer Sentinel Network to identify questionable business practices that may lead to investigations and prosecutions.

Options to consider

The CFPB can't give legal advice or represent individuals in legal matters. For additional help you can contact a private attorney. Or, contact your local legal aid office to see if free or low-cost legal aid is available to you. Visit the Legal Services Corporation website at [lsc.gov](http://www.lsc.gov) (<http://www.lsc.gov>) to see what's available in your area.



ADDITIONAL TOOLS AND RESOURCES

[Debt Collection](https://www.consumerfinance.gov/consumer-tools/debt-collection/) (<https://www.consumerfinance.gov/consumer-tools/debt-collection/>)

Privacy Act Statement

OMB # [REDACTED]

Note on user experience

Have a question? ¿Preguntas?

[REDACTED]

TTY/TTD: [REDACTED]

8 a.m. to 8 p.m. ET, Monday through Friday
(except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview>)

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