

EC-2023-0395

Brett Felber

VS

Ameren Missouri

To whom this may concern: I can confirm as of today October 24, 2023, Ameren Missouri, Eric Banks, Banks Law LLC, Terri Englebrecht and Mrs.Krcmar are labeled in a complaint with the Consumer Financial Protection Bureau. Due to their failure to abide by FDCPA laws and collections practices and failure to ignore a FTC dispute letter from the FTC , they have a complaint that is being investigate by the CFPB .

While Ameren Missouri is legally allowed to collect on their own debts, it doesn't allow them to ignore a process and follow a process that they've failed to do. The purpose of FDCPA is to stop the rogue practices in which Ameren Missouri has failed to.

Ameren Missouri ignored the complaint that is stated in their exhibit back in April of 2023. They have in return continued their rogue practices and collection methods which are illegal.

The Missouri Public Service Commission doesn't have the authority to order or demand someone to pay a balance they don't owe, nor does the Missouri Public Service Commission have the authority to overrule or supersede definition under the FDCPA . Ameren doesn't have the authority to do so either.

Banks Law LLC is a counsel for Ameren Missouri and Incorporater Eric Banks, Of Banks Law LLC, has violated FDCPA laws as well in this matter. The whole purpose of validation of a debt dispute is to challenge the amount in which the original creditor in this instance would have to set strict proof that the debt is valid. Which requires ledgers, calculations and strict proof of why the debt is valid. In addition, it would require the that the collecting party also has to submit a copy of the Good Standing Articles showing that they are allowed to collect a debt.

Ameren Missouri, nor has Eric Banks from Banks Law LLC done that. in fact , they failed to oblige by the letter they received and ignored it.

When Banks Law entered as a outside counsel for Ameren Missouri and presented himself as their "attorney " and is trying to help them collect a debt they claim is owed, he is presenting himself as an attorney to practice the collection of debts. Banks Law LLC, has not sufficed any proof towards the matter, Ameren Missouri failed to oblige to the validation of debt correspondence, under their Rouge, and Con artist attorney Banks Law LLC.

Banks Law LLC failed to and ignored a FTC dispute and identity theft report. Banks Law LLC ignored a dispute of debt verification.

Banks Law LLC has presented themselves as a credit collector and agency attorney that helps collect debts.

Banks Law LLC has failed to send a copy of his their articles of good standing and being allowed to collect debt for Ameren Missouri DBA Union Electric Company under FDCPA laws.

Banks Law have violated numerous Federal Statutes under FDPCA law.

Due to Ameren Missouri's rogue and con artist practices, I have had to put and file a credit freeze from any improper dreports or collections to my excellent standing credit reports and utility agencies.

I have had to file a credit freeze with TransUnion, Equifax and Experian, along with the NCTUE. (National Consumer Telecom & Utilities Exchange.

In fact under Missouri Statute 570.095 it is illegall and a person is committing fraud when trying to falsify debt that is disputed and making changes to submit to a persons credit report, in doing so.

At this point, Ameren Missouri, Eric Banks, Banks Law LLC, Aubrey Krcmar & Terri Engelbrecht and Jermaine Grubbs are involved in a complaint that is filed against each of them to the Consumer Financial Protection Bureau.

The Complaint number against all parties is [REDACTED]. Ameren Missouri, Eric Banks, Law LLC, Aubrey Krcmar, Terri Engelbrecht and Jermaine Grubbs needs to respond back to the CFPB about this matter as I've asked them to open an investigation, as a result of their matters. The \$ [REDACTED] needs to be removed immediately, as a result of their fraudulent activity and the PSC doesn't have the jurisdiction to order that a party should pay a debt that is currently under fraud investigation by the FTC and CFPB.

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