FILED
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WAKE COUNTY
CLERK OF SUPERIOR COURT
BY: J. Hill

Trevor Atkinson Plaintiff, v. Jefferson Capital Defendant	CASE NO. 25CV035227-910 Complaint for a civil case Jury Trial: ☒ Yes ☐ No

INTRODUCTION

1. This is a civil action for actual, statutory damages and cost brought by Trevor Atkinson, ("Plaintiff") an individual consumer, against the defendant, Jefferson Capital. for violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter "FCRA").

BASIS OF JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1681p and 28 U. S. C § 1331.Venue is proper in this judicial district pursuant to 28 U.S.C. 1391(b)(1) and 28 U.S.C. § 1391(b)(2) because a substantial part of the events, omissions, or conduct giving rise to Plaintiff claim occurred in this judicial district. Defendant Jefferson Capital transact business in Knightdale, North Carolina.

3. The Court has supplemental jurisdiction of any North Carolina law claims pursuant to 28 U.S.C. §1367.

PARTIES

4. Plaintiff, Trevor Atkinson is a natural person and consumer as defined by 15 U.S.C. § 1681a(c), residing in Knightdale, North Carolina.

5. Upon information and belief, Defendant Jefferson Capital is a "person" defined by 15 U.S.C. § 1681a(b).

6. Jefferson Capital USA, NA is a foreign company doing business at all relevant times in the Knightdale,North Carolina of that may be served with process by serving its corporate address for service of process at 200 14th Ave E Sartell, MN 56377 which service is hereby requested.

FACTUAL ALLEGATIONS

7. On around 09/27/2025, the plaintiff checked his credit report and observed inaccurate and incomplete information for Jefferson Capital accounts, 405494XXXXXXX on his Experian report.

8. Plaintiff made disputes for inaccurate/incomplete date opened and "on record until" date being the date opened is reported 06/30/2025 and the "on record until date is 08/2029 which is not true and misleading being the statue of limitations for a collection to be reported is 7 years for the accounts mentioned above thorough the consumer reporting agency Experian.

9. Experian then forwarded the dispute and all relevant information to Defendant Jefferson Capital.

10. The results came back verified on 09/29/2025 Experian report 3377-6295-66 and the information remains blatantly inaccurate and incomplete. See Exhibit A for Jefferson Capital .

11. Upon information and belief, Jefferson Capital did not conduct a reasonable investigation under the Fair Credit Reporting Act after receiving disputes from the Plaintiff through the consumer reporting agency Experian.

12. Jefferson Capital verified inaccurate and incomplete information as being correct with the Consumer reporting agency Experian without conducting no investigation because disputed items remained the exact same which is blatantly inaccurate and incomplete.

13. Jefferson Capital actions were willful because Plaintiff has disputed the account information through aConsumer reporting agency and Jefferson Capital continued to fail to correctly modify, block or delete the accounts mentioned as required under the Fair Credit Reporting Act.

Plaintiffs' Actual damages as a result of Jefferson Capital Actions

14. As a result, Plaintiffs creditworthiness is negatively impacted because the credit reporting from Jefferson Capital is materially misleading and is being interpreted incorrectly.

15.The inaccurate, incomplete, misleading reporting from Jefferson Capital has forced the Plaintiff to deal with emotional distress, fear, sleeplessness, anxiety, and loss of time.

COUNT 1 VIOLATION OF THE FAIR CREDIT REPORTING ACT 15 U.S.C § 1681s-2(b)(1)(A) DEFENDANT Jefferson Capital

16. All preceding paragraphs are realleged.

17. Furnishers of credit information have a duty under the Fair Credit Reporting Act to investigate disputes sent to them through a consumer reporting agency from a consumer regarding the completeness and accuracy of an account.

18. Furnishers must conduct an investigation with respect to the disputed information pursuant to 15 U.S.C § 1681s-2(b)(1)(A).

19. Jefferson Capital repeatedly has failed to conduct an investigation of the Plaintiffs disputes. Jefferson Capital knew or should have known that they were furnishing incomplete, inaccurate, Payment/balance history information because they received various disputes bringing attention to this inaccurate and incomplete information.

20. After conducting no investigation or failing to conduct a reasonable investigation, Jefferson Capital actions violated 15 U.S.C § 1681s-2(b)(1)(A) and renders Jefferson Capital liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Jefferson Capital negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

COUNT II VIOLATION OF THE FAIR CREDIT REPORTING ACT 15 U.S.C § 1681s-2(b)(1)(B) DEFENDANT Jefferson Capital

21. All preceding paragraphs are realleged.

22. Furnishers of credit information have a duty under the Fair Credit Reporting Act to investigate disputes sent to them through a consumer reporting agency from a consumer regarding the completeness and accuracy of an account.

23. Furnishers must review all relevant information provided by the consumer reporting agency pursuant to 15 U.S.C § 1681s-2(b)(1)(B).

24. Jefferson Capital has failed to review all relevant information provided by the consumer reporting agency resulting in continued inaccurate and incomplete reporting to the plaintiff's consumer report.

25. Jefferson Capital actions violated 15 U.S.C § 1681s-2(b)(1)(B) and renders Jefferson Capital liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Jefferson Capital negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

COUNT III VIOLATION OF THE FAIR CREDIT REPORTING ACT 15 U.S.C § 1681s-2(b)(1)(C) DEFENDANT Jefferson Capital

26. All preceding paragraphs are realleged

27. Furnishers of credit information have a duty under the Fair Credit Reporting Act to investigate disputes sent to them through a consumer reporting agency from a consumer regarding the completeness and accuracy of an account.

28. Furnishers must report the results of the investigation to the consumer reporting agency pursuant to 15 U.S.C § 1681s-2(b)(1)(C).

29. Jefferson Capital has failed to report results to the consumer reporting agency because inaccurate and incomplete items disputed by the Plaintiff remain unchanged. Defendant continues to report misleading dispute statuses of "account previously in dispute-investigation

complete."

30. Jefferson Capital either conducted no investigation or an unreasonable investigation because disputed items remain inaccurate and incomplete therefore would be unable to report results of an investigation they did not conduct or complete to the consumer reporting agencies.

31. Jefferson Capital actions violated 15 U.S.C § 1681s-2(b)(1)(C) and renders Jefferson Capital liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Jefferson Capital negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

COUNT IV VIOLATION OF THE FAIR CREDIT REPORTING ACT
15 U.S.C § 1681s-2(b)(1)(D) DEFENDANT Jefferson Capital

32. All preceding paragraphs are realleged

33. Furnishers of credit information have a duty under the Fair Credit Reporting Act to investigate disputes sent to them through a consumer reporting agency from a consumer regarding the completeness and accuracy of an account.

34. Furnishers must report results of an investigation to all Consumer reporting agencies to which they furnished the information and that compile and maintain files on the Plaintiff on a nationwide basis if the investigation finds the information is incomplete or inaccurate pursuant to 15 U.S.C § 1681s-2(b)(1)(D).

35. Jefferson Capital failed to conduct an investigation or a reasonable investigation therefore did not report the results of inaccurate and incomplete information it furnished to all consumer reporting agencies pursuant to 15 U.S.C § 1681s-2(b)(1)(D).

36. Jefferson Capital actions violated 15 U.S.C § 1681s-2(b)(1)(D) and renders Jefferson Capital liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Jefferson Capital negligent actions entitles plaintiffs to recovery under 15 U.S.C § 1681o as well.

COUNT V VIOLATION OF THE FAIR CREDIT REPORTING ACT
15 U.S.C § 1681s-2(b)(1)(E) DEFENDANT Jefferson Capital

37. All preceding paragraphs are realleged.

38. Furnishers of credit information have a duty under the Fair Credit Reporting Act to investigate disputes sent to them through a consumer reporting agency from a consumer regarding the completeness and accuracy of an account.

39. Pursuant to 15 U.S.C § 1681s-2(b)(1)(E), if an item of information disputed by a consumer is found to be inaccurate, incomplete or cannot be verified after any reinvestigation, for purposes of reporting to a consumer reporting agency only, as appropriate, based on the results of the

reinvestigation promptly modify the information, delete the information, or permanently block the reporting of that item of information.

40. Jefferson Capital failed to conduct an investigation or conducted an unreasonable investigation resulting in Jefferson Capital verification of inaccurate and incomplete disputed items on the Plaintiffs consumer report.

41. Jefferson Capital willful actions resulted in the failure to either correctly modify the items of information disputed, delete disputes items, or permanently block the reporting of the items of information disputed.

42. Jefferson Capital actions violated 15 U.S.C § 1681s-2(b)(1)(E) and renders Jefferson Capital liable for actual, statutory, and punitive damages and cost under 15 U.S.C § 1681n. Jefferson Capital negligent actions entitles plaintiff to recovery under 15 U.S.C § 1681o as well.

JURY DEMAND AND PRAYER FOR RELIEF

Wherefore, Plaintiff Trevor Atkinson, respectfully demands a jury trial and request that judgment be entered in favor or the Plaintiff against the Defendants for:

Actual, statutory, and punitive damages cost and fees pursuant to 15 U.S.C § 1681n and 15 U.S.C § 1681o.

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