

State of Minnesota
Dept of Commerce

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OCT 27 2025

Rec'd \$

5,000

OCT 27 2025

Rec'd \$

393.75

100240/MS

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of MCC Group, Inc.'s
Prohibited Collection Agency Activities

CONSENT ORDER

TO: MCC Group, Inc.
10125 Crosstown Circle, Ste. 100
Eden Prairie, MN 55344

Commissioner of Commerce Grace Arnold (Commissioner) has determined as follows:

1. The Commissioner has advised MCC Group, Inc. (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2024), and other applicable laws, based on the allegation that Respondent engaged in false, deceptive, or misleading representations in connection with the collection of a debt.

a. Respondent sends collection letters to consumers titled "Notice of Intent", which threaten Respondent's client's intent to commence a lawsuit against the consumer as well as Respondent's possible intent to commence a lawsuit, when in fact Respondent had no intent to file a lawsuit.

b. By engaging in this conduct Respondent threatened to take action that it did not intend to take in violation of 15 U.S.C. § 1692e (5) and therefore Minn. Stat. § 332.37 (a)(12) (2024).

2. Respondent acknowledges that it has been advised of the right to a hearing in this matter, to present arguments to the Commissioner, and to appeal from any adverse determination after a hearing. Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel throughout these proceedings.

3. Respondent has agreed to an informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2024) and Minn. R. 1400.5900 (2023).

4. For purposes of Minn. Stat. § 16D.17 (2024), Respondent expressly waives the right to any notice or opportunity for a hearing on any civil penalty imposed by the Commissioner. Further, Minn. Stat. § 16D.17 (2024) allows the Commissioner to file and enforce the civil penalty imposed by this Order as a judgment against Respondent in district court without further notice or additional proceedings.

5. The civil penalty and/or any resulting judgment arising from this Order will be non-dischargeable in any bankruptcy proceeding. See 11 U.S.C. 523 (a)(7) ("A discharge under section 727, 1141, 1228(a), 1228(b) or 1328(b) of this title does not discharge an individual debtor from any debt... to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss, other than a tax penalty...").

6. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. Ch. 45 (2024) that:

A. Respondent shall pay a civil penalty in the amount of \$10,000 to the State of Minnesota; The Commissioner has stayed \$5,000 of this penalty. Respondent must pay \$5,000 at the time the Consent to Entry of Order is signed. The stayed portion of the civil penalty may be lifted if Respondent commits further violations of any law, rule, or order related to the duties and responsibilities entrusted to the Commissioner. If the Commissioner determines that Respondent has committed further violations of any law, rule, or order over which the Commissioner has authority, the stay shall be lifted and the stayed portion of the penalty shall become effective in addition to any additional administrative action the Commissioner deems appropriate for the new violation(s). If the Commissioner seeks to lift the stay, Respondent may request a hearing to challenge the factual basis for lifting the stay but may not challenge the amount of the stayed penalty. If the stay has not been lifted by August 1, 2028, the stayed portion of the civil penalty will be vacated.

B. Within 60 days from the effective date of this Order, Respondent shall develop, implement and maintain written collection policies and procedures. The policies and procedures shall be reasonably designed to ensure that, among other things, when Respondent communicates an intent to take any action, Respondent does so only when it has determined immediate intent and legal authority to take such action and such action is in accordance with applicable state and federal law.

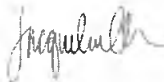
C. Respondent shall cease and desist from further violations of Minn. Stat. Ch. 332 and FDCPA, and Respondent shall cease and desist from violating any laws, rules, or orders related to the duties and responsibilities entrusted to the Commissioner under Minnesota Statute.

D. Respondent shall pay all investigative costs in the amount of \$393.75 at the time the Consent to Entry of Order is signed pursuant to Minn. Stat. § 45.027, subd. 1(8) (2024).

This Order shall be effective upon signature by or on behalf of the Commissioner.

Date: November 6, 2025

GRACE ARNOLD
Commissioner



JACQUELINE OLSON
Assistant Commissioner of Enforcement
Minnesota Department of Commerce
85 Seventh Place East, Suite 280
St. Paul, MN 55101
(651) 539-1600

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Respondent states the undersigned has read this Consent Order; that the undersigned knows and fully understands its contents and effect; that the undersigned is authorized to execute this Consent Order on behalf of Respondent; that the undersigned has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing and expressly waives those rights. The undersigned further acknowledges that Respondent has been represented by legal counsel throughout these proceedings.

The undersigned consents to entry of this Order by the Commissioner, while neither admitting nor denying the allegations set forth herein. It is further understood that this Consent Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either express or implied.

Date: 10-07-25

MCC Group, Inc.

By: Richard W. MacDonell
(Name)

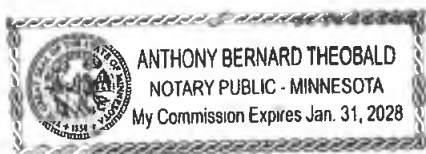
Its: CEO
(Title)

STATE OF Minnesota
COUNTY OF Hennepin

Signed or attested before me on 10/07/2025 (Date).

Anthony Theobald
(Signature of Notary)

(Notary stamp)



My Commission expires:

01/31/2028