
*
IN THE MATTER OF: *
*
OMNIPOINT MANAGEMENT *
SOLUTIONS LLC *
NMLS # 1801926 *
*
(“Omnipoint”) *
*

CONSENT ORDER

WHEREAS, the Banking Commissioner (“Commissioner”) is charged with the administration of Part XII of Chapter 669, Sections 36a-800 to 36a-814, inclusive, of the Connecticut General Statutes, “Consumer Collection Agencies”, as amended, and the regulations promulgated thereunder, Sections 36a-809-6 to 36a-809-17, inclusive, of the Regulations of Connecticut State Agencies (“Regulations”).

WHEREAS, Omnipoint is a New York limited liability company with an office at 2303 Union Rd, West Seneca, New York;

WHEREAS, Omnipoint has never been licensed to act as a consumer collection agency in Connecticut, nor is Omnipoint otherwise exempt from licensure;

WHEREAS, as a result of a complaint, the Commissioner, through the Consumer Credit Division (“Division”) of the Department of Banking (“Department”), conducted an investigation into the activities of Omnipoint, pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, to determine if it had violated, was violating, or was about to violate the provisions of the Connecticut General Statutes or the Regulations within the jurisdiction of the Commissioner;

WHEREAS, as a result of such investigation, on January 6, 2026, the Commissioner issued a Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice

of Right to Hearing (collectively, “Notice”) against Omnipoint, which Notice is incorporated by reference herein;

WHEREAS, the Commissioner alleged in the Notice that: (1) Omnipoint acted within this state as a consumer collection agency without a consumer collection agency license, in violation of Section 36a-801(a) of the Connecticut General Statutes in effect at such time; (2) Omnipoint communicated with persons other than the debtor or other authorized party, without prior consent of the debtor, in connection with the collection of a debt, in violation of Section 36a-809-9(d)(2) of the Regulations; (3) Omnipoint engaged in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt, in violation of Section 36a-809-10 of the Regulations; and (4) Omnipoint acted in a manner that failed to comply with 12 CFR Sections 1006.14(a) and 1006.14(h)(1) of the Fair Debt Collection Practices Act (“FDCPA”), by engaging in conduct the natural consequence of which is to harass, oppress, or abuse a person in connection with the collection of a debt, including communicating with hospital staff through the hospital’s emergency medical phone line after hospital staff explained that it was an emergency medical phone line and requested that Omnipoint not call such line, in violation of Section 36a-812 of the Connecticut General Statutes;

WHEREAS, on January 7, 2026, the Notice was sent by certified mail, return receipt requested, to Omnipoint (Certified Mail No. 70133020000042268442);

WHEREAS, Omnipoint failed to request a hearing within the statutorily prescribed time period;

WHEREAS, as a result, the allegations against Omnipoint were deemed admitted pursuant to Section 36a-1-31(a) of the Regulations, and on February 10, 2026, the Commissioner issued an Order to Cease and Desist and Order Imposing Civil Penalty against Omnipoint (“Final Order”) in accordance with Section 4-180 of the Connecticut General Statutes and Section 36a-1-52 of the Regulations;

WHEREAS, on March 2, 2026, Shawn Kelley, Member and President of Omnipoint, contacted the Division and requested that it reconsider the Final Order against Omnipoint;

WHEREAS, Section 4-181a(b) of the Connecticut General Statutes provides, in part, that “[o]n a showing of changed conditions, the agency may reverse or modify the final decision, at any time, at the request of any person or on the agency’s own motion;

WHEREAS, in support of the request for reconsideration, Mr. Kelley submitted the two-year history of Connecticut consumer collection activity which was previously requested by the Department on April 29, 2025 and December 16, 2025. The two-year history demonstrates that between April 2023 and January 2026, Omnipoint engaged in consumer collection activity with respect to 465 Connecticut accounts. Mr. Kelley represents and acknowledges that a compliance failure resulted in these Connecticut accounts being loaded and worked by Omnipoint collections staff. Mr. Kelley also submitted evidence that corrective action was taken as a result of such compliance failure, including, but not limited to, employee disciplinary action, the return of all Connecticut accounts to the creditors, revision of its policies and procedures concerning compliance and account placement, and the addition of security measures within Omnipoint’s communications systems to prevent future communication with Connecticut residents;

WHEREAS, Omnipoint acknowledges the circumstances surrounding the complaint detailed in the Notice;

WHEREAS, Omnipoint has demonstrated a showing of changed conditions and the Final Order is modified as set forth herein;

WHEREAS, Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations provide that a contested case may be resolved by consent order, unless precluded by law;

WHEREAS, the Commissioner and Omnipoint acknowledge the possible consequences of further administrative proceedings, and Omnipoint voluntarily agrees to consent to the entry of the sanctions imposed below without admitting or denying the allegations contained in the Notice and set forth herein, and solely for the purpose of obviating the need for further administrative proceedings concerning the allegations contained in the Notice and set forth herein;

WHEREAS, Omnipoint agrees that the Notice may be used in construing the terms of this Consent Order and agree to the language of the Consent Order;

WHEREAS, Omnipoint specifically assures the Commissioner that the violations alleged in the Notice and set forth herein shall not occur in the future;

WHEREAS, Omnipoint acknowledges that it has had the opportunity to consult with and be represented by independent counsel in negotiating and reviewing this Consent Order and executes this Consent Order freely;

WHEREAS, Omnipoint acknowledges that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure question on the Nationwide Multistate Licensing System and Registry (“NMLS”), as applicable;

AND WHEREAS, Omnipoint, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including an opportunity for a hearing as it pertains to the allegations contained in the Notice and set forth herein, and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

CONSENT TO ENTRY OF SANCTIONS

WHEREAS, Omnipoint, through its execution of this Consent Order, consents to the Commissioner’s entry of a Consent Order imposing the following sanctions:

1. Omnipoint shall cease and desist from: (a) acting within this state as a consumer collection agency without a consumer collection agency license, in violation of Section 36a-801(a) of the 2026 Supplement to the General Statutes; (b) communicating with persons other than the debtor or other authorized party, without prior consent of the debtor, in connection with the collection of a debt, in violation of Section 36a-809-9(d)(2) of the Regulations; (c) engaging in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt, in violation of Section 36a-809-10 of the Regulations; and (d) acting in a manner that fails to comply with 12 CFR Sections 1006.14(a) and 1006.14(h)(1) of the FDCPA, by engaging in conduct the natural consequence of which is to harass, oppress, or abuse a person in connection with the collection of a debt, in violation of Section 36a-812 of the Connecticut General Statutes;

2. Omnipoint shall remit to the Department of Banking by electronic funds transfer, cashier's check, certified check or money order made payable to "Treasurer, State of Connecticut", the sum of Seventy-Five Thousand Dollars (\$75,000) as a civil penalty payable in 12 equal installments of Six Thousand Two Hundred Fifty Dollars (\$6,250) as follows: the first installment due no later than the date this consent order is executed by Omnipoint, and the remaining installments due on the fifteen of each month from July 15, 2026 to May 15, 2027; and
3. No later than the date this Consent Order is executed by Omnipoint, it shall remit to the Department of Banking by electronic funds transfer, cashier's check, certified check or money order, made payable to "Treasurer, State of Connecticut", the sum of One Thousand Six Hundred Dollars (\$1,600) as payment for back licensing fees.

CONSENT ORDER

NOW THEREFORE, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. The Final Order issued on February 10, 2026, is hereby **VACATED**;
3. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against Omnipoint based upon the allegations contained in the Notice and set forth herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Omnipoint based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by Omnipoint and reflected herein is subsequently discovered to be untrue;
4. Omnipoint shall not take any action or make or permit to be made any public statement, including in regulatory filings, any proceeding in any forum or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order or create the impression that this Consent Order is without factual basis. Except as specifically provided herein, Omnipoint shall not take any position in any proceeding brought by or on behalf of the Commissioner, or to which the Commissioner is a party, that is inconsistent with any part of this Consent Order. Nothing in this provision affects Omnipoint's (i) testimonial obligations, or (ii) right to take any legal or factual position that may contradict an allegation in this Consent Order in litigation or other legal proceedings in which the Commissioner is not a party;
5. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by Omnipoint and its control persons on NMLS, as applicable, nothing in the issuance of this Consent Order shall adversely affect the ability of Omnipoint to apply for or obtain licenses or renewal licenses under Part XII of Chapter 669, Sections 36a-800 et seq. of the Connecticut General Statutes, provided that all applicable legal requirements for any such license are satisfied and the terms of this Consent Order are being followed;

6. This Consent Order shall be binding upon Omnipoint and its successors and assigns; and
7. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut
this 9th day of June 2026.

/s/

Jorge L. Perez
Banking Commissioner

I, Shawn Kelley, state on behalf of Omnipoint Management Solutions LLC that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Omnipoint Management Solutions LLC; that Omnipoint Management Solutions LLC agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Omnipoint Management Solutions LLC voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: /s/
Name: Shawn Kelley
Title: Partner
Omnipoint Management Solutions LLC

State of: New York

County of: Erie

On this the 4th day of June 2026, before me, Jeanette M. Smith, the undersigned officer, personally appeared Shawn Kelley, who acknowledged himself to be the partner of Omnipoint Management Solutions LLC, a member managed/manager managed limited liability company, and that he/she as such partner, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself/herself as partner.

In witness whereof I hereunto set my hand.

/s/
Notary Public
Date Commission Expires:6/6/26