
IN THE MATTER OF:

**OMNIPOINT MANAGEMENT
SOLUTIONS LLC
NMLS # 1801926**

(“Respondent”)

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**NOTICE OF INTENT TO ISSUE
ORDER TO CEASE AND DESIST**

**NOTICE OF INTENT TO IMPOSE
CIVIL PENALTY**

AND

NOTICE OF RIGHT TO HEARING

I. LEGAL AUTHORITY AND JURISDICTION

1. 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”).

2. Pursuant to the authority granted by Section 36a-17 of the Connecticut General Statutes, the Commissioner, through the Consumer Credit Division of the Department of Banking (“Department”), has investigated the activities of Respondent to determine if it has violated, is violating or is about to violate the provisions of the Connecticut General Statutes or the Regulations within the jurisdiction of the Commissioner (“Investigation”).

3. As a result of the Investigation, the Commissioner has reason to believe that Respondent has violated Section 36a-801(a) of the Connecticut General Statutes in effect at such time, Section 36a-812 of the Connecticut General Statutes, and Sections 36a-809-9(d)(2) and 36a-809-10 of the Regulations.

4. As a result of the Investigation, the violations alleged by the Commissioner form the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of

the Connecticut General Statutes.

5. As a result of the Investigation, the violations alleged by the Commissioner form the basis to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes.

II. MATTERS ASSERTED

6. Respondent is a New York limited liability company with an office at 2303 Union Rd, West Seneca, New York.

7. Respondent has never been licensed to act as a consumer collection agency in Connecticut, nor is Respondent otherwise exempt from licensure.

8. On April 24, 2025, the Department received a complaint from an emergency department clerk employed by The Hospital of Central Connecticut located in New Britain, Connecticut. A review of the complaint revealed that at 9:15 a.m. on April 23, 2025, the emergency department clerk answered an incoming phone call on the hospital's emergency medical phone line from Dan Kelleher, a representative of Respondent, requesting to speak with a Connecticut debtor. When the emergency department clerk informed Mr. Kelleher that he had called an emergency medical phone line, Mr. Kelleher responded with harassing and abusive language, including, but not limited to: "Who do you think you are buddy?" and "Who do you think you're talking to?".

9. The emergency department clerk then contacted management of Respondent by phone to report such conduct and request that the hospital's emergency medical phone line be removed from Respondent's directory. Management acknowledged the recorded call described in paragraph 8, above, and assured the emergency department clerk that the hospital's emergency medical phone line would be placed on Respondent's "do-not-call" list.

10. Approximately 20 minutes after the call with management of Respondent described in paragraph 9, above, at 10:18 a.m., a different representative of Respondent called the hospital's same emergency medical phone line seeking to speak with the same Connecticut debtor.

11. Respondent's repeated calls to the hospital's emergency medical phone line occupied emergency communication channels which are intended to remain available for legitimate medical emergencies, diverted hospital staff attention from legitimate emergency department functions and created undue stress for emergency department personnel during work hours.

12. On April 29, 2025, the Department sent a letter to Respondent via e-mail and certified mail, return receipt requested, notifying Respondent of its alleged violation of Section 36a-801(a) of the Connecticut General Statutes in effect at such time, and requiring a written response from Respondent by May 14, 2025, to include information concerning all collection activity conducted in Connecticut during the preceding two years and a spreadsheet providing the details of each transaction.

13. On May 21, 2025, the Department received a response from Respondent's counsel advising that the account corresponding to the complaint was mistakenly placed with Respondent for collection and that the account was returned to the creditor. The response did not provide the requested collection activity conducted in Connecticut during the preceding two years.

14. On December 16, 2025, the Department sent an additional request via e-mail to Respondent's counsel, asking that Respondent clarify whether it is representing that it has not engaged in any other Connecticut collection activity between April 20, 2023 and the present, and again requesting the spreadsheet referenced in paragraph 12 concerning Connecticut collection activity during this time period, if applicable. The request sought a response from Respondent by December 30, 2025. To date, no response has been received by the Department.

15. A review of the Consumer Financial Protection Bureau's Consumer Complaint Database revealed a complaint alleging that in approximately 2023, Respondent attempted to collect from a Connecticut consumer by contacting the consumer's family members, including the consumer's elderly and infirm parents, without prior consent of the consumer.

III. STATUTORY BASIS FOR ORDER TO CEASE AND DESIST AND IMPOSITION OF CIVIL PENALTY

16. Respondent's acting within this state as a consumer collection agency without a consumer collection agency license, as more fully described in paragraphs 6 through 11, inclusive, 13 and 15, constitutes violations of Section 36a-801(a) of the Connecticut General Statutes in effect at such time. Such violations form the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes. Section 36a-50(a) of the Connecticut General Statutes authorizes the Commissioner to impose a civil penalty upon Respondent in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

17. Respondent's 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, as more fully described in paragraphs 6 through 11, inclusive, 13 and 15, constitutes a violation of Section 36a-809-9(d)(2) of the Regulations. Such violation forms the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes. Section 36a-50(a) of the Connecticut General Statutes authorizes the Commissioner to impose a civil penalty upon Respondent in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

18. Respondent's engaging in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt, as more fully described in paragraphs 6 through 11, inclusive, 13 and 15, constitutes a violation of Section 36a-809-10 of the Regulations. Such violation forms the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes. Section

36a-50(a) of the Connecticut General Statutes authorizes the Commissioner to impose a civil penalty upon Respondent in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

19. Respondent's acting 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 the hospital staff explained that it was an emergency medical phone line and requested that Respondent not call such line, as more fully described in paragraphs 6 through 11, inclusive, constitutes violations of Section 36a-812 of the Connecticut General Statutes. Such violations form the basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes. Section 36a-50(a) of the Connecticut General Statutes authorizes the Commissioner to impose a civil penalty upon Respondent in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation.

IV. NOTICE OF INTENT TO ISSUE ORDER TO CEASE AND DESIST, NOTICE OF INTENT TO IMPOSE CIVIL PENALTY AND NOTICE OF RIGHT TO HEARING

WHEREAS, the Commissioner has reason to believe that Respondent has engaged in acts or conduct which forms a basis to issue an order to cease and desist against Respondent pursuant to Sections 36a-804(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty upon Respondent pursuant to Sections 36a-804(b) and 36a-50(a) of the Connecticut General Statutes;

NOW THEREFORE, notice is hereby given to Respondent that the Commissioner intends to issue an order requiring Respondent to **CEASE AND DESIST** from violating Section 36a-801(a) of the Connecticut General Statutes, as amended by Public Act 25-115, Section 36a-812 of the Connecticut General Statutes, and Sections 36a-809-9(d)(2) and 36a-809-10 of the Regulations, and to impose a **CIVIL PENALTY** upon Respondent as set forth herein, subject to Respondent's right to a hearing on the allegations set forth above.

A hearing will be granted to Respondent if a written request for a hearing is received by the Department of Banking, Consumer Credit Division, 280 Trumbull Street, 16th Floor, Hartford, Connecticut 06103 or submitted by e-mail to DOB.hearingsupport@ct.gov within fourteen (14) days following Respondent's receipt of this Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing as set forth in Sections 36a-52(a) and 36a-50(a) of the Connecticut General Statutes. This Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing shall be deemed received on the earlier of the date of actual receipt, or seven (7) days after mailing or sending. To request a hearing, complete and return the enclosed Appearance and Request for Hearing Form to one of the above-referenced addresses. If Respondent will not be represented by an attorney at the hearing, please complete the Appearance and Request for Hearing Form as "pro se".

If a hearing is requested, it will be held in person at the Department's offices. Once a written request for a hearing is received, the Commissioner may issue a notification of hearing and designation of hearing officer that acknowledges receipt of a request for a hearing, designates a hearing officer and sets the date of the hearing in accordance with Section 4-177 of the Connecticut General Statutes and Section 36a-1-21 of the Regulations. At the discretion of the Hearing Officer, for good cause shown, the Hearing Officer may approve requests for remote participation in the hearing by a Respondent, witness, or attorney. If such requests are approved by the Hearing Officer, such remote participation will be conducted via videoconference. If a hearing is requested, the hearing will be held on March 11, 2026, at 10 a.m.

If a hearing is requested, it will be held in accordance with the provisions of Chapter 54 of the Connecticut General Statutes, unless Respondent fails to appear at the requested hearing. At such hearing, Respondent will have the right to appear and present evidence, rebuttal evidence and argument on all issues of fact and law to be considered by the Commissioner. Remote participation in a hearing will be held in accordance with Section 1-225a of the Connecticut General Statutes, and the Remote Hearing Guidelines available on the Department's website at <https://portal.ct.gov/dob>.

If Respondent does not request a hearing within the time prescribed or fails to appear at any such hearing, the allegations herein will be deemed admitted. Accordingly, the Commissioner will issue an order that Respondent cease and desist from violating Section 36a-801(a) of the Connecticut General Statutes, as amended by Public Act 25-115, Section 36a-812 of the Connecticut General Statutes, and Sections 36a-809-9(d)(2) and 36a-809-10 of the Regulations, and may order a civil penalty in an amount not to exceed One Hundred Thousand Dollars (\$100,000) per violation be imposed upon Respondent.

Dated at Hartford, Connecticut,
This 6th day of January 2026.

/s/

Jorge L. Perez
Banking Commissioner

CERTIFICATION

I hereby certify that on this 7th day of January, 2026, the foregoing Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing was sent by certified mail, return receipt requested, to Omnipoint Management Solutions LLC, Attention: Shawn Kelley, Member, 2303 Union Rd, West Seneca, New York 14224, Certified Mail No. 7013 3020 0000 4226 8442.

/s/

Swarupa Madhavan
Paralegal