



OFFICE OF THE DISTRICT ATTORNEY
TWENTIETH JUDICIAL DISTRICT

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Press Release

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Consumer Advisory Regarding Pearl Street Eye Debt Collection Notices

The Boulder County District Attorney's office has received more than a dozen reports from residents who received debt collection letters for services performed at Pearl Street Eye and Laser Center of Boulder. These consumers have reported that they were formerly clients of Pearl Street Eye, but that their debts are fully paid, and they do not owe money to the business. Based on the business' website and reports from these consumers, it is believed that the business is now closed.

The Community Protection Division (CPD) of the District Attorney's office has communicated with Capital Accounts, the debt collection agency which sent out the letters. Capital Accounts has confirmed that the accounts for which letters were sent out in late August are being placed on hold and will not be actively pursued by the agency (no additional calls or letters sent at this time), pending verification of those debts by Pearl Street Eye. Capital Accounts also informed the CPD that they will not contact any credit reporting agency about the debts until they receive verification of their validity from Pearl Street Eye.

The CPD has attempted to reach out to Pearl Street Eye without success over the last day. The District Attorney's Office is actively seeking to communicate with the business owners about the debt collection notices our community members have received.

Secretary of State business filings contain information that verifies Capital Accounts is a debt collection limited liability company registered in Tennessee, where it is headquartered. Capital Accounts is listed in the Colorado Secretary of State's business entity database as a business "in good standing."

Based on the CPD's conversations with Capital Accounts staff and business database records on file with the Tennessee Department of State and Colorado Secretary of State, the District Attorney's Office advises consumers who have received a letter from Capital Accounts regarding a debt owed to Pearl Street Eye to treat the letter as one coming from a legitimate debt collection company, and advises consumers as follows:

- If you do not feel you owe money to Pearl Street Eye, DO NOT PAY the amount that the letter states you owe;
- Contact Capital Accounts in writing, and state that you dispute the debt. Include the account number on the letter you received in your notice to them.
- Send your written dispute to Capital Accounts by mail, email or fax: mail your dispute letter to Capital Accounts, PO Box 140065, Nashville, TN 37214-0065, or fax it to 1-800-296-3317, or email it to service@capitalbillpay.com.
- You must contact Capital Accounts by mail, fax or email within 30 days of receiving their letter to register a valid dispute.

The Community Protection Division of the District Attorney's Office is available to assist consumers with any questions at (303) 441-3700. Our office will notify the public as additional updates become available.