

IN THE MATTER OF
WEST COAST CREDIT CORPORATION, d/b/a FIDELITY
FINANCE CO., INC.

MODIFYING ORDER IN REGARD TO ALLEGED VIOLATION OF THE
FEDERAL TRADE COMMISSION ACT

Docket C-2600. Order, Nov. 19, 1974—Modifying Order, Nov. 26, 1980

This order reopens the proceeding and modifies the cease and desist order issued on August 20, 1975, 40 FR 12258, 84 F.T.C. 1328, by deleting the third *It is further ordered* paragraph of the original order. This paragraph required that when the firm instituted suits in any superior court in Washington State, they attach to any summons served upon consumers a notice giving defendants an adequate explanation of what the summons meant and directions for avoiding default. Since the revised Washington Superior Court summons form now affords an adequate explanation, there no longer appears to be a need for this requirement.

ORDER REOPENING THE PROCEEDING AND MODIFYING DECISION
AND ORDER

On November 19, 1974, the Federal Trade Commission issued a Decision and Order against West Coast Credit Corporation. West Coast Credit has since been acquired by Citicorp Washington Financial Center, Inc. ("Citicorp Washington"). It does business in Washington as both Citicorp Washington and Fidelity Finance. As successor to West Coast Credit, Citicorp Washington is bound by the terms of the order.

The order requires West Coast Credit to refrain from certain debt collection practices; among other things, the order requires West Coast Credit, whenever they cause consumers to be served with Washington Superior Court summons and complaints, to attach a clear explanation of what the summons means and how to avoid a default judgment.

The revised Washington Superior Court Rules summons form now appears to afford an adequate explanation to consumers, and obviates the need for the summons explanation forms required by the Commission. Due to this changed condition of fact, it appears to the Commission that it is in the public interest to reopen this proceeding and alter its order to delete the portion of the order requiring a summons explanation form.

On September 24, 1980 the Commission issued an order to show cause why the Commission should not reopen the proceedings and delete the third *It is further ordered* paragraph of the original order.

Modifying Order

96 F.T.C.

Respondent did not reply to the Show Cause Order and no comments were filed.

It is ordered, That the proceeding be reopened.

It is further ordered, That the decision and order issued on November 19, 1974 is modified by deleting the third *It is further ordered* paragraph of the order.

IN THE MATTER OF

COMMERCIAL SERVICES COMPANY, INC., ET AL.

MODIFYING ORDER IN REGARD TO ALLEGED VIOLATION OF THE
FEDERAL TRADE COMMISSION ACT

Docket C-2717. Order, Aug. 20, 1975—Modifying Order, Nov. 26, 1980

This order reopens the proceeding and modifies the cease and desist order issued by the Commission on August 20, 1975, 40 FR 44312, 86 F.T.C. 467, by deleting the third *It is further ordered* paragraph of the original order which requires that when the firm institutes suits in any superior court in Washington State, they attach to any summons served upon consumers a notice giving defendants an adequate explanation of what the summons means and directions for avoiding default. This portion of the order appears to be unnecessary since the revised Washington Superior Court summons form now affords consumers an adequate explanation.

ORDER REOPENING THE PROCEEDING AND MODIFYING DECISION
AND ORDER

On August 20, 1975, the Federal Trade Commission issued a Decision and Order against Commercial Services Company, Inc. and other related parties. The order requires respondents to refrain from certain debt collection practices; among other things, the order requires Commercial Services, whenever they cause consumers to be served with Washington Superior Court summons and complaints, to attach a clear explanation of what the summons means and how to avoid a default judgment.

The revised Washington Superior Court Rules summons form now appears to afford an adequate explanation to consumers, and obviates the need for the summons explanation forms required by the Commission. Due to this changed condition of fact, it appears to the Commission that it is in the public interest to reopen this proceeding and alter its order, to delete the portion of the order requiring a summons explanation form.

On September 24, 1980 the Commission issued an order to show cause why the Commission should not reopen the proceedings and delete the third *It is further ordered* paragraph of the original order. Respondents did not reply to the Show Cause Order and no comments were filed.

It is ordered, That the proceeding be reopened.

It is further ordered, That the decision and order issued on August 20, 1975 is modified by deleting the third *It is further ordered* paragraph of the order.