NEWS RELEASE

Attorney General Mike Hilgers

FOR IMMEDIATE RELEASE
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Attorney General Mike Hilgers Announces $183.5 Million Multistate Settlement with Rent-to-Own Finance Company Acima Digital, LLC

Lincoln – Attorney General Mike Hilgers announced a $183.5 million multistate settlement with Acima Digital, LLC, and its parent company, Acima Holdings, LLC. The settlement includes $43 million in consumer restitution, $10.5 million to participating states, and $130 million in lease balance reductions. Nebraska will receive more than $292,608.42 in restitution and $593,465.05 in lease forgiveness for Nebraska consumers.

Acima, a rent-to-own financing company that partners with Nebraska retailers, was accused of misleading consumers about the terms and costs of its rental-purchase agreements. Forty-three states alleged that Acima advertised 90-day payoff programs without clearly disclosing that consumers were automatically placed in 12-month agreements and could end up paying twice the advertised cash price. The company also allegedly misrepresented its services as traditional credit, marked up merchandise prices, and made it difficult for consumers to return merchandise and end agreements.

Under the settlement, Acima must improve retail partner training, provide clearer advertising and contract disclosures, stop marking up merchandise prices, allow consumers to return merchandise without obstruction, and properly address delivery, damage, and repair issues. The company also cannot report rental-purchase agreements to the three major credit bureaus for five years.

Consumers eligible for restitution or lease forgiveness do not need to take action. The settlement administrator will contact consumers receiving restitution, while Acima will notify those eligible for lease forgiveness.

Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Minnesota, New Hampshire, New Jersey, Nevada, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming also joined the settlement.

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