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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of report (Date of earliest event reported): December 21, 2009

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**ENCORE CAPITAL GROUP, INC.**

(Exact Name of Registrant as Specified in Charter)

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**Delaware**  
(State or Other Jurisdiction  
of Incorporation)

**000-26489**  
(Commission File Number)

**48-1090909**  
(IRS Employer  
Identification No.)

**8875 Aero Drive, Suite 200, San Diego, California**  
(Address of Principal Executive Offices)

**92123**  
(Zip Code)

**(877) 445-4581**  
(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions ( see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01 Regulation FD Disclosure.**

On December 21, 2009, Encore Capital Group, Inc. announced that it had filed a universal shelf registration statement on Form S-3 with the Securities and Exchange Commission. A copy of the press release is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press release dated December 21, 2009.

The information in Item 7.01 of this Current Report on Form 8-K, including the exhibit, shall not be deemed “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities under that Section, nor be deemed to be incorporated by reference into the filings of the registrant under the Securities Act of 1933.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**ENCORE CAPITAL GROUP, INC.**

Date: December 21, 2009

/s/ PAUL GRINBERG

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**Paul Grinberg  
Executive Vice President,  
Chief Financial Officer and Treasurer**

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## Exhibit Index

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press release dated December 21, 2009.

**Press Release****Encore Capital Group Files Shelf Registration Statement**

**SAN DIEGO, December 21, 2009** /PRNewswire-FirstCall/ — Encore Capital Group, Inc. (Nasdaq: ECPG) announced today that it has filed a universal shelf registration statement on Form S-3 with the Securities and Exchange Commission (“SEC”). Upon being declared effective by the SEC, the shelf registration will allow the Company the flexibility from time to time to offer and sell up to \$150 million of debt securities, preferred stock, common stock and warrants, or any combination thereof, at prices and on terms to be determined at the time of the applicable offerings.

*The registration statement has been filed with the SEC but has not yet become effective. The securities registered may not be sold nor may offers to buy be accepted prior to the time the registration statement becomes effective. This press release does not constitute an offer to sell or the solicitation of an offer to buy the securities, nor shall there be any sale of the securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to the registration or qualification under securities laws of any such state or jurisdiction. Any offering of these securities will be made solely by means of a prospectus and an accompanying prospectus supplement relating to that offering.*

*Copies of the prospectus included in the shelf registration may be obtained on the SEC’s website at [www.sec.gov](http://www.sec.gov) or directly from Encore Capital Group by writing to Corporate Secretary, 8875 Aero Drive, Suite 200, San Diego, California 92123 or by calling (858) 309-6904.*

**About Encore Capital Group, Inc.**

Encore Capital Group, Inc. is a systems-driven purchaser and manager of charged-off consumer receivables portfolios. More information on the Company can be found at [www.encorecapitalgroup.com](http://www.encorecapitalgroup.com).

**Forward-Looking Statements**

*The statements in this press release that are not historical facts, including, most importantly, those statements preceded by, or that include, the words “may,” “believe,” “projects,” “expects,” “anticipates” or the negation thereof, or similar expressions, constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995 (the “Reform Act”). These statements may include, but are not limited to, statements regarding the ability of Encore to offer and sell securities under the universal shelf registration statement. For all “forward-looking statements,” the Company claims the protection of the safe harbor for forward-looking statements contained in the Reform Act. Such forward-looking statements involve risks, uncertainties and other factors, such as the Company’s ability to successfully cause the universal shelf registration statement to be declared effective by the SEC, which may cause actual results, performance or achievements of the Company and its subsidiaries to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. These risks, uncertainties and other factors are discussed from time to time in the reports filed by the Company with the Securities and Exchange Commission, including the Annual Report on Form 10-K for the fiscal year ended December 31, 2008. The Company disclaims any intent or obligation to update these forward-looking statements.*

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SOURCE Encore Capital Group, Inc.