

Credit Center, LLC.
Danbury, Connecticut
Founded 1967

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COMPANY FACTS

Organization Names:

Credit Center, Inc.

- Collections/Skip-tracing/Credit Reporting
- Litigation Preparation/Collector Training
- Secondary Placements

Receivable Management Systems

- Arrangement/Time-pay Accounts
- Pre-collection Programs/Letter Services
- Third Party Insurance Billing

Americheck

- Check Recovery Services

MedFinancial

- Emergency Medical Services – Ambulance Billing
- Dental Billing

Founded:

March 6, 1967

Foreign Languages:

CCI has multiple Collectors with Fluency in Spanish and Portuguese

Company Officers:

Noel C. Roy: CEO
Noel C. Roy II: President

Company Management:

Dawn C. Moller: Office Manager
Neal A. Silverman: Collection Manager
Vanessa Ivansco : Accounting & Benefits Manager
Cheryl Diffen: System Administrator & Network Supervisor

Professional Affiliations and Memberships:

- American Collectors Association, Inc.
- ACA Check Services Program
- ACA Online Services
- Consumer Credit Association of Connecticut
- Connecticut Association of Collection Bureaus
- The Connecticut Hospital Association
- Healthcare Financial Management Association
- CT Medical Group Management Association
- Greater Danbury Chamber of Commerce
- Connecticut Business & Industry Association

Professional Offices Held:

Noel C. Roy II: Past President, CT Association of Collection Bureaus
Noel C. Roy II: ACA Scholar; Education Chairman & State Coordinator

Trustee Account:

Union Savings Bank. - Danbury, CT

Bonded By:

The North River Insurance Company - Morris, NJ

Licensed By:

State of Connecticut, Department of Banking, Consumer Credit Division

CCI Attornies:

Robert L. Peat, Esq., Flanagan & Peat, Attorneys At Law

Adam Olshan, Esq., Howard Lee Shiff & Associates

Tracey Murphy, Esq., (New York Accounts)

COMPANY DIVERSITY STATEMENT

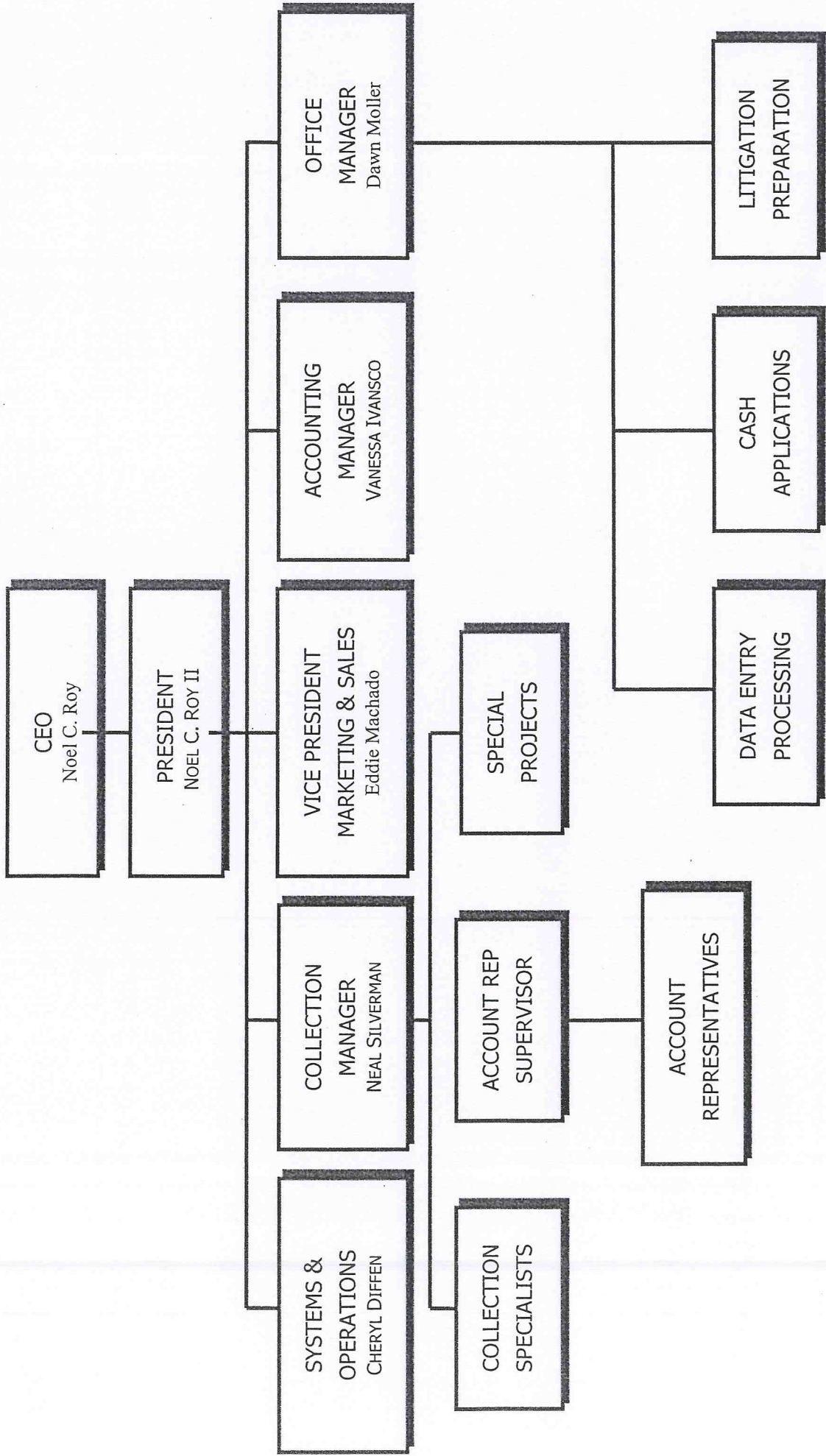
Equal Employment Opportunity & Affirmative Action

CCI is an Equal Opportunity Employer committed to the recruitment, selection, and hiring of qualified employees from diverse ethnic, racial and cultural backgrounds without regard to any of the following characteristics that are all unrelated to employment qualifications or job performance:

- Age
- Sex
- Race
- Creed
- Color
- Marital Status
- Physical or Mental Learning Disabilities
- National Origin
- Ancestry
- Source of Income
- Familial Status
- Religion
- Sexual Orientation
- Criminal Record

- CCI does not consider the above listed characteristics, nor any other similar attributes, in the classifying, promoting, training, compensating, referring, laying off or discharging of employees.
- CCI seeks to create and maintain a culturally and ethnically diverse work force by utilizing local employment sources to fill positions from our racially and ethnically diverse community.
- CCI will continue to use appropriate advertising media and employment sources to maintain employee diversity and ensure that our work force demographics parallel the general residential population within the communities in which we conduct business.
- CCI routinely seeks to fill selected positions with employees who have fluency in those foreign languages that will facilitate our telephone and face-to-face communications with client accounts.

CCI ORGANIZATION CHART



Collection Services

- **Contingency Collections**
Courteous yet tenacious approach to receive payments from previously uncollectible accounts.
- **Check Collections / Recovery**
Free service – cost is passed on to the check writer, extremely effective 80+% recovery rates.
- **Skip Tracing**
Trained professionals and automated technology utilizes our extensive database and the internet to locate and contact debtors.
- **Credit Reporting (with clients authorization)**
Very successful tool to inevitably secure the satisfaction of a debt.
- **Litigation Preparation (with clients authorization)**
CCI can and will litigate successfully on behalf of our clients.
- **Secondary Collection Placements**
Usually overlooked service, but an effective tool to increase cash and evaluate performance of the primary agency.

Early Intervention Solutions

Services aimed at reducing the volume of accounts which proceed to third party collection.

- **Pre-Collection Letter Series**
Low cost approach of contacting and reminding customers of delinquency, with high success rates because of aging.
- **Outbound Calling Campaigns**
Cost effective program resulting in faster payments, while ensuring the accounts truly qualify for collections.
- **Receivables Management Consulting**
Evaluation and assistance of accounts receivable process, timelines, cost effectiveness, and outsourcing performance.
- **A/R Follow-up and Insurance Rebilling**
Effective process of evaluating primary billing procedures and ultimately finalizing accounts resulting in a more accurate accounts receivable.
- **On-site Receivables Management Projects**
Experienced and trained professionals provided for temporary portfolio projects.

COLLECTION PROCESS DESCRIPTION

- Day 1 – CCI Receives Collection Account Files from Client in any Electronic or Hard Copy Format
- Day 2 – Accounts Are Assigned CCI Codes and Entered into System with Client Account Numbers
- Day 2 – Color, Laser-Quality Validation Notices are Mailed in Compliance with FDCPA Regulations
- Day 3 – Turnover Acknowledgment Report is Electronically Transmitted or Mailed to Client
- Day 7 – Initial Telephone Calls Placed in Attempt to Contact Debtors; Full Miranda Warning is Stated
- Daily – Debtor Payments Are Received Via Cash, Credit Card or ACH
- Daily – Secondary Insurance Billing and Re-billing Performed Using UB-92 and HCFA 1500 Forms
- Daily – Collectors Seek Payment in Full; Establish and Manage Reasonable Payment Arrangements ;
- Daily – With Clients Authorization; Credit Report to Main 3 Bureaus and Litigation Preparation
- Daily – Notices Returned Due to Incorrect Addresses are Skip-traced and Re-entered into System
- Daily – Debtor Payments Made to the Client are Reported to CCI Via Fax Or Electronic Transfer
- Monthly – CCI Generates and Mails Remittance with Net Check
- Day 31 – Collection Software System Automatically Generates 2nd Collection Notice
- Open – Collector Discretion Determines Timing of 3rd Notice Reminding Debtor of Delinquency
- Day 60 – With Client Approval, CCI will Credit Report Delinquent Accounts After Mailing 3rd Notice
- Open – Collector Discretion Determines Timing of 4th Notice Issuing Final Demand for Payment
- Open – Litigation Preparation is Initiated after 5th Notice: CCI Litigates if Client Authorizes in Writing

PRE-COLLECTION PROCESS DESCRIPTION

- Pre-Collection/Early-Out and Letter Service Programs are Usually Initiated at 45-60 Days Past Due
- Tailored Client Programs are Conducted by a CCI Subsidiary, Receivable Management Systems
- Programs Consist of 1-4 Customized Letters and are Often Supplemented by 1-4 Telephone Calls
- Pre-Collection Program Prices are Quoted as a Flat Rate per Account Based Upon the # of Accounts
- Unpaid Pre-Collection Accounts can be Electronically Transferred into a Regular Collection Program
- Pre-Collection Programs Generate Invoices and Reports Separate From Regular Collection Programs

DESCRIPTIONS OF AVAILABLE REPORTS

◆ Client Acknowledgment Report

Transmitted electronically or mailed to client within three days of turnover to verify the receipt and accuracy of referred accounts and balances

◆ Return Listing

A report that lists accounts purged from CCI's system, which either have been paid in full or deemed not collectible, for the reasons specified

◆ Debtor Inventory

A periodic report listing accounts and balances by debtor status

◆ Service Type Summary

Details the account and dollar placements, average balance, dollars collected and liquidation percentage summarized by an unlimited # of client-specified service codes and descriptions

◆ Detail Client Analysis And Letter Service Reports

Details total client collection performance by month, MTD and rolling 12-Months showing new accounts and dollars placed; average balance; active accounts; active dollars; liquidation ratio; letter service accounts rolled into regular collections

◆ Monthly Activity Invoice

Shows date, description and type of debtor transaction; payments received by CCI and the client; fees retained by CCI; and the net remittance due client

◆ Miscellaneous Ad Hoc Reports

Custom reports & formats can be created by our flexible CR collection software system report writer

◆ Client Requests or Inquiries

Account status update requests are preferred by e-mail and provided within 24 Hours of client request

Our Fees

Credit Center, Inc. – Only when you get paid ~ do we earn a fee.

CCI's rates are among the most competitive in our industry. Since many factors affect a rate (age, balance, volume, or the quality of a debtor) we will be happy to provide a competitive quote based on your unique portfolio of accounts.

CCI offers a wide array of fees to meet the specific needs and circumstances of each client, from a flat fee to a contingent based program. Our goal is to collect more of your money at a reduced cost than you are accustomed to paying.

CCI will either meet or beat the rates of our competition. Guaranteed

Flexibility is our specialty; ultimately the client needs to be comfortable with the financial agreement made.