

Consumer Collection Management Inc.,



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Corporate Profile

You're making an important decision. You want a collection management service that will get results, yet handle your customers with professionalism and courtesy. We can help. The staff at CCM is dedicated to providing your business with exceptional service and resolution of accounts. This is what has made CCM a leader in the collection industry.

The founder and president of CCM, Robert L. Eichorn, established the corporation in 1978. Since then, CCM has grown steadily each year. How? By providing top-notch service that responds to our customers' needs at the lowest cost possible.

The headquarters of CCM is located in the Westport Industrial Complex near I-270 and Page Avenue in St. Louis, Missouri.

Automated Collections

The key to CCM's collections process is our IBM AS-400 computer with its customized collection software. The operation of our system provides one of the most reliable and efficient national collection systems available in the United States, giving CCM the ability to work accounts on a national basis.

CCM's automated collection system allows for the segregation of work retail, medical, commercial and legal accounts. Each category has its own separate reports and payment reporting. This collection system allows CCM to meet the needs of the businesses and institutions we represent.

Dialer - Castel Predictive Dialer

Castel's Pursuit Solution Application resides on the same AS400 as our custom collection programs. This has allowed CCM to increase productivity and improve our overall effectiveness.

Skip Tracing - CCM is uniquely qualified to do skip tracing on a national basis. Immediate electronic access to the addresses, telephone numbers, employment information, etc., make these files an extremely valuable skip-tracing tool.

All skip-tracing activities are conducted within the structures of federal, state, and local laws and regulations.

In addition to the credit bureau files, our staff uses many other information sources including the following:

- Employers
- Postal Service
- Haine's Directories
- Landlords
- Voter Registration
- City Directories
- Public Utilities
- Birth/Death Certificates
- Relatives
- Libraries
- Schools
- Telephone Directories
- Motor Vehicle Departments
- Neighbors
- State License Bureaus
- Labor Unions
- Associations
- Banks

CCM Advantages

What we do at CCM is not unusual for a collection management service-we just strive to do it better than anyone else. Here's what we can offer to assure the best service and complete resolution of your accounts:

- Experienced retail, commercial and medical collectors
- Computer programmer on staff can design a custom program to match your needs.
- Castel Dialer
- On-line with Trans Union, Equifax and Experian for credit bureau reporting.
- Skip Tracing
- Account companionation (automatic match of debts).
- Able to transmit via modem or electronic media.
- Education workshops are provided for your employees on a regular basis.
- Reports can be generated anytime during the month for client review.
- Bonding and insurance is maintained at maximum levels.
- CCM is a member of:
 - American Collectors Association
 - HFMA of Greater St. Louis
 - HFMA Show Me
 - HFMA of Southern Illinois
 - AGPAM Arkansas Chapter
 - Midwest Credit Managers
 - Missouri Collectors Association
 - Chamber of Commerce Missouri
 - MGMA
 - National Association of Credit Management
 - Apartment Association

Computer System

Our AS-400 computer, with customized programs, streamlines our collection process to give you faster, more complete service. This system can hold up to fifty million separate accounts and is designed to accommodate up to 100 collectors.

Our operators are able to access and assign accounts through electronic media.

Experienced Collectors

Our policy is to hire experienced collection personnel. We're not a training ground for beginners who learn the business at your expense. We've gained our reputation from years in the business, but we don't stop there. All CCM collectors must attend training sessions to learn our operating procedures in addition to Federal and State laws governing collection.

Each collector is assigned to a team leader who monitors his or her performance on a daily basis. Periodic, unannounced reviews of collection procedures and techniques help assure that collectors are meeting our high standards.

Collectors are monitored daily by our collection manager through computer reports which include the following information:

- Number of accounts in each collector work drive.
- Number of dollars collected per day and month to date.
- Dollars collected for each client.
- Average payment amount.
- Number of accounts paid in full.
- Number of partial payments.
- Number of post-dated checks.
- Number and type of letters sent.
- Number of telephone calls made each hour.
- Productivity analysis.

Our collectors get results, but most importantly they keep in mind our clients' position and reputation in the community, as well as our own.

CCM collectors are paid salary, plus commission. Each collector has a minimum quota to be reached before commissions are paid.

Collectors are assigned to specific clients to ensure consistency of all activity. Accounts are automatically companionated.

Other Services

Grissom Services Inc, (owned by CCM)

offers

- Pre-Collect
- Payment Monitoring
- Letter Service

Insurance - The insurance department at CCM files or refiles claims.

Skip Tracing - As a full-service agency, we employ skip tracing specialists who use all available resources to contact debtors who have moved or are avoiding contact.

CCM is on-line with Trans Union, Equifax and Experian. Our clients must submit all specifications in writing before any accounts can be reported to a credit bureau.

Education/Seminars - We provide monthly collection workshops at CCM to educate your in-house collectors. We can also hold mini-workshops at your facility.

Bankruptcy Tracking - This service handles bankrupt accounts once the notification is received. We follow through with the appropriate parties and make every attempt to collect your account.

Litigation Services - Once an account reaches the point where litigation is the only recourse, we work with our select group of law firms to pursue maximum recovery. This service is only used with the consent of our clients.

Reports

Our standard reports are designed to be easy-to-read and act upon. Reporting can be done daily, weekly or monthly. CCM can also customize reports to fit your specific needs. Samples of the following reports are included here:

- **New Business Acknowledgment** - All accounts will be acknowledged by debtor or company name, and will include an account number or invoice number, service date, balance due, and total number of accounts assigned for collection.
- **Debtor Listing** - We provide a complete list of all accounts assigned to CCM. The debtor listing includes debtor or company name, client account or invoice number, amount assigned, current balance, and status. This listing can be provided monthly or anytime upon request.
- **Monthly Collection Summary** - A collection summary will be provided at the end of each month. This summary reports all monies paid during the prior month. Payments will be listed by date paid, your account or invoice number, debtor or company name, where paid (agency or client), commission due agency, and balance of the account after payment.
- **Recovery and Placement Analysis** - The recovery and placement analysis provides percentages on accounts assigned, monies collected, and accounts returned on a monthly and yearly basis.
- **Deactivation List** (Close A Return - When collection efforts on any of your accounts are suspended, this report identifies the accounts involved and clearly indicates the reason for returning each one. The report shows debtor or company name, account or invoice number, date assigned, amount assigned, reason for returning the account and the present balance of the account.

Mission Statement

Consumer Collection Management was established in March of 1978. Our purpose from the beginning was to provide our clients with the finest collection service available, while maintaining the image and good name of the clients we serve.

We strive to provide each client with programs designed to meet their needs.