

The Stamp of a Professional

Look for a CCAA certified member to be a true representative of your company

Why and When to Use a Commercial Collection Agency Association Certified Member

Is a commercial collection agency really right for your business?

Most companies, before they have had experience working with a professional commercial collection agency, have understandable, though often times unfounded, concerns regarding enlisting the services of a commercial collection agency.

- Can they really do any better than my own credit department staff?
- Am I going to antagonize my customers by using a collection agency?
- Will I lose customers' future business by using a collection agency?
- How do I know if any money has really been collected?
- I've read about abusive, harassing tactics some collection agencies use. How do I know that the agency I retain won't use these types of tactics?
- Aren't collection agencies only for my really bad account receivables—those customers I probably wouldn't extend further credit to anyway?
- If I'm at the point that I need to go to a collection agency, shouldn't I simply go to a lawyer?

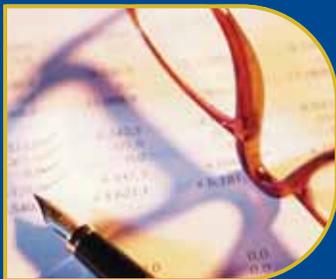
Chasing after past due receivables is not why you hired your credit staff

Delinquent accounts engage the valuable time of management and credit personnel that could better be used performing more profitable activities.

Statistics on past due accounts reveal:

- At three months past due, almost 27% of delinquent accounts will never be collected.
- At six months past due, over 44% of delinquent accounts will go uncollected.

The conclusion from these statistics is clear. Past due receivables demand immediate and effective action when the cost of your own personnel's efforts does not justify further action or a customer demonstrates bad faith and loses credibility.



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If you have a collection problem, call a CCAA certified member

The professionals who work in certified agencies are thoroughly trained in the art and science of collections. They are specialists. Most importantly, they will help you realize the maximum dollar recovery on your past due accounts quickly while maintaining a positive, on-going relationship with your customers.

Remember, a collection problem should only become a legal problem as a last resort—not as the first course of action.

CCAA provides professional service

Working with a CCAA certified member agency, you can feel confident that:

- All collection professionals adhere to a strict Code of Ethics which assures the use of reputable, professional collection procedures. Abusive or harassing techniques are grounds for the loss of a member agency's certification by the Commercial Law League of America.
- Your collected funds are maintained and accounted for in separate Trust Accounts.
- You will receive timely reports, verification of collected funds and prompt remittance of collected funds.

Research on the collectability of delinquent accounts clearly demonstrates that the most advantageous time to enlist the services of a commercial collection agency is within 90 days of when an account is past due. Incorporating this strategy will help ensure maximum dollar recovery, at the least cost to your company.

It's important to note that initial collection efforts and contacts should always be made by the creditor company. However, if after three months from the due date, your collection efforts do not prove successful, it's critical that you turn that claim over to a commercial collection agency to maximize the chance of full recovery.

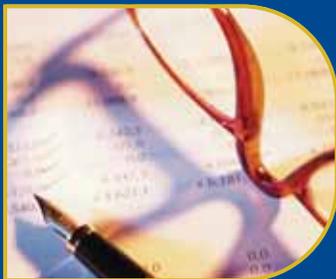
Work with the best in the collection industry

When it's time to call upon the services of a commercial collection agency, choose a CCAA certified member agency. CCAA certified member agencies, in aggregate, handle over 80% of the claims placed each year with professional commercial collection agencies in the United States. Annually, CCAA certified member agencies handle approximately \$13 billion in commercial claims.

10 Reasons Why you should work with an agency that is a CCAA certified member

- 1 Our professional practices will help attain maximum dollar recovery.
- 2 Prompt remittance of funds to creditors.
- 3 On-going oversight to ensure adherence to a rigorous Code of Ethics.
- 4 Minimum \$300,000 surety bond for your protection.
- 5 Maintenance of separate Trust Accounts for collected funds.
- 6 Reputable collection procedures that maintain your customers' good will.
- 7 The agency has been in business for a minimum of four years.
- 8 Agency executives are required to attend yearly seminars and educational meetings.
- 9 Assistance choosing legal counsel when necessary.
- 10 Creditors may call on the Agency Association's Executive Director should a complaint arise regarding an agency certified by the CLIA.





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Certification by the CLLA: The stamp of a professional

For over a quarter century, the Commercial Collection Agency Association (CCAA) of the Commercial Law League of America (CLLA) has worked to elevate the standards of the commercial collection industry in an effort to better serve and protect credit grantors.

CCAA certified membership identifies the elite in the collections industry. Only 105 of about 4,000 agencies nationwide have qualified for CCAA membership and certification by the CLLA. Being a member of the CLLA is not the same as being certified by the CLLA. Only a CCAA certified member can display the CCAA seal. Certified agencies are required to carry a minimum \$300,000 surety bond for your protection. Member trust accounts are reviewed twice a year and random audits also are conducted. In an effort to ensure that collection and customer service practices comply with the CLLA rigorous code of ethics, members are also subject to on-going site evaluation.

These are just a few of the standards and procedures that make this certification the original "gold-standard" in the industry and set certified CCAA members apart from others. What does this mean to you? A CLLA certified agency will help you obtain results quickly and effectively with the highest standard of professionalism.

Emil A. Hartleb
Executive Director

Commercial Collection
Agency Association

Commercial Law
League of America

P.O. Box 205
Cedar Grove, NJ 07009-0205

Phone: 973-239-0721
Fax: 973-239-5017

email:
ehartleb@ccaacollect.com

Web site:
www.ccaacollect.com