



412 East 25th St. - PO Box 129
Kearney, NE 68848
Ph: (308) 237-2161
Fax: (308) 234-4720

Our Collection Process

Validation Period – First Month in Direct Collection

- First notices sent, informing the debtor that they have an account that has been placed with a collection agency.
- The debtor can dispute the charges during this validation period.
- During this period, collectors cannot DEMAND payment in full, the debtor legally has 30 days to pay the account.
- Information regarding the debtor is gathered during this time: valid address, phone number, current employment, etc...

After First Month – More aggressive Collection techniques

- The account is now submitted to TransUnion to be listed on their credit report as a negative item.
- Collectors can legally contact debtor every 48 hours, yet we have found this to be too frequent to be effective, and generally annoys the debtor instead of motivating them to pay the account.
- We have found that calling (if we have a valid phone number) receives the best response; followed by letters if they do not follow through with what was discussed in the phone conversation.
- If a collector is unsuccessful at gaining cooperation from the debtor for payment arrangements or a payment in full & the debtor is employed full time and meets specific requirements, the collector will send the account to our legal department, file suit & garnish wages.
- Once an account is sent to our legal department, no payments can be accepted by Professional Collection Service or the client. The only way the debtor can stop the garnishment of wages is to pay in full including court costs and all other fees associated with filing suit.

After 90 Days

- Collectors will continue collection efforts listed above.
- Our client (as per Listing Agreement) does have the right to pull an account if the collector is unsuccessful. If an account is returned at your request, the account will be removed from the debtor's credit report.
- No account will be returned if payment arrangements have been made or if the account is in the legal process.

Please note:

- If we receive a dispute on an account, we will work with our client and the debtor to see if it can be resolved. If we are unable to resolve the dispute with the debtor, we cannot continue to contact them regarding the account, and we are required to mark this account as "disputed" on their credit report. The only further contact we may have with the debtor would be to notify them that we are filing suit on the account.
- If we receive a Cease and Desist notice, we legally cannot contact the debtor further about the account. We are able to list the account still on their credit report, and if we can find a route to garnish wages, we will look at suit.

Remember, these are general guidelines as to how we pursue collection efforts. Not all accounts are the same and therefore we may treat some accounts differently than others. Our goal is to motivate debtors to resolve the account. Different people are motivated by different factors, and therefore we use different techniques. At no time will our efforts violate the FDCPA or put you at any risk.