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Direct Collections Process

Accounts that have been submitted to pre-collection but have not paid and/or accounts placed directly into direct collections are processed as follows:

Validation Period – First Month in Direct Collection

- First notices are mailed, informing the consumer they have an account that has been placed with a collection agency.
- The consumer can dispute the charges during this validation period.
- During this period, we do not contact the consumer and they legally have the 30 days to pay the account in full.
- Information regarding the consumer is gathered during this time: valid address, phone number, current employment, etc.

After First Month – Activity is initiated

- The account is submitted to TransUnion to be listed on the consumer's credit report as a negative item.
- Attempt is made to contact the consumer via phone. Phone efforts are consistent, but not to the point of harassment. It is our experience that too frequent calls only annoy the consumer, rather than motivate them to pay.
- Letters are sent periodically if no phone contact is made.
- Initiate skip-tracing process if phone and mail contact cannot be made due to inaccurate contact data.

After 90 Days

- Collectors will continue collection efforts listed above.
- If the consumer is unwilling to resolve the debt, we begin collecting information for the legal process.
- If the consumer is employed full time and meets specific requirements, the collector will send the account to our legal department to 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 option for the consumer to stop garnishment is to pay in full, including court costs and all other fees associated with filing suit.
- Our client (per Listing Agreement) has the right to pull an account if PCS is unsuccessful. If an account is returned at the client's request, the account will be removed from consumer'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 consumer to resolve. If the dispute cannot be resolved, we cannot continue to contact them regarding the account, and we are required to mark the account as "disputed" on their credit report. The only further contact we may have with the consumer would be to notify them that we are filing suit.
- If we receive a Cease and Desist (bankruptcy) notice, we legally cannot contact the consumer further about the account.

Remember, these are general guidelines as to how we pursue collection efforts. Our goal is to motivate consumers to resolve the account. People are motivated by different factors, and different techniques often give us good results. At no time will our efforts violate the FDCPA or put our clients at risk.