

CMC EXCHANGE

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CMC to Launch New, Improved Website

We are excited to announce that coming soon to your web browser will be the newly, improved CMC website! And while our current site has many benefits to our visitors, it is time for a change. But rest assured the secure functionality of Client Access will be maintained.

We undertook this project approximately three months ago and are close to release what we think is a more user-friendly, efficient site for you. Our primary goals for our audience is to provide the following:

- Note-Worthy, Up-to-Date Content
- Easy Navigation
- Convenience
- On-line Form Access
- 24/7 Communication Vehicle
- Secure Client Access Admission

In addition to updating our website we are working on improving our placement forms to also be available in an interactive format. A Client Access manual is also being developed to help you navigate throughout the Client Access system.

New to the site will be a News section where pertinent information concerning CMC and the collection industry will be available in the form of newsletters, press releases, and product collateral.

If not already a member, you will have the opportunity to join our newswire list and choose which types of information you would like to receive.

All information will also be archived for your convenience.

Since we are continuously evolving and rolling out new services, this is an important communication vehicle to provide you with the most up-to-date information to help you attain your cash flow needs.

We want to continue to be one of your strategic business partners, and this is just one step we are taking to improve upon our services. Communication plays a key role in developing and maintaining such a partnership. We hope that you will find our updated site beneficial and useful.

If you have any questions, comments, or suggestions concerning what type of content you would like available on our website, please contact our Marketing Director, Melissa Zurich, by phone at 800-472-1483, extension 161 or feel free to email her at mzurich@creditmanagementcompany.com.



The screenshot shows the CMC website homepage. At the top left is the CMC logo. To the right is the tagline "Improving Your Bottom Line" with a handwritten-style "Accelerator" below it. A navigation menu includes links for HOME, INDUSTRIES, SERVICES, ABOUT CMC, CLIENT ACCESS, NEWS, and CONTACT US. The main content area features a background image of a clock and money, with text describing CMC as a premier, full-service collections and accounts receivables management agency. Below this is a section titled "CMC Delivers Solutions to Your Challenges..." with a right-pointing arrow. Underneath is a "Check Out Rapid Response" section with the subtext "The Acceleration Answer to your Cash Flow Needs" and a bulleted list of services: "Call Management Center can accept phone paid payments from your customers or patients", "Thousands of customized calls can be made per hour", "Replace your collection letters and save volumes of money", and "Reduce the amount of money charged off drastically".

Also Inside This Issue: Point of Service Collections Seminar, Collection Industry Facts & Figures, "Motivation, Fun, & Money", Employee Spotlight, Walking for a Cure, And the Verdict is . . .

Point of Service Collections Seminar

While collecting money for you is our primary business, we also take the time to pass on our knowledge and techniques to your staff through our various services. One such service is conducting seminars for an assembled group. Beginning earlier this year Pat DiCenzo, Vice President of Sales, and Charlie O'Hare, Vice President of Operations, presented Point of Service Collections to individuals working the front business offices and emergency rooms at Summit Health System.



The art of collections in the healthcare industry is adapting to more aggressive means of patient payments at the time of service. This presentation focused on the importance of having a structured program in place and how to properly execute it. And while implementing a POS program is important, making sure your staff is knowledgeable and supportive is equally just as important for it to be successful.

Role-playing and a question and answer session contributed to a highly interactive and beneficial presentation for the audience. At conclusion, a questionnaire was distributed to gather feedback. One comment was:

“I think this was very useful. It will help the front office a little better.”

If you are interested having a CMC speaker(s) to present Point of Service Collections, or another topic that may be beneficial to your staff, please contact Pat DiCenzo at 412-937-0900 ext. 137.

Collection Industry Facts & Figures

- At the beginning of this year, reports on debt collection tactics appeared in numerous national and local media. Setting the record straight is a priority for ACA International, and the ACA made every opportunity for media reporters to set the record straight.
- Last year, the collection industry returned \$39 billion to U.S. businesses, representing a 22% reduction in private-sector bad debt.
- This saved the average American household \$351 last year, representing 19 bags of groceries, 155 gallons of gas or four months of electric bills for working families. Collectors are proud to make this impact for the benefit of all consumers.
- The abusive tactics seen in recent news reports are exactly why ACA supported the Fair Debt Collection Practices Act in 1977. Such behavior is not only illegal, it's indefensible and in no way representative of today's ethical, professional industry.
- The FDCPA is vital to the success of the collection industry because we want a level playing field that does not put ethical collectors at a competitive disadvantage.
- Businesses should trust their reputation and their customer's dignity only to one agency that will represent them professionally by conforming to the ACA Code of Ethics.

Source: The Association of Credit and Collection Professionals

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Motivation, Fun & Money!!!



Tammy Kohan spins the Reward Wheel & wins a dress down day.

Let's face it. Collecting money from people can be a trying career, and it takes a determined, talented, knowledgeable group of people to be able to be successful at it. But hiring a key staff is just the foundation for a business to be successful. You have to arm them with state-of-the-art technology and continually groom their knowledge base through communication and continuous training.

Now you have the best staff, how do you retain them? You make them look forward to coming to work. Sounds simple. But there are actually several components to that solution. Compensation is definitely high on that list, and CMC is proud to say that are collectors and representatives receive a benefit, base salary and bonus package that rivals the industry. With unlimited bonus potential, they are able to control their income—which equates to a pretty strong motivational factor. And that motivation leads to collecting more money for our clients. Sounds good.

But everyone has heard that ole adage, "money isn't everything". We take that to heart and want our staff to really enjoy working at CMC. Planning activities such as holiday parties, picnics, charity fundraisers, phone Blitz Days with pizza, and spinning the Goal, Reward Wheel are just some of the ways we like to bring a little fun and excitement into the workplace. Motivation, Fun and Money. Just three little reasons why some of our staff members have been at CMC for over 25 years.

Employee Spotlight

Expertise. Thoroughness. Professionalism. nearly every month. These are just three words that help describe our spotlight employee for this issue, Sandy Bailey.

Sandy was chosen by our management staff because of her abilities and consistent results as one of our premier collectors in the medical department. She has been with CMC for over 10 years but carries with her over 18 years of experience in the collection industry.

A true professional, Sandy enjoys her work and describes herself as being a "detective" - uncovering insurance payments, working with attorneys and patients, and when necessary tracking down debtors utilizing our skip-tracing technology. This thoroughness contributes to her surpassing her goals

She enjoys her work, both as a career choice and coming to CMC each work day, which is one reason she is so successful.

Sandy grew up in Carnegie, PA and remains there with her husband, Clyde, (a former CMC collector) and her 10 year old daughter, Macey. She also has a 20 year daughter that now resides in Seattle.



Sandy Bailey

Walking for a Cure

CMC and our staff members are proud to contribute annually to the fight against breast cancer during our fundraising campaign held during breast cancer awareness week in October. But some of us don't stop there. Staff members also contribute and participate in other fundraising activities outside of CMC hours for various charities.

One such person is Charlie O'Hare, Vice President of Operations. Charlie and his wife Mary Kay, a breast cancer survivor, participated in the Komen Race for the Cure held in Pittsburgh. Amongst the thousands of breast cancer survivors dressed in pink and other foundation advocates, Charlie and Mary Kay made their way around Schenley Park for this annual Mother's Day event.



Charlie and Mary Kay O'Hare at the Pittsburgh Komen Race for the Cure event at Schenley Park, held every Mother's Day to aid in the fight against breast cancer.

In 2008, the Susan G. Komen for the Cure breast cancer awareness foundation will celebrate its 25th anniversary of the Komen Race for the Cure, the largest series of 5K runs/fitness walks in the world, with well over 1 million participants since 2005. Visit their website at www.komen.org.



CMC Exchange is published to provide CMC current and future business partners with information that may be useful to their business. It should not be construed as legal advice.

Questions and comments are welcome. Please direct them to Melissa Zurich, Marketing Director, at 1-800-472-1483 extension 161.

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And the Verdict is . . .



Guilty. Guilty of continuing to expand our relationships across the Pennsylvania state government sector. CMC is excited to work with one of our newest partners, Blair County's Cost and Fines department. We will be aiding them in collecting on older cases that involve a bench warrant, and cases where the county was unable to locate the debtor - utilizing our advanced skip-tracing techniques and advanced Call Management Center.

It should be noted that according to state law, the 25% fee charged by CMC is paid by the defendant; therefore, the county incurs no cost. Another major benefit: department staff can focus on performing more pertinent duties for the county while we use our expertise to cultivate cash for them.

For over 10 years, we have been assisting counties throughout Pennsylvania collect fines, court costs and restitutions.