

What helps you keep all of your agency's parts running smoothly?



Your ACA International Agency Membership

We understand—operating a successful collection company requires you to keep all of its many parts working together. From providing resources helping you comply with complex state and federal laws and regulations to easing the burden of getting (and staying) licensed to do business in many states, ACA International, the Association of Credit and Collection Professionals, is your first source for collection-specific resources and assistance.

Contact us!

ACA provides you with 500 member-leader volunteers and 70 employees searching, reading, solving, debating, analyzing, projecting, publishing and sharing to help you succeed.



Key telephone numbers

For personal assistance (main ACA number):
+1(952) 926-6547.

For self-service ease:
+1(952) 928-8000 + extension
or ext. 411 for staff directory.

A staff listing by department appears in most issues of Collector magazine.

ACA International

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Federal Government Affairs Office

509 2nd Street NE, Washington, D.C. 20002

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Your ACA International Agency Membership

Helping your business run like a well-oiled machine

ACA agency members have open access to many free resources. Plus, members have the unique opportunity to purchase other products and services at rates significantly less than those charged to the public. Some items are member exclusives. This brochure acquaints you with some of the many ways to put your membership to work for you.

Business Resources

ACA Code of Ethics and Code of Operations

ACA is a powerful community of members committed to doing business ethically and taking the expectations of creditor clients and the public seriously. As a condition of association membership, all members agree to abide by ACA International's Code of Ethics and Code of Operations. Demonstrate your ethical and professional standards by promoting your commitment to the code in your marketing materials. *Web tab: About ACA > Ethics/Code of Conduct.*

ACA Member Logo

Promote your membership in ACA International by downloading the association's member logo and using it in company materials and on your Web site. *Web: Scroll to bottom of home page and select "Logo Use" button.*

ACA Online Membership Directory

This great resource and marketing tool lists all ACA members. A comprehensive search feature helps potential clients and fellow ACA members locate your company. Listings are complimentary and include up to five free descriptive lines and a direct link to your Web site. Boost your visibility by purchasing listing enhancements. *Web tab: People & Groups > Member Directory.*

» **Tip.** Log in before using the directory to see other members' e-mail addresses, which are not displayed to the public. The person your company designates as its ACA main contact can update the directory listing by logging in and selecting My ACA > My Company Profile.

ACA Online

(<http://www.acainternational.org>)


is your first and fastest link to ACA resources. Log in to access members-only news and tools, such as the vast compliance database, legislation action center, customizable communication preferences and more. Only logged-in members have access to significant product discounts and online event registration. *Retrieve your password using the link within the Web site login box. For further assistance call ACA or contact membership@acainternational.org.*

ACA Store

Stay on the cutting edge of collections using the helpful training products, compliance resources, publications, recordings and electronic subscriptions available for purchase through the ACA Store. You'll also find discounts on a variety of advertising calendars, consumer and client educational brochures, envelopes and holiday greeting cards to aid your company's marketing efforts. *Web tab: Products & Services > Store.*

Agency Certification

Cut down on mistakes and improve your daily operations! The Professional Practices Management System (PPMS) helps you develop, implement and adhere to a set of industry-specific guidelines as you work to achieve agency certification—or just manage your business more effectively by streamlining processes. Visit ACA Online to learn how to become PPMS Certified. *Web tab: Education & Events > Quality Assurance-PPMS.*



*Serving as the comprehensive, knowledge-based resource
for success in the credit and collection industry.*

Alliance ACA

ACA International has negotiated agreements with several companies to offer members substantially discounted pricing. At the time of publication, services offered through Alliance ACA included those listed below.

Web tab: Products & Services > Alliance ACA.

- » **Background screening.** LexisNexis helps you make sound hiring decisions with thorough and accurate background information provided at special member rates.
- » **Car rental.** Spend less when renting a vehicle from three leading car rental companies: Alamo, Hertz, and National.
- » **Disaster recovery.** Agility Recovery Solutions assists members with scalable, cost-effective business continuity solutions to help you with data recovery, power, work space and connectivity problems when you need it most.
- » **Office supplies and furniture.** Enjoy award-winning service through OfficeMax and purchase office and computer supplies and furniture at members-only discount prices.
- » **Registered agent services.** State registration and licensing requirements make it necessary to appoint registered agents. CT Corporation makes it easy and offers deep discounts to ACA members.
- » **Shipping.** Discounted ground, freight, express and international delivery rates are available to members through FedEx® and on international shipping through DHL.
- » **Telecommunications, data and mobility program.** Since 1991, ACA's alliance with American Business Communication Inc. has saved members millions of dollars on phone, Internet and advanced data services.

Risk Management

Collectors Insurance Agency Inc. (CIA), a subsidiary of ACA International, has many years of expertise providing a full line of high-quality risk management products and services specifically designed for collection agencies. CIA's expert customer service reps can save you the time and frustration of managing the risk management maze on your own.

Web tab: Products & Services > Insurance, Bonds & Licensing.

- » **Bonds.** As bond requirements swell due to state statutes and client requests, CIA offers highly competitive bond programs designed to meet those demands. We offer statutory, client contract and blanket client bonds. We manage the complexity with a highly trained staff, deep resources and fast responses, providing members with unmatched bond services. Members may apply for these bond programs.
- » **Insurance programs.** CIA's portfolio of business insurance products is designed specifically for the receivables management industry. CIA's insurance programs include: errors and omissions (professional liability), a business owners' package (general liability/property), workers' compensation, umbrella liability, commercial automobile, commercial crime, directors and officers' liability, employment practices liability, network/cyber liability, and fiduciary liability. Your CIA representative can also assist you with a coverage review of all your current policies. Members may apply for any or all of these programs.
- » **Licensing and business entity qualifications.** We are specialists who can help you keep up with licensing, registration and renewal requirements in states where you do business. Along with our business partner, CT Corporation, we offer a wide variety of services to assist you with in-house and outsourced maintenance, as well as initial licensing. Let us help you with state licenses, certificates of authority, registered agents, annual reports, renewal filings, resident manager referrals, and audits of current standing in the jurisdictions you require.

Training

Take advantage of multiple training formats, including online seminars, teleseminars, face-to-face seminars, CD-ROM training, and annual conferences. Whether you're interested in sales, management, health care collections or asset buying, Campus ACA has the resources you need. Agency members enjoy reduced prices. *Web tab: Education & Events.*
See also Products & Services > Store.

Professional Development

You and your staff can develop your careers by working toward a Campus ACA designation. Encourage your collectors to earn their Professional Collection Specialist certificate and show your clients they have what it takes to collect efficiently and effectively, while staying in compliance with the Fair Debt Collection Practices Act (FDCPA).
Web tab: Education & Events > Professional Development Programs.

Annual Convention & Expo

The premier industry event for more than 70 years, ACA's Annual Convention brings together more than 1,100 individuals representing over 500 companies from around the world. This must-attend event includes comprehensive and timely educational workshops, as well as networking opportunities and an exhibit hall showcasing the latest technology and resources for the industry. Members attend at a discount.
Web tab: Education & Events > Meetings & Convention

Compliance Assistance

ACA offers the largest and most frequently updated variety of compliance resources for our industry. With new documents added almost weekly, you have immediate access to a powerful compliance library when the need arises. We can help you navigate the ins and outs of the FDCPA, Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act, Health Insurance Portability and Accountability Act, and various state statutes. When you can't find what you're looking for, an ACA compliance officer is available to answer your e-mailed questions.
Web tab: Compliance.
See also: Products & Services > Store.

Industry Guides

ACA publishes indispensable compliance and business manuals in printed and electronic formats. Subjects include: state collection laws and practices, the FDCPA, the FCRA, SAS 70 audits and many other one-of-a-kind credit, collection and asset buying topics.
Web tab: Products & Services > Store.

Statistical Surveys

If you want a clear way to analyze and refine your business, ACA publishes statistical surveys. Compare your agency's expenses against regional and national averages in the Benchmarking and Agency Operations Survey or analyze potential new markets in the Top Collection Markets Survey. Members participating in ACA surveys receive a free electronic copy.
Web tab: Publications > Research & Statistics.

Collector magazine

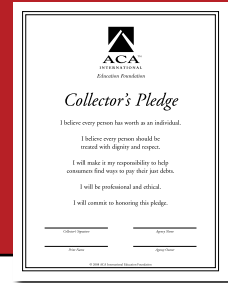
With the latest articles on credit and collection industry operations, trends, regulations and legislation, as well as association activities and initiatives, *Collector* keeps you current. Members receive one free monthly subscription and may purchase additional copies (contact the ACA Store). *Web tab: Publications > Collector Magazine.*

"When I started in this business in 1986, I found ACA's **educational seminars** were terrific, but the members and their **helpfulness** were even better. Yes, I invested time and money in ACA, but I have gotten that investment back probably 100-fold. I now operate a successful mid-size business and have **dozens of people I can talk to any day**, at any time, who are willing to help me."



– Martin Sher, IFCCE, chairman, AmSher Receivables Management, Birmingham, Ala.

I will make it my responsibility to help consumers pay their just debts. One reflection of ACA member values and practices is the Collector's Pledge. This ACA International initiative encourages collectors to make a voluntary, personal commitment to treat customers with dignity and respect in every aspect of their work. Many members report success using it as a tool to help foster a positive work environment, improve consumer and client relationships, and reflect their dedication to ethical practices. Learn more and download the pledge at <http://www.acainternational.org/pledge>.



Government Affairs Advocacy

With its federal government affairs office and full-time staff located in Washington, D.C., ACA International advocates for you on Capitol Hill every day. The association lobbies, educates and promotes the essential role played by its members. ACA keeps abreast of pending federal and state legislation and regulations affecting your ability to effectively conduct business. *Web tab: Government Affairs.*

- » **Federal Legislative and Regulatory Advocacy.** ACA works tirelessly on ambitious legislative and regulatory initiatives to protect or favorably impact the way you do business. Members and staff work to educate and advise federal lawmakers and regulators on behalf of our industry. ACA sponsors targeted fly-in events to Washington, D.C., giving members the chance to advocate for the industry's priority issues. *Web tab: Government Affairs > Federal.*
- » **Political Action & ACPAC.** To make an impact on Capitol Hill, strong grassroots communications and political influence enhanced by financial support are essential. ACA's influential political action committee, ACPAC, pools voluntary contributions from ACA members interested in supporting those candidates for federal office who advocate for positive public policy affecting the credit and collection industry. Your individual participation gives ACA members a stronger collective voice in the legislative process. Before ACPAC can share information or solicit contributions from company members, corporate approval is necessary. Signing does not obligate you to contribute but it will allow you to receive information on ACPAC news and events. *Web tab: Government Affairs > Political Action & ACPAC. E-mail: acpac@acainternational.org.*
- » **State Action.** Hundreds of bills are introduced in state legislatures every year that have the potential to severely impact your business. ACA, its Interstate Committee and affiliated state units, work together to ensure that state policymakers understand how proposed laws and regulations affect the industry. ACA provides state legislative tracking, action alerts and advocacy materials such as position papers and talking points that can be tailored to your state's needs. *Web tab: Government Affairs > State.*

Telling Our Shared Story

Our industry recovers billions of dollars in debt that would otherwise be lost, protecting jobs and access to credit for businesses and consumers alike. As the voice of the industry, ACA International carries this message of value to business leaders, consumer advocates and policymakers. Through media interviews, presenting a positive image of the industry and responding to inaccurate or unfair media coverage, ACA strives to set the record straight and build appreciation for the valuable economic contributions credit and collection professionals make.

Learn more by selecting "For Reporters" at the top of ACA's home page.

- » **Helping You Tell Your Story.** Take advantage of the public relations resources available to ACA members. Contact our PR team for help or download the PR Toolkit, which can help you tell your story and respond when undesired media attention comes your way. Request market-specific media lists of local reporters, editors and producers to whom you can send your company's news releases. *Web tab: Products & Services > Management Tools > Public Relations Resources.*
- » **ACA International Educational Foundation.** This philanthropic arm of the association coordinates several programs to help members give back to their communities. There are many options and ideas for raising your company's visibility and promoting goodwill. For instance, help creditor clients by suggesting they refer customers to the heralded Ask Dr. Debt financial literacy Web site at www.askdrdebt.com. Participate in National Credit Education Week or teach personal finance aided by materials created by the Foundation. *Web tab: People & Groups > Foundation.*

Advocating to protect your business interests on critical legislative, regulatory and business issues.

Market-Specific Sections

ACA International's market-specific sections help you customize your ACA membership. ACA members may designate the areas of most interest to them—asset buying, health care collections, government collections, technology and more—to receive market-specific news and participate in listserves with fellow members. Review the full list of options at ACA Online. *Web tab: Markets & Specializations.*
See also: Log in > My ACA > communication preferences.

- » **Asset Buyers Division (ABD).** ABD membership is open to companies that buy, sell, finance or service asset sale transactions. Learn about current trends in buying and selling accounts receivables, as well as tools for implementing professional practices in your business. Companies not collecting on purchased debt join ABD directly. Companies collecting debt (whether purchased or on a contingency fee basis) join as agency members and may choose ABD as a market-specific section at no additional charge.
- » **Creditors International.** To best meet the needs of credit managers, lenders, first-party collectors and others working on the front end of the credit cycle, ACA offers individual memberships in our CI division. CI is dedicated to providing credit-related resources, information and training. ACA agency members may choose CI as a market-specific section at no additional charge.

Streamline your inbox and Web browsing.

Log in to the My ACA communication preferences center on ACA Online to choose which e-newsletters you receive from the association. Choose from several content sections, including Asset Buyers, Creditors International, Government Collections, Health Care, and Technology. You can also elect to participate in e-mail discussion groups, receive the digital edition of *Collector* magazine, government affairs updates, product discount offers and more.

- » **Government Collections.** Varied resources include the section's e-mail listserv, the vehicle by which ACA staff send government bid notices directly to your inbox. In 2009, 154 bid notifications were sent to section participants. The types of bids posted vary widely and include past-due parking citations, student loan collections and delinquent city and state taxes, to name a few.
- » **Health Care Collections.** Easily locate news, education and tools directly related to medical collections. Learn the latest trends in health care receivables management in the specialty workshops featured at ACA's Spring Forum & Expo and the annual Fall Forum conference, or purchase the health care newsletter Pulse, personalize it with your agency's contact information and send it directly to your clients' offices in either printed or electronic form.

"We have achieved

cost savings as

a result of ACA's

advocacy efforts

on our behalf. We

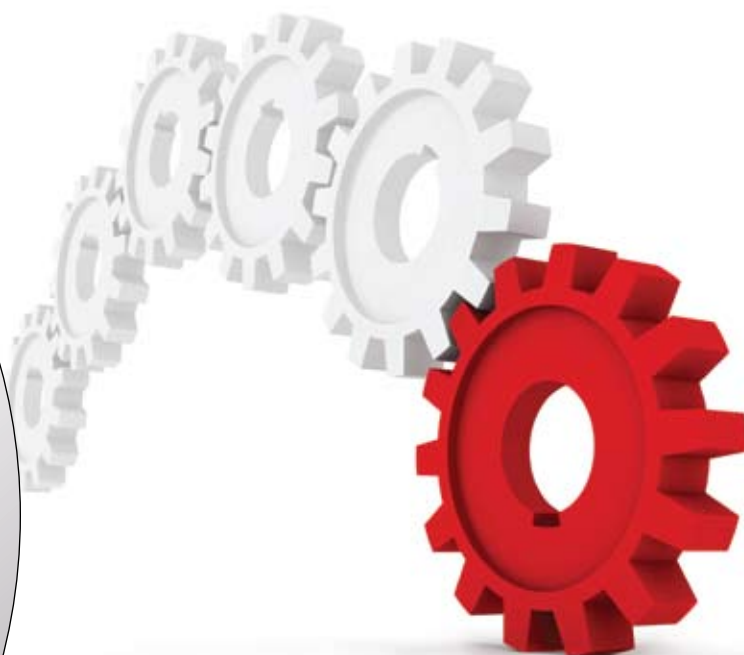
appreciate their

professionalism

and **reliability** in

the important area of
risk management."

— Ron Greene, president
and chief operating officer,
AFNI, Bloomington, Ill.



ACA Member Divisions

Founded in 1939, ACA brings together 5,000 members worldwide. Collection company (agency) members are the largest group under the ACA umbrella. There are also divisions for asset buyers, attorneys, creditors and vendor affiliates. *Web tab: People & Groups > Member Categories.*

» **Affiliates.** More than 150 companies providing products and services to the credit and collection industry make up ACA's affiliate membership division. From collection software to skiptracing services and more, these vendors are ready to offer you their expertise and help you run a more efficient and profitable business. By participating in ACA International, affiliate members demonstrate a commitment to serving the industry and meeting your business needs. *Web tab: People & Groups > Member Directory.*

» **Asset Buyers.** *See market-specific sections.*

» **Creditors International.** *See market-specific sections.*

» **Members' Attorney Program (MAP).** Collection agencies need attorneys experienced in the collection industry. After all, preventive legal services can help your company avoid costly litigation. MAP offers a variety of resources to assist defense, collection and in-house attorneys better represent your interests—including up-to-the-minute legislative and case law information. To join MAP, attorneys must be sponsored by an ACA member and certify they do not represent consumers against collection agencies, debt buyers or credit grantors. MAP is an individual membership.

In addition, through the State Compliance Chair Program, MAP provides state units and their members with access to an attorney licensed to practice law in their state. These attorneys have volunteered to be available as a legal resource and referral attorney, as their schedules permit.

Web: People & Groups > Member Categories.

See also: Member Directory to locate MAP attorneys by geographic area or specialty.

ACA's Affiliated Units

International Unit

Agency members in more than 60 countries make up ACA's International Unit. These international collection experts are ready to assist you when you need to forward an account outside the United States or have a question about collections in a particular country or region of the world.

Web tab: People & Groups > International Units.

See also: Member Directory to locate ACA members ready to assist you with international collections in different countries.

U.S. Units

For U.S. collection agencies, membership is a combined package of national and state association benefits. Units, which cover one or more states, are your source for local information, education, legislative advocacy and more. Active unit participation is a great way to build business relationships and establish a personal network of people with whom you can discuss trends, ideas and concerns.

Web tab: People & Groups > State Units.

"ACA membership is a **great value** because everything I need to run my business is there—**under one roof**. I've seen government relations, regulatory advocacy, compliance and other services being **continually expanded and improved**. I never worry about where to go to find an answer or get what I need."

— Pauline Kussart,
president, H.E. Stark
Agency Inc., Madison, Wis.



ACA Online

<http://www.acainternational.org>

Key Web links

ACA Board and Committees:

www.acainternational.org/committees

Compliance:

www.acainternational.org/compliance

Education & Events:

www.acainternational.org/campusaca

Ethics:

www.acainternational.org/ethics

Member Benefits:

www.acainternational.org/join

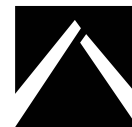
Member Directory:

www.acainternational/memberdirectory

Store:

www.acainternational.org/store

Follow ACA on *LinkedIn*,
Facebook or *Twitter*
(search "ACA International").



ACATM

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