

We're here when you need us



Our central location gives you the best of both worlds. We're easy to contact when you have questions, but we're not limited to local debtors. In fact, because we're members of the American Collectors Association, we can handle delinquent accounts anywhere in the USA and in most foreign countries.

If we don't collect, you don't pay

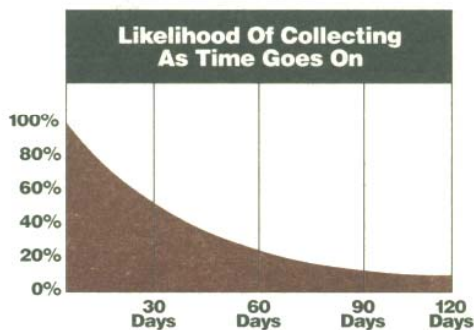
We work on a contingent-fee basis, which simply means that if we don't collect, you don't pay. In addition, you can place as many or as few accounts with us as you'd like, giving you the flexibility to handle some accounts yourself.

We can help you help yourself

If you're dealing with hard-core debtors, you need professional help from a company like ours. But there are some things you can do internally to make your company's accounts receivable more efficient, and we offer counsel and training to help you do just that.

Our diligence earns you more

Results also suggest our diligence is well above average. We work all accounts thoroughly, and we don't close out small ones like many other agencies do. This



extra effort is especially important when you consider the decreasing collectibility of past-due accounts. At 90 days overdue, your chances of collecting on a bill are under 20%—unless you work with us. Most of our work is done on accounts 150 days past due or even older. So our above-average collection rate is achieved for accounts that some others can't collect on at all.

To achieve this high collection rate, we use a combination of letters and phone calls, and we have specialized abilities when it comes to tracking down debtors to help you collect even more. For example, we have a skip tracing service to help locate debtors who have moved, and we can cross-reference debtors with other bad debts to locate the person. We also report all accounts to two national credit-reporting systems. This helps us locate debtors and prevents them from running up more bills they can't pay, no matter where they may relocate.

Our collection rate isn't the only way we help increase your profits, though. When we handle your delinquent accounts, you don't have to maintain a bill-collection staff. You also don't have to ask your current employees to try to learn quickly what we've been doing successfully since 1944.

The background of the page features a large, faint, yellowish-tinted image of a US dollar bill, showing the portrait of George Washington and the word 'FEDERAL RESERVE NOTE'.

We keep your reputation in mind at all times

We understand that how we approach your accounts affects how customers view you. For this reason, we contact debtors using a combination of letters and phone calls—customized to meet your particular needs—all the while keeping your reputation in mind. For example, our experience in the medical field helps us meet the specific collection needs of hospitals and private practices without alienating their patients through rude or harsh methods.

We keep you informed

We don't leave you in the dark when it comes to progress on your accounts. Our collection system is fully automated, letting us keep you informed every step of the way. With us, you'll receive regular status reports on the amount of money collected and what methods were used. Another way we keep your account information accurate is to enter newly placed accounts within 24 hours of receipt. This lets us quickly initiate contact with the debtor, easily answer your questions, or adjust account information and status as necessary. What's more, we like to call regularly to ensure that everything is going smoothly.

We can increase your profits by collecting virtually twice the national average

Letting us help you collect debts makes a lot of "cents." Last year, our average debt-collection rate was 35%, well over the national average of 18%. We have even achieved that much of a return on second-placement accounts—accounts another collection agency has tried, and failed, to collect. In addition, if you follow our advice and place accounts with us at 90 days overdue, we can often collect more.

PAS



35% collected

National Average



18% collected