

## CCUSA'S COLLECTION FEE STRUCTURE:

The commission rate is determined by the age of the account. Accounts are aged from the most recent date of service, payment, or insurance denial date, to the date received by CCUSA.

### Age Based Fee Schedule:

Age of Account	Commission Rate
61-120 days	26%
121-150 days	30%
151-180 days	34%
181-210 days	40%
Over 210 days/under \$50/bad address	46%

## NOTABLE COLLECTION FEE FACTS:

- Accounts do not age after listing with CCUSA. The commission rate is locked in for the life of the account.
- No upfront fees to pay. All fees are contingent upon collection. No charge to you if we do not collect.
- You pay only if the consumer has been contacted by letter or telephone call.
- Accounts may be recalled for legal action.
- The Business Associate Agreement, to be signed by both parties, clarifies the business relationship and will remain in force annually, but may be terminated by either party with 30 day written notice.
- Upon termination, all accounts may be returned except accounts worked less than six months and accounts on which payments have been received on a regular basis.



## HOW TO GET STARTED:

Our highly trained staff and unique collection process yield the greatest return for our clients. We hope that you will turn to CCUSA for all your collection needs. You can learn more about us by visiting us online at [www.ccuhome.com](http://www.ccuhome.com) or by calling **800.352.8303**.

### Corporate Headquarters:

Credit Collections USA  
16 Distributor Drive, Suite 1  
Morgantown, WV 26501

## REFERENCES:

For a list of references please contact our customer service department. We encourage you to speak with any of the thousands of companies that entrust their collection needs to CCUSA on a daily basis.

**CREDIT COLLECTIONS USA**  
16 DISTRIBUTOR DRIVE, SUITE 1  
MORGANTOWN, WV 26501



**Recovering Your Money.  
Restoring Your Time.**

**CREDIT COLLECTIONS USA**

[ccuhome.com](http://ccuhome.com) | 800.352.8303

ccuhome.com  
T: 304.292.3786 (or) 800.352.8303  
F: 304.292.7165

## WHO WE ARE:

Credit Collections U.S.A, LLC (CCUSA) is a third party debt collection agency headquartered in Morgantown, WV. Our agency has been a service provider in the collection industry since 1984 and currently provides collection services for 4,500(+) health care professionals all over the country. CCUSA also has extensive experience in all types of non-medical debt collection, including but not limited to; utilities, retail, pharmacy, florists, internet service providers, veterinarians, and more.

## OUR PEOPLE:

Our collectors are certified with high achievement scores in the following certification programs:

- ACA's Fair Debt Collection Practices Act (FDCPA)
- ACA's Fair Credit Reporting Act (FCRA)
- ACA's Health Ins. Portability and Accountability Act
- CDIA's Fair Credit Reporting Act (FCRA)

## OUR COMMITMENT:

CCUSA is a committed member of the following organizations:

- American Collectors Association (ACA)
- Associated Collection Agencies of WV (ACAWV)
- Consumer Data Industry Association (CDIA)
- Chamber of Commerce
- Better Business Bureau (BBB)

## OUR UNIQUE COLLECTION PROCESS:

CCUSA is a FULL SERVICE collection agency. Telephone contacts and collection letters are both used to collect your delinquent accounts. The telephone is our most effective tool. Two collection staffs make morning, afternoon, and Saturday calls to attain the maximum number of contacts. If weekly attempts have not resulted in communication with the consumer, a Saturday call is attempted. Collection letters complement the telephone effort or are utilized solely if telephone contact is not possible. Accounts are worked in a telephone call, letter, telephone call, etc... manner. CCUSA's unique collection strategy sets us apart from all other collection services!

Telephone calls are actual communication with the consumer. Numerous attempts may be made resulting in one telephone call. Accounts without a telephone number are transferred to our internal skip-tracing department to obtain a new or possible telephone number. All collection letters are mailed with address request service provided by the United States Postal Service. Accounts with mail returned are transferred to our skip-tracing department for locate work. A variety of skip-tracing sources such as directory assistance and the credit history are used to obtain new information.

CCUSA is a subscriber of E-Oscar Online to receive and resolve all disputes as quickly as possible and without the wait of mail, to further delay the collection of your accounts. Every effort is made to discourage and minimize consumer contact with your office. Consumers are also encouraged to remit payments directly to our agency. Pre-addressed payment envelopes accompany all collection letters. Various payment options are offered such

as check, check by phone (ACH), money order, money gram, and Visa/Master Card. Remittances and invoicing are mailed to your office on a weekly or monthly basis as determined by you. Direct consumer communication with our agency reduces your employee's workload, saving you time and money. Also reducing your workload is CCUSA's online real time view-only account access through our secure web server which allows you to view account activity, verify balances etc... You can also retrieve reports and upload delinquent accounts through the secure web server.

Our goal is to maximize your net return of delinquent dollars, and to do so is a tactful, ethical, and courteous manner. Our collectors are trained to conduct themselves as an extension of your collection effort. An awareness of good public relations is constantly maintained by our staff.

The collection policies and procedures formulated and practiced by CCUSA adhere to all federal, state, and local laws regulating collection agencies. Compliance is at the top our or priority list.

## RECOURSE OF ACTION:

Forty days after receipt, all accounts that are not paid in full or lack a valid dispute, are reported to the three major credit reporting agencies in the country:

- Experian
- Equifax
- Trans Union

## OUR QUALITIES:

All of the qualities you demand and deserve in a collection agency.

- Professional, well trained, and experienced staff
- Second to none customer service department
- Fully automated paperless computer system
- Online view-only account access through our secure web server
- Electronic uploads and downloads of delinquent accounts or collection reports
- Predictive dialing
- Highly regarded, proven reputation built over three decades
- High rate of return
- Fair and competitive fees

