



THE CALIFORNIA ASSOCIATION OF COLLECTORS, INC.

VENDOR BUYER'S GUIDE

2007-08 EDITION

THE ORGANIZATIONS LISTED IN THIS GUIDE ARE VENDOR MEMBERS OF CAC. THEIR SUPPORT OF THE ASSOCIATION IS DEMONSTRATED THROUGH ADVERTISING IN COLLECTOR'S INK MAGAZINE, EXHIBITING AT THE CAC ANNUAL CONVENTION & EXPO AND PARTICIPATING IN ASSOCIATION EVENTS.

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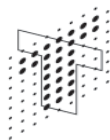
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CAC WOULD LIKE TO THANK ALL THE VENDORS FOR THEIR CONTINUED INVOLVEMENT IN THE COLLECTION INDUSTRY!

Accelerated Data
Access!
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CEA (California Employers Association)
CDS Software
Chase Home Finance
Client Access Web
Columbia Ultimate
Com Audit Consulting
CompuMail
Comtech Systems Inc.
Comtronic Systems
CR Software
DAKCS Software Systems
Dantom Systems, Inc.
Data Tree
Debt\$Net Collection Software
Dement & Wender Group, LLC.
DiBuduo & DeFendis Insurance Brokers LLC
Electronic Payment Providers
Encore Capital Group
Experian
First Capital Alliance
Global Connect
IAT
Info Partner Corp
The Intelitech Group
LexisNexis
Merlin Information Services
Ontario Systems
Paychex
PDC4U
PSC Info. Group
Soundbite Communications
SourceCheck
State Compensation Insurance Fund
Stebeka Promotional Products
TelePacific Communications
TouchStar Software
TransUnion, LLC

The information contained in this guide was submitted by each Vendor Member of CAC, and does not represent an endorsement of these products by CAC, nor can the association vouch for accuracy.



TransUnion

Year established: 1991
Vendor member since: 2001
Regions serviced: Nationwide

Company profile:

TransUnion is a leading global information solutions partner and commerce facilitator. The company combines leading-edge technology and extensive analytical capabilities to offer a broad range of financial solutions to manage risk, combat fraud and facilitate credit transactions between businesses and consumers across multiple markets. Founded in 1968, Chicago-based TransUnion employs 5,000 associates that support clients in 24 countries. Visit us at www.transunion.com.

Product information:

TransUnion combines more than 30 years of experience with advanced technologies to deliver a full range of collections solutions that translate the latest consumer information into actionable business intelligence. Whether you're an in-house collections department, or a third-party agency, our combination of advanced analytic technologies, the most robust information sources and the expertise of industry-leading professionals gives you the relevant, actionable business intelligence to collect more money than ever. Our solutions provide you with tools to prioritize accounts profitably, determine the most appropriate treatment strategies and recover the maximum dollars for the minimum cost.

Pricing: Contact local bureau or visit us at www.transunion.com.

Contact:

Bill Sawyer ♦ 333 South Anita Drive, Suite 1000 ♦
Orange, CA 92868

Phone: (714) 940-4303
Fax: (714) 940-4213
Email: bsawyer@transunion.com
Website: www.transunion.com



ACCELERATED
DATA SYSTEMS

Year established: 1992
Vendor member since: 2006

Company profile:

With nearly 100 years of combined industry experience, the principals of Accelerated Data Systems® began their careers on the collections agency side of the business. Originally founded as the sister company to Accelerated Bureau of Collections- the premier bankcard, telecommunications and retail collection agency in the United States- Accelerated Data Systems recovery management software product, AdvantEdge®, is the culmination of nearly two decades of refinement and perfection. Our technology superior product, expert staff and commitment to the growth and success of our customers have made AdvantEdge one of the fastest-growing collection software companies in the world.

Product Capabilities:

AdvantEdge is a collection and recovery management software program; it serves as a reliable partner with a clear understanding of the collector's needs. It's the most technologically advanced software of its kind, delivering unprecedented access to your data and the ability to manipulate it to meet the specific needs of your operation. Most importantly, it's an easier system that can be mastered quickly by even the most inexperienced employee.



Contact:

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Phone: (303) 706-1101
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Email: sales@accelerateddata.com
Website: www.accelerateddata.com



Year established: 1991
Vendor member since: 1994
Regions serviced: North America

Company/Product information:

Formed in 1991, ACCESS! Corporation has been providing full featured, cost effective, predictive dialing solutions designed specifically for the collection industry. ACCESS! has released Legacy dialer the "ACCELERATOR". The ACCELERATOR is a Win2000 based dialing engine, which will offer inbound skills based routing (ACD), and agentless IVR solutions. The ACCELERATOR was designed exclusively for the call center needs of receivable management companies.

Features:

- Host to dialer connection is seamless with this true Real-time dialer (IPD).
- Inbound call blending assigns agents and prioritizes the Inbound calls based on skills based matrix (ACD).
- Agentless workstation utilizing (IVR).

The system keeps user defined call logs close at hand for easy access giving collectors the ability to flag files to determine what should be done with obstinate accounts. Non-proprietary Dialer is Windows and Unix compatible.

Pricing: Competitive

Contact:

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 Playa del Rey, CA 90293

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 Website: www.access-corp.com



Year established: 1998
Vendor member since: 2006
Regions Serviced: Worldwide

Company profile:

TouchStar is a rapidly growing world class call center solution provider that offers on-site call center software, hosted call center systems, predictive dialers, automated voice messaging, voice, data & long distance services, and an IP PBX phone system. TouchStar acquired Digisoft in 2005 and Sigmaworx in 2006, and has been named as one of the Denver Business Journal's 'Fastest Growing Large Private Companies in Colorado' for several years in a row. TouchStar is headquartered in Denver, Colorado, and has offices in New York, New York; Davenport, Iowa; Mumbai, India; Manchester, England; and Manila, Philippines.

Product Capabilities:

TouchStar's Collections Contact Center is a complete contact solution that empowers your collections firm with efficiency, productivity, and compliance. TouchStar has invested in building interfaces with many leading Collections Management Systems and we have developed our own Collections specific applications such as our Collector Director™

TouchStar's Predictive Dialing System:

- Maximizes collection rates on low balance collector shared accounts.
- Offers Power Dialing campaigns for high-balance, assigned collector accounts.
- Provides automated inbound payment options 24-hours a day/7 days a week. Balances inbound and outbound calls, with Blended Inbound/Outbound Solution, maximizing agent efficiency
 - Incorporates agent monitoring, coaching, text (chat) messaging and digital call recording.
 - Graphical real-time productivity reporting. Interfaces easily with any collection software.
 - TouchStar reduces training time and helps collectors become productive faster.
 - Collection teams can increase productivity by 200-400% over manual dialing, decreasing costs.

Contact us today for a free Collections technology evaluation.

Contact:

Sales ♦ 3025 S. Parker Rd., Ste. 925 ♦
 Aurora, CO 80014

Phone: (866) 338-0678
 Fax: (303) 338-5236
 Email: sales@touchstarsoftware.com
 Website: www.touchstarsoftware.com



Year established: 1998
Vendor member since: 2006
Regions serviced: California & Las Vegas

Company profile:

TelePacific Communications is a leading provider of business communication services in California and Nevada. What does that mean in plain English?

We are a phone company like Verizon or SBC. We provide phone, Internet, data and network redundancy solutions for businesses while providing them with a level of customer service typically reserved for very large customers.

CAC members are eligible to receive a FREE ANALYSIS of your phone, internet and data services.

One of two things will happen:

- You will validate you have the best products & services to meet your business needs or
- We will provide you with a better solution

Contact:
Bernie Stroud & Paula Wise

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Paula Wise
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 Email: pwise@telepacific.com,
 Website: www.telepacific.com



Year established: 1999
Vendor member since: 2003
Regions serviced: All 50 States

Developed for:

All current and future homeowners- helping satisfy these accounts from CAC member companies by using the equity in their homes.

Product capabilities:

Assist all types of credit and income situations

Company profile:

Allegiant Mortgage & Real Estate is a full service mortgage and real estate brokerage with over 50 years of combined industry experience. With our ability to explore the options that several mortgage lenders offer, chances are great that we can find the ideal loan for your clients!

As a member of CAC, Allegiant has a dedicated team organized and developed entirely for servicing CAC members quickly and efficiently. Our commitment to CAC members features many benefits that include: pre-qualifying clients within minutes of taking an application; account balances paid to the collectors in full; clients with no proof of income can qualify for loans; loan programs that are driven by equity, credit scores having little effect; past foreclosures and/ or bankruptcies are OK; rental investment properties can be utilized for loan needs. Consider us as members of your staff that work for you for free.

Pricing:

No cost to CAC Members

Refer five of your clients and receive a \$50 gift card to the restaurant or store of your choice.
Refer 10 and get a gift card for \$100 (in addition to the \$50 gift card).

Contact:

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 San Diego, CA 92121

Phone: (858) 362-1234
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 Website: www.amrecorp.com



Year established: 1970
Vendor member since: 1995
Regions serviced: North America, South America & Europe

*CAC 2007 Annual Convention Exhibitor: Both #206

Product description:

The CollectOne software suite is an award-winning, single source collection solution that provides a feature-rich set of automated business processes designed to minimize costs and maximize results.

CollectOne provides you with the flexibility to manage multiple debt categories and the scalability to eliminate the necessity of upgrading software applications to meet growing business needs. Real-time payment processing and an industry leading suite of third party vendor integrations are included without additional investment. Web Based connectivity is offered via a secure portal that includes real-time portfolio views and a debtor payment center.

Reporting can be customized, scheduled and fully automated using best in class technology. Open Database Connectivity (ODBC) provides a standardized platform and allows for unrestricted accessibility to your database. Maximize efficiency with the fully integrated CollectOne Dialer or seamlessly integrate CollectOne with any of our industries leading third-party predictive and hosted dialing solutions. Your business and the power of CollectOne! Learn more at www.collectone.com.

Company profile:

The proven leader in collection software solutions, CDS Software has been an innovator in the accounts receivable management (ARM) industry for over 35 years. Developing the industry's first collection software solution in 1970, we revolutionized the way collection accounts were managed. Our action code driven technology has become an industry standard and has driven the architecture for many competitive software products.

Our clients range from start-up collection agencies to Fortune 500 companies, many of which have been clients since CDS Software was founded and most have been clients for an upwards of 20 years. Our clients span across the globe, collecting on debt ranging from low-balance credit card paper, government and healthcare specific paper, to high-balance commercial paper.

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 Website: www.collectone.com



Year established: 2000
Vendor member since: 2003
Product Capabilities: All Promotional Projects

Company profile:

Stebeka Promotional Products provides specialty advertising and promotional items of the highest quality for every budget. It doesn't have to be expensive to make you and your company look good!

Our business has succeeded in this highly competitive market because we work hard to make sure your confidence in us is achieved. At Stebeka we pride ourselves with providing an uncompromised commitment to service.

Pricing: Varies

Contact:

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 Holly Lake Ranch, TX 75765

Phone: (903) 725-6958
 Cell: (817) 371-2044
 Fax: (903) 725-7313
 Email: stebeka@sbcglobal.net
 Website: www.stebeka.com

STATE COMPENSATION INSURANCE FUND

Year established: 1915
Vendor member since: 1998
Regions serviced: California

Company profile:

The California State Fund is a non-profit, public enterprise fund that operates like a mutual insurance carrier. Unused premium, in excess of operating expenses, claims costs and expenses, and necessary surplus are returned in the form of dividends to policyholders. State Fund has returned in excess of \$4.8 billion to its policyholders since its founding—far and away the largest premium return among carriers.

State Fund employees, located in office locations throughout the state, provide full services for employers and their injured employees, and work to keep costs down. State Fund adjusters handle more than 136,000 new claims each year. Professional loss control representatives and industrial hygiene, and ergonomics specialists provide a multiplicity of services to California businesses. More than 200 employer associations offer coverage through State Fund.

By stressing financial strength and stability, offering coverage at cost, and providing required benefits promptly and fairly, State Fund has become a model for the industry and other states. Today's emphasis on customized loss control services, medical cost management and anti-fraud efforts has found a ready audience among California employers looking to get the maximum value for their workers' compensation dollar.



Year established: 1937
Vendor member since: 1996
Regions serviced: California

Company profile:

The California Association of Collectors has partnered with the California Employers Association to provide CAC members with access to a FREE Human Resource Hotline. CAC members also receive discounted prices on all CEA Human Resource products.

- What forms are required by law when I hire a new employee?
- My employee is chronically late for his shift. How can I manage the situation?
- Can my employees combine their breaks so they can leave early at the end of the day?

We ALL have questions – Now YOU can get some answers!
Identify yourself as a CAC member and a CEA Regional HR Director will assist you.

**Free Human Resource HOTLINE for
CAC Members
(800) 399-5331**

Contact:

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Fax: (916) 263-5323
Email: tjyoung@scif.org
Website: www.scif.org

Contact:

Scott Dear ♦ 1451 River Park Dr. Suite 121 ♦
Sacramento, CA 95815

Phone: (916) 921-1312
Toll Free: (800) 399-5331
Fax: (916) 921-6010
Email: sdear@employers.org
Website: www.employers.org



Year established: 1799
Vendor member since: 2007
Regions serviced: Nationwide

Vendor member since: 2006

Company profile:

JPMorgan Chase (NYSE:JPM) is a leading global financial services firm. The U.S. consumer home finance business serves customers under the Chase brand as a direct lender in 48 states. Chase features local processing/underwriting/funding for the fastest account payoffs.

Kyle Kasperick has been with Chase for 9 of his 15 years in subprime lending. He specializes in strong referral relationships with collection companies, and works with a dedicated team to provide personalized service throughout the application-to-payoff process.

Product Information:

Chase offers a wide array of mortgage refinance options to help your debtors pay off their accounts in full.

Company profile:

SourceCheck™Ltd. began its operations as Computer Collections Systems (CCS) in 1968. CCS was initially created as a business information service company, providing mailing services, database services and debt collection to clients. Building on the information technology that CCS accumulated over the years, the company merged with International Computer Collections Systems (ICCS) to form SourceCheck in 2001.

Today, SourceCheck™Ltd. operates as a centralized data service agent that provides data security solutions across numerous industries. Our data systems eliminate operational inefficiencies that arise from inaccurate contact data, within an organization, by eradicating unnecessary expense in wasted postage, misfired marketing campaigns, inefficient customer support, lengthy collection cycles, negative cash flow and even fraud from identity theft. SourceCheck™ Ltd. utilizes approximately 600 million unique records, comprised of billions of elements, to continually update our data systems through multiple data sources, including public, non-published and retail data streams in order to deliver solutions with unprecedented accuracy.

Using proprietary algorithms and logic sequences, each element is managed and validated to adhere to the most rigid accuracy standards. Precise data enables our customers to prevent fraud, improve receivables and reach new prospects, all of which directly impact a firm's bottom line. The company's proven approach to predictive modeling has eliminated obsolete data and resulted in the development of an exclusive identity verification scoring matrix which is able to target identities with unparalleled precision.

Proprietary developments have provided SourceCheck™Ltd. numerous opportunities to expand the scope of its current operations resulting in facilitated growth for data security, revenue recovery, marketing and mailroom services. The company is committed to continual research and development in the field of data optimization that produces immeasurable efficiencies for today's businesses.

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 Los Angeles, CA 90067

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 Irving, TX 75039

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 Fax: (972) 819-2268
 Email: tthomas@sourcecheck.com
 Website: www.sourcecheck.com



Vendor member since: 2003
Regions serviced: North America

Company profile:

SoundBite Communications is a leading provider of automated voice messaging solutions that are delivered through a Software as a Service (SaaS) model. Organizations rely on SoundBite's on-demand solution to initiate and manage customer contact campaigns across a variety of collections, customer care, and marketing processes. SoundBite helps organizations increase revenue, enhance customer service and retention, and secure payments, and can improve contact center efficiency by increasing agent productivity and enabling agentless interactions.

The company's multi-tenant customer communications platform is used by organizations across a number of industries, including collection agencies, financial service providers, retailers, telecommunications providers, and utilities. SoundBite's service has the capacity to initiate more than 14 million calls each day, and in 2006 clients used the service to place nearly one billion calls.



Year established: 2002

Vendor member since: 2006

Regions serviced: United States and Canada

Company profile:

With ClientAccessWeb.com., your clients can verify balances, report direct payments, and build their own reports... all through a web browser.

CAW also offers an ACH and Credit Card electronic transaction system so your debtors can make payments online.

Call 800-589-5651, visit www.ClientAccessWeb.com or see us at our booth for a Demo!

Contact:

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Burlington, MA 01803

Phone: (781) 359-2200
Fax: (781) 273-4755
Email: info@SoundBite.com
Website: www.SoundBite.com

Contact:

Albert Rookard ♦ P O Box 1882 ♦
Wenatchee, WA 98807

Phone: (509) 886-3100
Fax: (509) 886-3460
Email: arookard@clientaccessweb.com
Website: www.ClientAccessWeb.com



COLUMBIA ULTIMATE®

Year established: 1979
Vendor member since: 1989

Company profile:

At Columbia Ultimate, we have dedicated the past 27 years to perfecting the art, and the science, of collecting money. Today we offer our expertise to your organization to help you simplify your collection and recovery efforts and become a more efficient and profitable enterprise. Applying in-depth knowledge of the collections process, Columbia Ultimate delivers tailored software solutions to address your unique needs.

Product Information:

Columbia Ultimate offers solutions for all sizes of collection agencies. With Collector Express, smaller agencies are offered an affordable, yet comprehensive, collection solution. Collector Express provides smaller clients streamlined implementation and training that emphasize key tools and functions most appropriate for small and start-up collection agencies.

For larger agencies, Collector Logic features business analytics integrated with our collection software to help identify where your people, processes and technology will generate the best possible ROI. This all-inclusive collection and analytics software package includes scoring, costing, reporting and contact intelligence functionality.

Let us bring a smile to your face and help you collect even more. What could be better?

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Fax: (360) 260-1614
Email: susan.little@columbiaultimate.com
Website: www.columbiaultimate.com.com



Year established: 1970
Vendor member since: 2006
Regions serviced: Worldwide

Developed for:

Document and information management.

Product capabilities:

Statement and invoice generation, accounts receivable management, collection notices, letters, postcards, inserts and a host of other time-sensitive communications, electronic bill presentment and payment (EBPP).

Company profile:

PSC Info Group is a worldwide provider of leading edge document and information management services and business communications. PSC creates innovative solutions for clients in a variety of industries including healthcare, financial services, credit and collections, communications, government, education, insurance, utilities and other market sectors.

Contact:

Stephanie Kaster ♦ 105 Montgomery Avenue ♦
Oaks, PA 19456

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Fax: (360) 260-8881
Email: skaster@pscinfogroup.com
Website: www.pscinfogroup.com



PDC4U

Vendor member since: 2007

Company profile:

PDC4U is an Internet product that provides the Gateway for both the front-end interfaces and delivery for Credit Card, Check clearing for the 21st Century (Check 21), and Automated Clearing House (ACH) transaction processing.

The Scoring service delivers recovery scores with best names and addresses, employment information, phone numbers, bankruptcy information, deceased indicator and 33+credit attributes from the three major credit bureaus; Experian, Equifax, & TransUnion.

A customer may sign up to use a single service or all services.

Contact:

Sales ♦ 3017 Taylor Ave. ♦
Ogden, UT 84403

Phone: (877) 732-4814
Fax: (801) 778-2382
Email: pdc4uinfo@pdc4u.com
Website: www.pdc4u.com

comAUDIT Consulting
Communications Expense Management

Vendor member since: 2007

Regions serviced: Nationwide

Company profile:

ComAUDIT Consulting specializes in obtaining refund checks and credits for its clients by performing an audit of telecom invoices. ComAUDIT does not get paid one penny if its service does not generate refunds back to your company's bottom line.

Highlights:

We get the money for you – We have obtained refunds and credits from every major carrier in the country. A number of our clients have engaged ComAUDIT to collect refunds on errors that they identified but could not obtain from the carrier after numerous attempts.

Refunds and Savings – Our service does not stop when we have obtained you refunds on past overcharges. Through ComAUDIT implemented contractual improvements, our clients have enjoyed, on average, 25% cost reductions on their data and voice spend.

Monthly Analysis – Our service does not stop after our analysis is presented. For the term of our agreement, ComAUDIT will perform an in-depth monthly analysis of your bill and show you, every month, exactly where you are saving money.

Performance-Based Services – There is no up-front cost associated with our service. If we do not get results, you pay us nothing and have no obligation to ComAUDIT. In fact, we are not paid UNTIL you receive the actual financial benefit...a true "win only" scenario for our clients.

There is no risk associate with our service because of our performance-based business model. The reward, on the other hand, could be thousands, hundreds of thousands, or even millions of dollars to your company's bottom line.

Contact:

Walt Krawza ♦ 3109 W. 50th Street #344 ♦
Minneapolis, MN 55410

Phone: (877) 258-2217
Fax: (612) 605-1065
Email: info@ComAuditConsulting.com
Website: www.ComAuditConsulting.com



Year established: 1992
Vendor member since: 1995
Regions serviced: Nationwide

Company profile:

Since 1992, CompuMail's mission has been to increase collection agencies' productivity and profitability from their collection letters. We accomplish this by using our highly acclaimed Collection Letter Solutions software to provide more deliverable addresses, less return mail and exceptional customer service. With mailing facilities on both sides of the country, CompuMail is seen as a strategic partner by hundreds of collection agencies nationwide.

We do much more than 'print and mail' collection letters. CompuMail shows collection agencies how to use their collection letters to communicate with debtors in a very clear and compelling way, so that profits increase immediately, dramatically and exponentially.



Year established: 1971
Vendor member since: 2005
Regions serviced: U.S.

Company profile:

Paychex, Inc. is a leading provider of payroll, human resource and benefits outsourcing solutions for small-to medium- sized businesses.

The company offers comprehensive payroll services including payroll processing, payroll tax administration, time and attendance solutions and employee pay services including direct deposit, check signing and Readychex®. Human Resource Services include 401(k) plan record keeping, section 125 plans, a professional employer organization and other administrative services for business.

Paychex was founded in 1971. With headquarters in Rochester, New York, the company has more than 100 offices and serves approximately 543,000 payroll clients nationwide.

CAC members receive 15% off basic payroll services. For more information call 1-800-729-2439 and mention code 5824.

Contact:

Jason Rhodes ♦ 4057 Port Chicago Hwy, Suite 300 ♦
 Concord, CA 94520

Phone: (512) 288-6333
 Fax: (925) 689-2574
 Email: jtr@compumailinc.com
 Website: www.compumailinc.com

Contact:

Sales ♦ 911 Panorama Trail South ♦
 Rochester, NY 14625

Phone: (800) 729-2439
 Fax: (800) 867-4007
 Email: sales@paychex.com
 Website: www.paychex.com



Year established: 1980
Vendor member since: 1988

Developed for:

Organizations collecting large volumes of debts.

Product capabilities:

Ontario Systems provides a full-service receivables management system, including integrated telephony products, that allows you to strategically manage accounts in a more effective manner.

Company profile:

In an era of increased competition, shrinking margins and tightening regulations, Ontario Systems understands that those in the receivables management industry must leverage maximum profitability out of every resource to remain competitive. Through its integrated suite of collection and telephony products, Ontario Systems helps the industry's leading companies strategically manage accounts, maximize their infrastructure and minimize their costs to remain competitive and profitable.

The Artiva Agency product provides comprehensive collections functionality with the ability to meet most agency needs. The fully integrated Guaranteed Contacts automated dialer shares a database with the collection application, creating inherent advantages and decreasing administrative costs. Other integrated product modules include the GC IVR interactive voice response system, Verified Contacts (voice broadcasting system), VoiceTrak (transactional recording system), Agent Trak (data recording module), Artiva Manager (real-time reporting and monitoring tool) and Link (bridge to other service providers).

All Ontario Systems products are designed to lead to higher productivity, performance and profits.

Contact:

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Muncie, IN 47305

Phone: (765) 751-7000
Fax: (765) 751-7097
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Website: www.ontariosystems.com



Year established: 1988
Vendor member since: 2005
Regions serviced: Worldwide

Company profile:

Comtech makes it easier for collection agencies and credit grantor's to collect their receivables! Comtech was founded in 1988 and is headquartered in Victoria, BC, Canada with an additional office in Brisbane, Australia. Comtech's flagship product, Collect!, is widely recognized as the leading business management software solution for the world's receivables management industries. Comtech's software is installed in 35 countries by over 1,100 companies including collection agencies, debt buyers, credit grantor's, medical and dental billing offices, legal offices, municipal fine collection offices, car dealerships, rental application verification offices, credit grantor's and a host of finance, credit and billing organizations. Other clients using Comtech software include Federal and regional government agencies. At Comtech, we are committed to helping our customers, who represent many different industries, run their businesses more efficiently and profitably. Our team is dedicated to building the best credit and collection management product available - easy to learn and use, with superior support, and at an affordable price. To learn more about Comtech, Collect!, or the many solutions we can provide you, please feel free to go to www.collect.org and browse our web site, or contact us at sales@collect.org for more information.

Product Information:

Collect!™ is a fully scalable full-featured software for receivables management, integrating sophisticated multi-user contact management, financial tracking, batch and ad hoc letter series, data import and export, flexible reporting, client billing, credit bureau reporting and much more. You can get all this in our proven, fast, fully integrated package designed with your business growth in mind. Suitable for businesses from small home-based to large corporate offices. Collect! is your key to growth.

Pricing:

Collect!™ is a scalable and modular system so prices very based on the size and needs of your company. Please contact us for a custom quote.

Contact:

Neal Cropper ♦ PO Box 2761 ♦
Port Angeles, WA 98362

Phone: (250) 391-0466
Fax: (250) 474-2622
Email: sales@collect.org
Website: www.collect.org



Year established: 1980
Vendor member since: 1992
Regions serviced: National & International

Developed for:

Collections agencies, debt buyers and law firms.

General Profile:

Comtronic Systems is a leading innovator of debt collection software and telephony solutions. Whether you are a collection agency, attorney, debt buyer or first-party creditor, our solutions are designed to meet your needs.

CallThru® provides the first of its kind, voice exchange telephony, that blends IVR, Power Dialing, Voice Broadcasting, Call Recording and PBX, all in to one product with complete integration with Debtmaster collection software. CallThru can verify that the right party is on the line and popped up on your collector screen before your collector works the account.

Debtmaster® has set the standard for collection software for the past 20 years. And now with Database Encryption, you can be confident that in the age of identity theft, no one will get their hands on your data.

Product information:

Debtmaster® provides the power and performance you need to automate your entire debt collection process. With the latest innovations, Debtmaster provides a central collection software capable of using the Internet to link together all your offices and clients. The perfect solution for collection agencies, attorneys or first party creditors, collecting on medical, retail, credit card or commercial debt.

In addition to supporting ODBC and SQL query language, Debtmaster comes with a ton of great reports to help you get the most from your collection efforts. Also, with Debtmaster's User Defined Fields, flexible import capabilities, and built-in HIPAA compatibility, the system can accommodate a wide variety of clients and debt. Visit www.comtronic.com for more details.

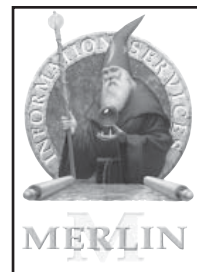
Pricing:

Please call for pricing information

Contact:

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 Cle Elum, WA 98922

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 Website: www.comtronic.com



Year established: 1991
Vendor member since: 1995

General profile:

A leading innovator of online public record and skiptracing databases, Merlin Information Services provides debtor location data specific to the collection industry. Unlike many other providers, Merlin continues to place a premium on providing the quality and freshness of data essential to the successful collector. Find current phone numbers and addresses with our pay-per-search or for volume savings, choose affordably-priced subscription billing or Merlin's batching options. Our current, accurate results make Merlin the premier provider of debtor location data. Call Merlin at 800-367-6646 for a free online demonstration of any of our products—you'll be searching and locating in no time.

Specialized Services:

Search the same data used by professional investigators! Only Merlin Information Services provides you with the same results used by professional investigators to solve their most challenging cases. Several affordable pricing options tailored for collection agencies of any size complement our services. Online access is offered on a pay-per-search or a fixed-fee subscription basis. Batching options are also available at incredibly competitive prices. Merlin will even search for you - send your hardest cases to Merlin's Research Team for a confirmed locate.

Product Information:

Merlin has all the tools to locate debtors quickly. Search the Merlin Cross-Directory right from your desktop and access over 150 million households and 14 million businesses including over 90 million phone listings. Or choose the affordable pay-per-search Link to America credit header product. This database is the most comprehensive on the market for finding debtors. Updated daily to provide accurate phone numbers and valuable locate information. High-volume customers can send files to Merlin for batch processing. Whatever your needs, Merlin has a fast, accurate and affordable solution.

Contact:

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 Website: www.merlindata.com



Year established: 1973
Vendor member since: 1999
Regions serviced: Nationwide

Company profile:

LexisNexis Risk & Information Analytics Group is a natural extension of the core competencies and technologies proven in the LexisNexis online products from the past 30 years. The LexisNexis Risk & Information Analytics Group builds on the LexisNexis tradition as a trusted provider and custodian of quality information, and leverages new cutting-edge technology, unique data and advanced scoring analytics to create advanced decision making efficiencies, at the point of need.

This group is specifically designed to serve the multi-billion dollar risk information industry which is comprised of professionals and organizations such as financial services firms, collection agencies, insurance and health care providers, hiring managers, and other professionals who need to build, manage and assess risk throughout the customer life cycle. Redefining ROI as a Return on Information, The LexisNexis Risk & Information Analytics Group delivers point-of-need solutions such as Customer Acquisition & Retention to help companies grow their business and manage the customer life cycle, Authentication & Screening to ensure quality relationships, Fraud Prevention to detect fraud and conduct due diligence, and Collections Management to recover more revenue.

Customers include almost every federal government agency, the top 100 law firms, and Fortune 500 companies in the fields of national security, financial services, collection and recovery, insurance, telecommunications, e-commerce and retail.

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 Website: www.risk.lexisnexis.com



Year established: 1984
Vendor member since: 2003
Regions serviced: North America,
 South America &
 Europe.

Company profile:

For over 20 years, CR Software has successfully provided the debt recovery industry with best-of-breed technology solutions to help increase profits from collections. Because of CR Software's leadership roots in the collections business, they know what it takes to be successful. The software solutions are specifically designed for collections people; converging technology with a user-friendly design to help maximize productivity and impact the bottom line.

CR Software currently supports approximately 300 installations located across the United States and in Canada, the United Kingdom, St. Lucia, Brazil, Barbados, India and Mexico. The customer list includes organizations with as few as four active users to companies that are publicly owned with as many as 10,000 concurrent workstations. They have users operating the software out of a single location and customers with multiple sites each operating independently, as well as clients with multiple locations linked to one central computer system.

In 2006 CR Software introduced their new state of the art software platform, Titanium ORE (Open Receivables Environment, to the collections industry. Titanium ORE offers collections professionals unprecedented power, flexibility, and ease of use. It retains the logic, historically developed rules, and user-friendly interface and structure that have made the previous CRS releases so successful, but Titanium v5.0 goes further-much further...

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 Email: marketing@crsoftwareinc.com
 Website: www.crsoftwareinc.com



Year established: 1980
Vendor member since: 1986

Year established: 1998
Vendor member since: 1999
Regions serviced: US and International

Product information:

DAKCS Software Systems, Inc. is a proven leader in accounts receivable management solutions. Established in the early eighties by and for collection professionals, DAKCS has been providing clients with innovative and creative collection software solutions for over twenty years. With a diversified client base, ranging from attorneys to first party collections companies, their primary focus has always been and continues to be addressing the needs of their existing clients ...staying current with industry issues and concerns, listening carefully to client requests and making things happen, quickly and cost effectively. Located in the heart of the beautiful Wasatch Mountains, DAKCS headquarters are in Ogden, Utah with a satellite location in Buffalo, New York.

Product Descriptions:

Beyond.net: A windows based complete collection software package that provides a secure, flexible and simple solution for any accounts receivable management need. Beyond.net provides clients with easy access to their data, thereby allowing them the flexibility to make changes independently, saving potentially significant programming costs.

VIC: A fully integrated next generation predictive dialer and IVR solution with text to speech, a campaign scheduler and right party verification in one complete package.

@Client Services: An Internet based management tool that provides clients with easy and secure access to their specific account portfolio 24/7.

ASCENT: DAKCS' latest product introduction: ASCENT provides the small business client with all of the features and benefits of the Beyond.net software solution customized to meet the needs of a start up or growing agency operation.

Contact:

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 Ogden, UT 84403

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 Email: sales@dakcs.com
 Website: www.dakcs.com

Product description:

Training & Technology Consultants.

Developed for:

The debt-recovery marketplace.

Product capabilities:

We improve agency effectiveness, collector productivity, and overall profitability.

Company profile:

The Intelitech Group provides specialized solutions to address today's collection challenges. Using proven business methodologies, cutting-edge analytics and industry expertise, The Intelitech Group delivers technology solutions to help its clients increase profitability.

Our technology solutions include:

Acumen! is a suite of products and services designed to provide Columbia Ultimate software users with the information they need to make sound business decisions. Acumen! uses analytics to profile accounts, forecast payment probabilities, track costs and produce specialized reports and graphs to increase your organization's bottom line.

CollectorTalk! is an affordable yet effective training solution designed to help each collector become a top performer. The unique technology of CollectorTalk! will arm your collectors with the skills they need to overcome debtor excuses and confidently collect the maximum amount on each call.

Pricing:

Varies contact for details.

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 Website: www.intelitechgroup.com



Vendor member since: 2004
Regions serviced: Nationwide

Company profile:

Info Partners Corporation is a data service provider headquartered in Ventnor City, New Jersey, with sales and support offices nationwide. Info Partners maintains three focus areas: 1) Skip Trace and Data Services for credit industry. 2) National telephone directory assistance for telephone companies. 3) U.S. and Canadian alternate access for corporate users into the national telephone directory assistance database.

SkipTraceInfo is our primary service for the credit industry. SkipTraceInfo provides a regression model location service designed to provide more than traditional search engines. Its Quality of Match (QoM) system scores all matches as to their potential to successfully match the debtor. Extending the QoM value even further, SkipTraceInfo allows customers to pre-select the quality level to be used in processing their records; thus customers no longer must buy and chase low quality matches. QoM delivers only matches meeting a customer's quality requirement, thus reducing expenses from 30% to 80%.

SkipTraceInfo utilizes the most accurate databases available. It couples specialized proven search techniques to deliver the advanced and proprietary QoM scoring system which presents the best available address and telephone number for any individual. SkipTraceInfo "finds" your debtor targets while reducing costs and assisting in increasing collection revenues.

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 Website: www.skiptraceinfo.com



Year established: 1997
Vendor member since: 2000

Product capabilities:

Collection Letter Laser Print, Mail and USPS Delivery

Services:

- ICL® Software (Only available through DANTOM)
 Fast, Accurate, Efficient Collection Letter Data Processing
- Best-In-Class Quality Control Process(account for every letter, everyday)
- 24 Hour Turnaround With Mail Delivery Monday-Saturday
- Free Letter Set-up and Changes
- Return Mail Processing – Electronically, Before we Print
- First-Class Mail Presort Facility – USPS Mail Acceptance Onsite

Company profile:

DANTOM Systems, Inc. has been providing its Intelligent Collection Letter (ICL®) software services to the credit and collection industry since 1997. DANTOM services include data processing, high-speed letter printing, and USPS First-Class mail delivery services nationwide. DANTOM has established over 25 collection software interfaces and offers a wide variety of services to enhance the debtor and collection information process. DANTOM services include: Dual Address Standardization (DAS), National Change of Address (NCOA), Address Element Correction (AEC), Electronic Return Mail (ERM®)-before print and mail, Address Change Service (ACS), DANTOM's Preferred Return Mail Process (DPRM)- after print and mail, DANTOM Letter Preview (DLP)-web access to PDF letter copy, Electronic Directory Assistance (EDA) and Bankruptcy and Deceased Search (BANKO). All letters are printed, inserted with courtesy reply envelope, sealed, metered, sorted and mailed with the highest quality, FDCCA and SAS 70 compliance, within a 24-hour turnaround.

Contact:

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 Website: www.dantomsystems.com



DATATREE®

Year established: 1987
Vendor member since: 2007
Regions serviced: National

Company Profile:

First American Data Tree® is the nation's single largest digital provider of recorded land documents and property information online, anytime. With Data Tree's DocEdge.com™ you have instant access to recorded property documents nationwide.

Search a comprehensive database of over 3.5 billion documents by owner name, street address, APN, or document number. Updated daily, DocEdge.com also brings you direct access to property transaction data, detailed property profiles, sales comparables, tax data, legal and vesting information, and more.

Call 800.708.8463 or visit www.DocEdge.com.

Contact:

Rose Kaiser ♦ 4 First American Way ♦
Santa Ana, UT 92707

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Fax: (413) 683-1917
Email: sales.sna.ca@datatree.com
Website: www.datatree.com



Year established: 1986
Vendor member since: 1995
ACA: Affiliate member since 1989

See us in booth 301 at the 2007 October CAC Conference

Developed for:

Collection, Debt & Delinquency Recovery.

Company Profile:

By developing award-winning, innovative and reliable products, and by providing outstanding customer service and support, IAT helps customers become significantly more productive and profitable. IAT is a privately held company based in Salt Lake City, Utah. We specialize in communications technology and services for collection agencies, financial institutions, law firms, healthcare & related markets. Our products are installed in hundreds of organizations.

Product capabilities:

IAT's CT Center® predictive dialing and IVR broadcast messaging modules operate individually or simultaneously on the same Windows® platform. Used together, they significantly reduce hang-ups and increase collections without additional resources and without slowing down the dialer. CTImpact® hosted broadcast messaging and predictive dialing facilitate thousands of outbound telephone communications per day—without the up-front cost of investing in a dialer. CTImpact does all the calling and can easily handle any number of accounts with no minimums. The calls generate hundreds of qualified callbacks or direct transfers to agents with screen pop.

Receive FREE integrated call recording with the purchase of a new CT Center Predictive Dialer.
Offer ext. to Oct. 31, 2007, for CAC members.
* * * *
CAC members can try CTImpact Hosted Predictive Dialing FREE for 30 days, starting now thru Oct. 31.

Contact:

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GLOBAL CONNECT Strategic Voice Messaging

Year established: 2002
Vendor member since: 2004
Regions serviced: Entire United States & Canada

Company Profile:

Global Connect LLC, is the leading provider of web based voice broadcasting which is used to deliver personalized voice messages by various industries throughout the United States, Canada and Puerto Rico.

A fully interactive system uses Voice Over Internet Protocol to deliver prerecorded voice messages to designated phone numbers at unmatched speed and capacity. Call recipients can use the interactive key pad to connect to live agents, leave voice messages, or be used to take automated payments.

Founded in 2002, Global Connect is a privately held company with corporate offices in Mays Landing, New Jersey it supports regional sales and service offices located through out the Unites States.

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Website: www.gc1.com



Year established: 1987

Company Profile:

Founded in 1987 by principals Tony La Magna and Gary Grout, Debt\$Net has provided collection agencies, law firms and in-house collection departments with one of the most comprehensive debt collection systems in the industry. Proven in the field, Debt\$Net collection software has satisfied the debt recovery requirements for over 800 companies specializing in retail, commercial, medical, re- ceivables management and check collections. Debt\$Net users can be found throughout the United States as well as Canada, New Zealand, The United Kingdom, Aruba and The Bahamas. The company is privately held, with a staff of over 20 professionals committed to quality and customer satisfaction. Their superior technical support and training far surpasses industry standards. Located in Poulsbo, WA, they are a short ferry ride away from Seattle, WA, a region renowned for its excellence in the software industry.

Product capabilities:

Debt\$Net's advanced collection processes simplify debtor and account management, helps agencies build strong client relationships and provides full trust accounting. Flexible by design, Debt\$Net features include specialized vendor interface extensions, multiple-level security features, collector performance monitoring and in-depth agency recovery analysis tools. The latest version, Debt\$Net Release 6.9 showcases some of the most highly- desired features in automated collections processes in the industry. Included is a sophisticated work scoring capability and multiple methods for evaluating an agency's profit and return on collection activities. Increased speed and efficiency for collectors has been provided through pre-qualifying call list entries and an automated internal messaging system. Already an industry leader, Debt\$Net Release 6.9 continues to serve as a benchmark of collection automation. The company also offers Extended Service Options (ESOs) for Debt\$Net. These options provide enhanced functionality to large collection agencies, or agencies which have client-driven requirements. By providing them as add-on modules, users pay for only the features they need. Options include interfacing with most of the other vendors serving the industry, such as IAT, industry leader in predictive dialing and interactive communications solutions; all three major credit bureaus; Client AccessWeb. com, offering a feature-rich, intuitive internet data access and LexisNexis, leading authority in legal, news, public records and business information. Customers are also provided a full range of software support services including training, technical support and customer programming.

Contact:

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Website: www.debtnet5.com



Year established: 2007
Vendor member since: 2007

Company profile:

DeMent & Wender is a new insurance venture in name only. We have very strong insurance credentials, operate on a 24/7 clock, have the staff in place to create depth of service and **have collection company expertise on board for the “owner” point-of-view.**

Placing your insurance is one part of the pie and as a broker, we have full access to the global insurance market, working to get you optimal coverage and pricing.

But what happens the rest of the year after the renewal? Do you hear from your broker with new market developments? Is your broker a partner in your external team, such as your lawyers, accountants? Do you get a status call during the year? Do you get a stewardship report prior to renewal? Does your policy have terms and conditions that could potentially cost you more than your premium? Do you have coverage gaps?

We provide all lines of coverage for the collection industry: Errors and Omission, Directors and Officers, Employment Practices Liability, Workers Compensation, General Liability, Property, Bonds, Life and Health and AFLAC.

We offer personal lines as well, so you can have ONE broker for all your needs. As Farmers representatives, we can offer state-of-the-industry homeowners and auto for you and your employees.

CAC members receive a complementary evaluation of your Errors and Omissions Insurance policy

Contact:

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Website: www.dementwender.com



Vendor member since: 2007

Company profile:

First Capital Alliance is a premiere mortgage lender that caters many of their products and loan packaging to the collection industry.

For example, knowing that your customer may be low on cash we offer many loans with no out of pocket costs. No appraisal fee, application fee or credit card fee.

We also work with all credit types B/K and late payments are okay. Most of all, we offer a referral incentive for each loan that closes.

Contact:

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Email: eseeley@fcaconnect.com



Year established: 1996
Regions serviced: North America & Globally
Vendor member since: 2001

Company profile:

Experian is the global leader in providing value-added information solutions to organizations and consumers. It has an unrivaled understanding of individuals, markets and economies around the world. Experian provides information, analytics, decision-making solutions and processing services. It assists organizations in understanding their markets and customers and helps them find, develop and manage profitable customer relationships to make their businesses more profitable. Experian promotes greater financial health among consumers by enabling them to understand, manage and protect their personal information and helping them control financial aspects of key life events. Experian works with more than 50,000 clients across diverse industries, including financial services, telecommunications, health care, insurance, retail and catalog, automotive, manufacturing, leisure, utilities, e-commerce, property and government. A subsidiary of GUS plc with headquarters in Nottingham, UK, and Costa Mesa, Calif., Experian's 12,000 people in 28 countries support clients in more than 60 countries. Annual sales exceed \$2.5 billion.

Product information:

Experian offers an exceptionally wide range of information solutions that enable clients to better manage day-to-day processes, improve risk exposure and reduce decision-making times to seconds. As one of the world's largest suppliers of information, Experian has developed fraud, collections, and scoring solutions that provide new insight into understanding consumers and local markets, streamlining account management and obtaining the highest return from complex customer and account management strategies. *Collections Solutions* – Effective collections strategies involve two major components: information and communication. Blending the strength of our robust databases with instant access and unrivaled accuracy, we have developed a wide range of superior collections solutions that include:

- Highly predictive scoring models to prioritize accounts
- Segmentation tools that distinguish between different customers and their account histories
- Verification and skip-tracing services using Experian's advanced search and find address/telephone technology
- Automatic database maintenance for the most up to date record-keeping
- High-volume direct mailing services to efficiently communicate with debtors

Experian's collections solutions streamline the entire spectrum of the collections/recovery operations, saving you time and resources. In addition, our applications can be accessed via multiple methods from traditional credit delivery to Internet browser.

Contact:

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 Email: collections@experian.com
 Website: www.experian.com



Year established: 1960
Vendor member since: 2002

Company profile:

DiBuduo & DeFendis Insurance Group writes insurance for over 100 insurance companies and has access to most insurance markets worldwide, and yet has no allegiance to any one insurance carrier. Instead, we explore the most advantageous options from a variety of carriers, so we can provide our clients with the most comprehensive coverage available at the most efficient cost possible.

In order to keep up with the changing market place, our marketing department devotes itself full time to the research and development of new insurance carriers and insurance programs to meet the needs of our clients.

Specializing in:

- Errors & Omissions (including debt buyers)
- Workers Compensation
- General Liability
- Property
- Health/Life
- Bonds

Contact:

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 Website: www.dibu.com



Year established: 1953
Vendor member since: 2003
Regions serviced: National

Vendor member since: 2006
Regions serviced: National

Company profile:

Encore Capital Group, Inc (NASDAQ; ECPG) is a purchaser of charged-off consumer receivable portfolios. We have been in the collections industry for more than 50 years and began purchasing charged-off receivables in 1990. Since that first purchase, we have acquired charged-off consumer receivables portfolios with a total face value of more than \$25 Billion (Current as of December 31, 2006).

We are actively seeking new and mutually beneficial relationships with leading issuers, re sellers and debt buyers. We apply alternative and strategic solutions to the acquisition and liquidation of charged-off receivables. We are currently acquiring receivables across several different asset types and stages of delinquency. Midland Credit Management, Inc. is the servicing entity for Encore Capital Group, Inc.

Company profile:

EPP has combined the perfect mix of technical expertise, common sense and customer service experience to bring you comprehensive payment processing and services which are second to none. With an emphasis on reliability and ease-of-use EPP offers you the latest, most effective ACH and Credit Card solutions in the industry.

The EPP Express Payments Suite serves to simplify the cumbersome process of receiving and applying payments, through integration into the top Accounts Receivable (A/R) and collection software packages. Let us show you how simple getting paid can be. Contact us today at info@expresspayments.com or dial 1-877-377-2677 to speak to one of our payment advisors.

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