



Alliance Collection Service, Inc.
1-888-764-3449

www.alliancecollectionsservice.com

Inside this Newsletter

November, 2007

- | | |
|----------|---|
| 1 | The Importance of Skiptracing |
| 2 | FTC looks into Collection Agency Complaints |
| 3 | Employee Profile |
| 4 | The Shepherd's Hands, Inc. Delivers on Promise |

The Importance of Skiptracing

Part 2

Our last article focused on what skip tracing is. This article we will focus on a company that we use for skip tracing. Fletch Data has two services that we use: Batching and desktop skip tracing. We have the ability to send a list of hundreds or thousands of accounts at one time to be skip traced and each collector in our office has the ability to look at an account and search it from their desktop one at a time.

The batch service works well for older accounts or accounts that we know have incorrect information. The desktop skip tracing is good for newer accounts. The collector can search for new phones by either putting the debtor's name or address into the requested fields. They can also do reverse phone and address searches. The collector even has the ability to pull an address range, which allows us to locate the debtor's next-door neighbors and leave messages for them to have the debtor call us. We are finding that more people are now living with relatives or have roommates that have the utilities, etc. in their names.

We have only been using this company for a couple of months and are very excited about the results and we are always looking to find new ways to locate debtors. We understand that life is becoming faster and faster and we need to evolve and always be on the lookout for better services that will allow us to better serve our clients.

Bert Wilson
Director of Collections

FTC looks into Collection Agency Complaints:

The following are excerpts from a recent report on a workshop the FDC held concerning the debt collection industry. We at ACSI not only keep your debtor complaints at a minimum, but as many of you know from recent conversations, are working hard to insure that you as a Client are at a lower risk of suit due to our policies and procedures.

There was a mood of disconnect at the Federal Trade Commission workshop on the debt collection industry as consumer advocates on one side and industry reps from collections agencies and law firms on the other discussed the state of the industry.

The consumer advocates were joined by defense attorneys in charging the collection industry with violating the FDCPA and filing masses of lawsuits against consumers.

"We see an explosion of collection lawyers filing lawsuits against consumers. Many of the suits are filed with little documentation to prove the consumer owes the debt", said Murphy.

Ira Leibsker, an attorney with Blatt, Hasenmiller, Leibsker, and Moore, LLC, and president of the National Association of Retail Collection Attorneys, said that the vast majority of suits follow the rules. "Yes, we are seeing more suits but not less compliance," said Leibsker. Leibsker said law firms have increased their communications with consumers in the last 30 years as they seek to work out a claim.

Murphy also charged collectors with routinely violating the FDCPA by continually contacting consumers despite pleas for the calls to stop.

The FTC has said it convened the two-day "Collecting Consumer Debts: The Challenges of Change" workshop to get a better understanding of a business that generated nearly 70,000 consumer complaints last year. The agency is also seeking to review the 30-year-old FDCPA in light of the revolution in communications technology of recent years.

*** We at ACS will continue to put the best policies and practices in place to insure debtor complaints are kept to a minimum.

EMPLOYEE PROFILE



Ashley Flippo has joined the ACSI team. Ashley has taken the position previously held by Melanie Knight who was "snatched" away from us by a national retail chain. We will miss Melanie a great deal but are excited to have Ashley on board.

Ashley is from Caledonia, Mississippi and previously worked at a medical practice in Columbus, which was associated with Baptist Health Systems, Golden Triangle Medical Center.

Ashley has spent the last two weeks becoming familiar with what our clients need and ask for on a regular basis. She is a sharp young lady and is here to serve you. If you have any questions or problems, just call 888-764-3449 and ask for Ashley or email her at Aflippo@alliancecollectionsservice.com.

The Shepherd's Hands, Inc. delivered big on their commitment to community

When management at Alliance Collection Service, Inc. of Tupelo could not decide how to give back to their community through any specific organization they made the decision to create a 501c3 charitable organization. As a result, The Shepherds Hands was incorporated in January of 2004. It's mission is to provide financial support to organizations that fulfill the purposes of Jesus Christ by providing food, shelter, training, and other support services to women and children in need.

This year checks were delivered to Tupelo Children's Mansion, Gardner Simmons Home for Girls, and the Alpha House Home for Boys. "Organizations sent in request to us specifying needs they each had. We were happy to help them and hope to do even more in the future," said TSH President Jeff Chambers.

The Shepherd's Hands depends on North Mississippians to support the organization through participation in the tournament and other activities. "We have no administrative costs because we are all volunteers. This way organizations that are key contributors to the success of the golfing event like North Mississippi Medical Center, Attorney's Christopher and Byers, Alliance Collection Service, Hunter Douglas, Mail Managers, Sonic Drive Inn, Premier Medical, Letter Logic, and Attorney Bob Camp, all know that we are being "good stewards" with the money and support they provide. We could not make such a significant difference without them" added Mr. Chambers.

Other sponsors that were instrumental in raising the money distributed were: Comfort Inn, Bank of New Albany, M & W Precise Management, Attorney Fred Rogers, Tupelo Bank Association, Lea Pasley and Associates, Frankie Blackmon Chevrolet, Whittington Office Supply, Tupelo Furniture Market, Ear, Nose, and Throat, Physicians of North Mississippi, DeltaCom, TelTech, Carol Spradling and many others who donated items for the auction.

"We see disasters like Katrina that do incredible damage and generally we all want to help those people, as we should; however, we often overlook the tragedies in our own back yard because they are quiet tragedies. These women and especially the children are too often living in circumstances that are equally as trying every day of their lives,"