

# DO NOT READ BELOW IF YOU ARE SATISFIED WITH YOUR RECOVERIES

During the past five years, CreditMax has developed various technologies and methodologies to improve recoveries. Beginning January 2007, CreditMax Consulting Services will work with debt owners, on a risk free basis, to guarantee increased net recoveries.

## CREDITMAX COLLECTOR PLACEMENT MODEL

On average, a collector will recover approximately 5% in 120 - 150 days on 'fresh' credit card debt. Determine for each collector which debt has the highest likelihood of collection and increase recoveries to 10 - 12% in 120 - 150 days. Don't score the debt...score the collector!

## CREDITMAX COLLECTOR FAVORITE FORM

Receive valuable collector information, build collector/debt owner loyalty and automatically acknowledge and reward collector performance.

## CREDITMAX COLLECTOR WEB PORTAL

Provide personalized web pages for each collector with real-time daily results, alerts, visual archives and bonus opportunities. "Perfect" micro management with NO oversight.

## CREDITMAX COLLECTOR ANNUAL COMPETITION

CreditMax Basketball Tournament, CreditMax Baseball All-Star Game or Cycle on the Tour de CreditMax...Reward and challenge top performing collectors.

## CREDITMAX COLLECTOR TARGET AND BONUS MODEL

Customize a unique bonus program with established targets for each account and incentives that assure success with no risk of overpayment.

## FIND OUT MORE

Please contact Steve Kass or Michael Bernstein at (561) 228-8610 or (561) 352-2188 respectively for more information.

# CreditMax Consulting Services

WE GUARANTEE INCREASED RECOVERIES

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# Where does "GOOD" MANAGEMENT find "GREAT" MANAGEMENT TOOLS?

## CREDITMAX ALERT MANAGEMENT INTERFACE

Increase recoveries by managing collectors daily through a completely automated system that generates customized alerts and "Action" Plan based upon placement targets, collector specific collection practice and historical results.

## CREDITMAX REPORTING PORTAL

Receive customized real-time management reports online. Manage all facets of the portfolio collection cycle through detailed and analytical reporting.

## CREDITMAX PLACEMENT MODEL

Increase recoveries by matching collector attributes with debtor characteristics determined by correlative studies of EACH collector's: (1) personal profile factors; (2) "favorites" form; and (3) historical results.

## CREDITMAX COLLECTOR SCORING MODEL

Virtually eliminates turnover by determining which collectors have the highest likelihood of collecting certain types of debt through extensive, statistically valid correlative studies.

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