



A strong line
of services to keep
you soaring



Tapping into ACA

Give your organization the lift it needs with the wide array of member resources available from ACA International, the Association of Credit and Collection Professionals. ACA agency members have open access to many free resources. Plus, members have the unique opportunity to purchase other products and services at rates significantly less than those charged to the public. A number of items are member exclusives, not available to the public. Here is a sampling of 33 ways to benefit from your ACA membership. How many are you taking advantage of?

1. ACA Online

ACA's Web site (<http://www.acainternational.org>) is your fast link to just about everything you'd like to know about the ACA resources available to you. Log in to the password-protected member section to find compliance and legislative information, plus tools to help you run a better collection business. The public can see event and *Campus* ACA information and the ACA Online store, but only members can register for programs or make purchases at a discount.

(Remember to log in first to view the members-only information described in this benefits guide. Passwords are sent to new members in an ACA welcome mailing after their applications are approved. Call: Membership.)

2. Fax-On-Demand

As an alternative to using the Internet, ACA offers Fastfax, a quick way of getting valuable information about FDCPA compliance, state laws, FCRA, HIPAA and much more delivered immediately to your fax machine.

U.S. toll-free: (800) 254-8459. International: +1(732) 544-5903. Enter your member number and request document #100 to receive an index. (Most Fastfax documents are also available through the E-Compliance library on the member Web site.)

Your First call for Help: ACA International +1(952) 926-6547

In this brochure, each listing indicates the ACA department to call for more information.

Or, simply tell our receptionist which program, service or product you are calling about.

From Compliance to Insurance, Education to Government Affairs, Licensing to Member Services, our staff is here for one reason: To serve you, our member.



Business Resources

3. Contact Us

ACA provides you with 500 volunteers and 75 full-time employees searching, reading, solving, debating, analyzing, projecting, publishing and sharing to help you succeed.

To hear a helpful, human voice, call ACA's main number: +1(952) 926-6547. For self-service ease, dial +1(952) 928-8000 and enter an extension or 411 for the staff directory. A staff listing by department appears monthly in *Collector* magazine and the member Web site includes contact information for both staff (see [Contact ACA](#)) and volunteers ([log in](#) and see [ACA Governance](#)).

4. Collector Magazine

With the latest articles on credit and collection industry operations, trends, regulations and legislation, there's no better way to tap into what's happening. Plus, *Collector* keeps you current on the latest products, services and initiatives from your association. Members receive one free subscription and may purchase additional copies or advertise at a discount.

[Web:](#) Home > News Room. [Call:](#) Communications (about advertising) or Member Services (for additional subscriptions).

5. ACA Online Directory and Buyers Guide

This great resource and marketing tool lists all ACA members. A comprehensive search feature assists the public in locating ACA members. Listings are complimentary and include up to five free descriptive lines and a direct link to your Web site. Your ACA "main contact" can update the listing online as needed. Boost your visibility by purchasing listing enhancements such as preferred placement, logo inclusion, a company description, additional cities served or more descriptive lines.

[Web:](#) Member Directory on public and member sites. [Log in](#) and select Products & Services to update your listing or purchase enhancements. [Call:](#) Communications.

6. Insurance Programs

ACA's portfolio of business insurance products is designed specifically for the receivables management industry—all the work of keeping pace with continuing diversification has already been done for you. ACA's insurance programs include the business package (general liability/property), errors and omissions (professional liability), workers' compensation and commercial crime (employee dishonesty/fidelity). As an ACA member, you are eligible to apply for any or all of these programs. We even help you review and compare coverage to make the best decisions. (Premiums are based on several factors and are calculated differently for each type of insurance.) We also help members respond to insurance and bond requirements in proposal requests.

[Web:](#) Members Only > Products & Services > Risk Management. [Call:](#) Insurance.

7. Bonds

As bond requirements swell due to state statutes and client requests, ACA International is here with the highly competitive bond programs needed to meet those demands. We offer statutory bonds, blanket client bonds and client contract bonds. We manage the complexity with a highly trained staff, deep resources and fast responses, often providing members with bonding products not found anywhere else. As an ACA member, you are eligible to apply for these bond programs. Cost depends on the bond amount requested.

[Web:](#) Members Only > Products & Services > Risk Management. [Call:](#) Bonds.

"ACA membership is a great value because everything I need to run my business is there—under one roof. When I started eight years ago, I needed to learn, and learn fast, how to bring the agency into compliance in many areas. I never worry about where to go to find an answer or get what I need. ACA's phone number is programmed into my speed dial and has been since the day I bought the agency!"

– Pauline Kussart, president, H.E. Stark Agency Inc., Madison, Wis.



8. Licensing

We are specialists who can help you keep up with licensing, registration and renewal requirements in states where you do business. We assist you with the paperwork and legwork, and as requirements change, we're here to help sort through the details. We are happy to provide a quote for this fee-based service, which is exclusively for ACA members. Let our capable staff help you with state licenses, certificates of authority, registered agents and resident manager referrals.

Web: [Members Only > Products & Services > Risk Management](#).
Call: [Licensing](#).

9. Compliance Assistance

We offer a wealth of compliance information to help you navigate the ins and outs of the FDCPA, FCRA, Gramm-Leach-Bliley Act, HIPAA and various state consumer protection statutes. E-Compliance—our vast, searchable database—is available 24/7 via our Web site. We publish definitive industry guides and host seminars in the classroom and via telephone. An ACA compliance officer is available to answer your questions and guide you to the resources you need.

Web: [Members Only > E-Compliance](#). See also our online Store.
E-mail: compliance@acainternational.org. Call: [Compliance Officer of the Day](#). You will need your member ID number.

10. Free Business Tools

We offer tools to keep your office running smoothly, such as a free online job description bank and a template for disaster planning.

Web: [Members Only > Products & Services](#).
Call: [Member Services](#).

11. Discounts on Business Resources

We offer a variety of discounts on office and computer supplies, forms, envelopes, advertising calendars, brochures, popular business-related books, air express delivery, car rentals and more.

Web: [Members Only > Products & Services or Store](#).
Call: [Member Services](#).

12. Telecommunications Program

With ever-changing rates, businesses, technologies and plans, coordinating all your telecommunication needs and minimizing costs is tough. That's why we'll do it for you through ACA International's Telecommunications Management Program—everything from broadband access, Voice over IP and national directory assistance to local and long distance telephone service. We'll look at your needs and give our recommendations at no cost or obligation to you. Tailored plans and excellent rates exclusive to ACA members are available for offices of all sizes. ACA also offers specialized consulting to assist with proposal requests, bill auditing and other unique telecommunications needs.

Web: [Members Only > Products & Services](#). Call: (800) 551-5697.
In Minnesota: (763) 416-1130.

13. Background Screening Services

We help you make sound hiring decisions using the speed of the Internet. LexisNexis Background Screening Services is our exclusive provider because of its unique service, cost containment, compliance and search features. No minimum purchase is required, so you only pay for what you order.

Web: [Members Only > Products & Services](#). Call: [LexisNexis Background Screening Services](#) at (800) 631-8777 and identify yourself as an ACA member.

Learn More 24/7.

Log in as a member on <http://www.acainternational.org>.

*We are always adding and changing products and services to meet your needs.
These member benefits are available as of June 2006.*



Knowledge

14. Industry Guides

ACA publishes compliance and business manuals that many credit and collection professionals consider indispensable. One essential book is ACA's Guide to State Collection Laws and Practices, which covers state licensing requirements, fees, statutes of limitations, right of assignment laws and more. Members may purchase the print copy at a substantial discount. An electronic version with immediate online updates is available for members. Visit ACA Online to learn more about this and other publications, such as the FDCPA and FCRA guides.

Web: Store. (Member-only items are displayed only if you log in first.) **Call:** Member Services.

15. Statistical Surveys

If you want a clear way to analyze and refine your business, ACA publishes statistical surveys. For example, compare your agency's expenses against regional and national averages in the *Benchmarking/Cost of Operations Survey* or analyze potential new markets in the *Top Market Survey*. Members participating in ACA surveys receive a free electronic copy.

Web: Store. **Call:** Member Services. (Find general industry statistics under About > Collection Industry Overview.)

16. Training

With a number of training and development tracks—whether you're interested in sales, management or enhancing your staff's abilities—ACA International provides many educational opportunities through *Campus ACA* to strengthen your skills. In addition to traditional in-person seminars, technology-based training is provided

via CD-ROM, telephone and the Internet for convenient, effective ways to master topics from your office or home. Agency members enjoy reduced prices on training products and seminar registrations for their staff.

Web: Home > Education & Training (all seminars) or Store (training products). **Call:** *Campus ACA* (seminars) or Member Services (products).

17. Continuous Learning

The ACA Academy recognizes your commitment to continued professional development in the credit and collection industry. Through participation in ACA seminars, conventions, conferences and other educational programs, Academy members earn Professional Development Units that are applied toward Scholar or Fellow degrees. In addition, you'll be hearing more about our new *Campus ACA* Diploma Program, which offers training designed to meet the specific professional and compliance objectives of member companies. The ACA Academy can help you maximize learning at all levels of your organization, from introductory to advanced, and specialized to executive.

Web: Home > Education & Training > Professional Development. **Call:** *Campus ACA*.

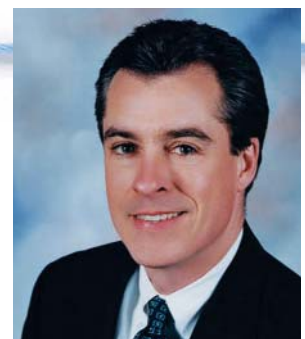
18. Collector Credentialing Certificates

You and your staff can further your education and sharpen your skills while being recognized in the industry for your performance. Each designation achieved through *Campus ACA* provides a certificate that recognizes your education, experience and examinations as part of a commitment to professionalism and excellence—and helps position you and your company for future growth.

Web: Home > Education & Training > Professional Development. **Call:** *Campus ACA*.

"AFNI appreciates the timely and accurate services provided by ACA. They understand our business, work with us in assessing our insurable risks and proactively provide recommendations to help us better manage those risks. We have achieved significant cost savings as a result of ACA's advocacy efforts on our behalf. We appreciate their professionalism and reliability in the important area of risk management."

– Ron Greene, president and chief operating officer, AFNI, Bloomington, Ill.





19. Agency Certification

The Professional Practices Management System (PPMS) helps you to develop, implement and adhere to a set of industry-specific guidelines as you work to achieve agency certification—or just manage your business more effectively.

Web: [Home > Education & Training > Professional Practices.](#)
Call: PPMS.

20. Community Outreach

You see the need for financial literacy on a daily basis. Share your expertise and improve the lives of others in your community! To assist members in their outreach efforts, the ACA International Foundation offers free educational materials and public relations resources. Easy-to-use speaker kits provide you with everything you need to talk to young adults, the economically disadvantaged and senior citizens about using credit wisely to accomplish important financial goals. Request up to 20 kits per year at no cost; purchase more at a nominal fee.

Web: [About > ACA Philanthropy.](#) **Call:** [Public Relations.](#)

21. Annual Convention and Expo

The premiere event for our industry for more than 65 years, ACA's Annual Convention brings together more than 1,100 individuals representing over 500 companies from around the world each summer. Presidents, CEOs and vice presidents make up 40 percent of the attendees. ACA's Annual Convention includes comprehensive and timely educational workshops as well as social events, networking opportunities and an exhibit hall showcasing the latest technology and resources for the industry. Members may attend at a discount.

Web: <http://www.acainternational.org/annualconvention>.
Call: [Meetings.](#)

22. Government Affairs Advocacy

ACA International is the voice of the credit and collection industry on Capitol Hill. ACA keeps abreast of pending federal and state legislation and regulations that could affect the industry. Additionally, ACA is the resource that federal and state lawmakers, as well as regulators, have come to rely on for information about the industry. The association lobbies, educates and promotes the essential role played by the thousands of individuals and companies involved in the collection of payment obligations.

Web: [Members Only > Government Affairs.](#)
Call: [Government Affairs.](#)

23. Federal Legislative and Regulatory Action

ACA works tirelessly on ambitious legislative and regulatory initiatives that will protect or favorably impact the way you do business. Members and staff work in active partnership to educate and advise federal lawmakers and regulators on behalf of our industry. ACA sponsors targeted fly-in events to Washington, D.C., for members to advocate for the industry's priority issues.

Web: [Members Only > Government Affairs > Federal Agenda.](#)
Call: [Government Affairs.](#)

"I absolutely could not run my business properly without ACA. Although I have only been a member for a year, I have used ACA's letters, policies, manuals and other resources and gotten my money's worth tenfold. I do not know how any collection agency can stay in compliance without ACA. Of all the dollars I have spent on my business, my ACA membership is by far the most valuable."

– Norma Burns, owner and president, Burns & Carlisle, Yantis, Texas.



Specialization

24. State Action

ACA provides various resources for members and state units. The State Tracking Action Network, available through ACA Online, tracks hundreds of bills that may impact the credit and collection industry in all 50 states. ACA provides advocacy materials such as sample position papers, model laws and talking points that can be tailored to your state's needs.

Web: [Members Only > Government Affairs > State Resources](#).
Call: [Government Affairs](#).

25. ACTION Update

This free monthly electronic newsletter from ACA's Legal and Government Affairs Department keeps members informed of the latest legislative and regulatory actions impacting our industry. *ACTION Update* includes grassroots highlights, ACA government affairs achievements and state legislative information. Sign up today—you can't afford not to be involved!

Web: [Members Only > Government Affairs > ACTION Update](#).
Call: [Government Affairs](#).

26. Telling Our Story

Our industry recovers billions in debt that would otherwise be lost, protecting jobs and access to credit for businesses and consumers alike. As the voice of the industry, ACA International carries this message of value to business leaders, consumer advocates and policymakers. Through media interviews, presenting a positive image of the industry and responding to inaccurate or unfair media coverage, ACA strives to set the record straight and build appreciation for the valuable economic contributions credit and collection professionals make.

Web: [Home > News Room](#). **Call:** [Public Relations](#).

27. International Unit

Agency members in more than 60 countries around the globe make up ACA's International Unit. Four regional directors provide leadership to this unit, which meets annually. Members communicate and network year-round via e-mail and during the international meetings and events held at ACA's Annual Convention.

Web: [Members Only > ACA Governance > Unit Leadership Directories](#). **Call:** [Membership](#).

28. U.S. Units

For collection agencies in the United States, membership is a combined package of national and state association benefits. ACA's affiliated units, each covering one or more states, serve as local sources for information, education, state legislative advocacy and more. Active unit participation is a great way to build business relationships and establish a personal network of people with whom you can discuss trends, ideas and concerns.

Web: [Members Only > ACA Governance > Unit Leadership Directories](#). **Call:** [Membership](#).

Benefits continue on back cover.

"I believe the biggest benefit of being a member of ACA is the other members. When I started in this business in 1986, I found that ACA's educational seminars were terrific, but the members and their helpfulness were even better. Yes, I invested time and money in ACA, but I have gotten that investment back probably 100-fold. I now operate a successful mid-size business and have dozens of people I can talk to any day, at any time, who are willing to help me."

– Martin Sher, IFCCE, chairman, AmSher Receivables Management, Birmingham, Ala.



29. Master Your Market

If you are interested in a specialized area of business, we offer market-specific programs, conferences, online databases, e-mail groups, publications, networking opportunities and other resources. There is a fee for these programs and only current ACA members may join.

- Internet & Check Services Program: Electronic transactions, check collection and check acceptance.
- Government Services Program: Municipal, state or federal government collections and student loans.
- Healthcare Services Program: Healthcare accounts receivable management.

[Web: Home > Join ACA.](#) (See also [Asset Buyers Division.](#))

[Call: Ask for specific market segment.](#)

30. Asset Buyers Division (ABD)

Dedicated to creating a fair marketplace for buyers, sellers, brokers and investment bankers, ABD is open to companies that buy, sell, finance or service asset sale transactions. Learn about current trends in buying and selling accounts receivables, as well as tools for implementing professional practices in your business. Companies that do not collect debt join ABD directly. Companies that collect debt (whether purchased or on a contingency fee basis) must first hold an agency membership, and then may add an ABD membership at a discounted rate.

[Web: Home > Join ACA.](#) [Call: ABD.](#)

31. Members' Attorney Program (MAP)

Collection agencies need attorneys experienced in the credit and collection industry. After all, preventive legal services can help your company avoid costly litigation. MAP, a division of ACA, offers varied resources to assist defense, collection and in-house attorneys to better represent your

interests—including up-to-the-minute legislative and case law information. In addition, through the State Compliance Chair Program, MAP provides state units and their members with access to an attorney licensed to practice law in their state. To join MAP, attorneys must be sponsored by an ACA member and certify that they do not represent consumers against collection agencies, debt buyers or credit grantors. MAP is an individual membership.

[Web: Home > Join ACA.](#) (Use the online [Member Directory](#) to locate a MAP attorney by geographic area or specialty.) [Call: MAP.](#)

32. Creditors International (CI)

To best meet the needs of credit managers, lenders, first-party collectors and others who work on the front end of the credit cycle, ACA offers individual memberships in our CI division. CI is dedicated to providing credit-related resources, information, training and innovative business ideas. ACA agency members may take out a CI membership for an individual at a discount. Company memberships are also available.

[Web: Home > Join ACA.](#) [Call: CI.](#)

33. Vendors

More than 150 companies providing products and services to the credit and collection industry are affiliate members of ACA International. From collection software to skiptracing services and more, these vendors are ready to offer you their expertise and help you run a more efficient and profitable business. As affiliate members of ACA, vendors support the association and demonstrate an interest in better understanding the industry and your business needs.

[Web: Member Directory.](#)

Tying it all
together

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