



Southwest

ACA Collector Connector

The Official Quarterly Publication of the Southwest Collectors Association • Vol. 35 No. 4 • Fall 2022

2022 Conference Wrap Up



SWCA
ASSOCIATE
MEMBER

OmniChannel Solutions

to Drive Consumer Engagement & Outcomes

Letters & Statements

Digital Communications

Electronic Signature

Data Analytics & Intelligent Design

Payment Portal

Text-to-Pay

Inbound IVR

Merchant Services

LEARN MORE:

call
866-310-8001

email
info@revspringinc.com

visit
revspringinc.com/financial-services



PRESIDENT

Stacy Willis

Account Management Resources
Oklahoma City, OK
Stacy.willis@amraccounts.com

VICE PRESIDENT

Barbara Lee-Garner

National Bureau of Collections
Midwest City, OK
blee@nbccollections.com

TREASURER

Kevin Cloud

Paramount Recovery Systems
Waco, TX
kcloud@paramountrecovery.com

IMMEDIATE PAST PRESIDENT

Scott Hearn

Universal Fidelity, LP
Katy, TX
Scott.hearn@uflp.com

NATIONAL DELEGATES

Carrie Finney, Plano (2021-2024)
Stephanie Rifenberg, Amarillo (2020-2023)
Phillip Smith, Tulsa (2022-2025)

STATE DIRECTORS

Christopher Gay, Midwest City (2021-2023)
Peter Pitchford, OKC (2021-2023)
Gary Perdue, Irving (2022-2024)
Daniel Smith, Tulsa (2022-2024)

EXECUTIVE DIRECTOR/Editor

Thomas G. Morgan
305 S. Broadway, Suite 706
Tyler, TX 75702
512-458-8666
tmorgan@texascollectors.com



INSIDE THIS ISSUE

FALL
2022

features

- 6 Steps to Getting Better Quality Sales Prospects** 9
Marc Trezza
- Now Is the Time to Build Up Your Leaders** 11
Alicia Thrasher
- Employee Retention Tax Credit for ARM Companies- Fact or Fiction?** 13
Doug Kolker with contributions from Chip Hellmann, ARM Executive
- Legislative Update** 15
Paul Nagy
- 2022 Annual Conference & Expo Wrap Up** 19-29

departments

- President's Letter: "Please join with me on an interesting journey into 2023!"** 5
- Executive Director's Comments: "Together Again!.....And we Celebrated!"** 7
- Professional Education and Development PLUS Conference Program**..... 32
- Index to Advertisers**..... 38

.....

Cover Photo: Daingerfield State Park, courtesy of TPW. Autumn (Fall Season) is upon us. We would like to wish everyone the best fall possible. Have a terrific Thanksgiving and stay healthy and safe!

southwest collector connector is designed by Joseph Moreno, ArtJam Productions, Inc.

SOLUTIONS *for* YOUR SUCCESS

SWCA
ASSOCIATE
MEMBER

"48 years ago, in 1973 my family started a collection firm when I was 12 and I have worked in the ARM industry since. 31 years ago, in 1990 I became an ACA Certified Instructor and have trained thousands of ARM industry owners and collectors. 17 years ago, in 2004-2005, I served as your President of ACA International. 2 years ago, in 2020 I joined the team at Applied Innovation Inc.

Today, I'd like to take this lifetime of ARM industry experience and help your organization grow and prosper with the solutions offered by Applied Innovation and our dynamic team. There are many pathways to choose. Let me help lead the way."

Applied Innovation Platforms Include:

- Client Portal Access
- Document Management and Storage
- Consumer Portals with Full Negotiation Functions
- Reg E Focused Electronic Recurring Payment Authorizations
- TCPA Compliance Communication Authorizations



appliedinnovationinc.com

Contact: **Dan Bloomgarden**,
VP of Business Development,
dbloomgarden@appliedinnovationinc.com

Harry Strausser, President,
hstrausser@appliedinnovationinc.com



PLEASE JOIN WITH ME ON AN INTERESTING JOURNEY INTO 2023!



I am honored to step into the role of President for the Southwest Collectors Association, following the footsteps of Scott Hearn and all the other extraordinary individuals who have served the association in this capacity over the years. I am excited about this journey that lies ahead and my vision for the association.

As 2022 comes to a close and we prepare to move into the new year, we owe a huge thank you to the 2022 Board for their dedication, and service over the past year, as well as to all of our members for their commitment to our industry. Specifically, those who took a more prominent role in our recent unit meeting, filling positions to satisfy the obligations of the board.

The changes around us—whether social, political, technological, or economic—require that we help our members navigate through new and increasingly complex regulatory landscapes while also dealing with the current economic shortcomings, which profoundly impact all of our companies and the industry at large.

I'm proud of our Associations' successes over the last year, particularly in providing more opportunities for meaningful engagement of our members and sponsors by way of returning to our annual in-person conference which included hosting our board meeting as well as a unit meeting open to all members. I appreciate the investment of our members' time and efforts and encourage you to advocate for the continued growth of our association, our industry, and promote engagement amongst our current members. As Henry Ford once said, "coming together is a beginning, staying together is progress, working together is success."

As my term commences, I look to continue the work with the board and our members to ensure the longev-

ity and sustainability of the Southwest Collectors Association and our member's success through these challenging times; to continue to confront these new regulatory challenges alongside accomplished, similarly passionate individuals.

Over the next year, I look to be the kind of president that is less on "me" and more on "we" and what we can accomplish together, the kind of president who prioritizes building bridges, finding common ground, working with member agencies to advance our common interest. The kind of president who realizes every member is valued and knows he or she is vital to the success of this association. The kind of president who inspires others.

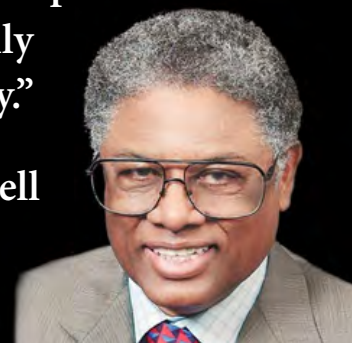
With your help, putting service above self, this next year will be great.

Stacy Willis

Stacy Willis
SWCA President

"The fact that so many successful politicians are such shameless liars is not only a reflection on them, it is also a reflection on us. When the people want the impossible, only liars can satisfy."

- Thomas Sowell



Payments don't need to break the bank.



PAYMENT | SAVVY
YOUR PAYMENT PARTNER™

SWCA
**OUR CASINO
NIGHT
SPONSOR!**

SWCA
**ASSOCIATE
MEMBER**

Together Again!.....And we Celebrated!



Looking back, it had been a difficult two years (and three years since our last face-to-face conference). Having a FTF conference in 2020 was definitely out of the question. We did attempt a Virtual conference that had some benefits for the members and exhibitors, but it was not what we had hoped for. In 2021 we were well along

in the planning for a 2021 FTF conference when, suddenly, the Covid cases exploded and at that point, the SWCA Board of Directors met in early September and, in an abundance of caution, decided to cancel the face-to-face conference scheduled in early October.

But we got it done! **Our 2022 SWCA Annual Conference & Expo went off without a hitch!** That is the cause for our Celebration! While attendance of exhibitors and members was off a little, the conference program was a winner! Attendees and exhibitors both commented on the program and the format; with all conference sessions, along with meals (food!) and breaks in the Exhibit Hall.

During the conference we had two special, networking events. First, on Monday, we had a **Casino Night** (a first) and, if the noise and hollering at the Craps Table was any indicator, the event was a loud experience, and all the food seemed to disappear. The second event was our **Celebration Dinner** where we recognized our Past Presidents who, by their leadership, brought both ACA of Texas and the Oklahoma Collectors Association together, resulting in our merger in 2020.

Prior to the conference, the SWCA Board of Directors met on Sunday evening and the summary of their meeting can be found at page 29. On Tuesday, the Annual Unit Business meeting was held and the summary of that meeting (with pictures) will be found at page YY. The chief order of business was the election of new officer and directors. Our complete roster of Board Members can always be found on the Table of Contents (page 3).

We want to extend our sincere thanks to all of our Exhibitors and Sponsors as their generosity in attending and financially supporting our conference is appreciated. See page 20 to see the roster of our Associate Member, our Exhibitors and our Sponsors.

GREAT NEWS! Our NEW SWCA website became fully operational in time for attendees and exhibitors to use it to register for the conference! The website is continually being updated as needed. Go here to see it: <https://southwestcollectors.org>. If you have suggestions for improvements or additions, please let us know.

Got comments, questions or concerns regarding this issue, the articles or other material included? Feel free to send me an email. We welcome **"Letters to the Editor"** especially regarding a topic you would like to see addressed.

As always, thank you for allowing me the privilege to serve as your Executive Director. If I can assist you in any way, please do not hesitate to give me a call or send me an email.

Lastly, on behalf of the SWCA Officers and Directors, we want to wish all of our members and other readers, a very blessed and fulfilling (pun intended) Thanksgiving Holiday (and dinner!).

And, lest we forget, there are more holidays on the way; Christmas, Hanukkah, Kwanzaa, and New Year's Eve (and day). May you and your families and friends enjoy these holidays and be safe. **2023 is coming soon, so stay tuned!**

Sincerely,

A handwritten signature in blue ink that reads "Tom".

Tom Morgan,
Executive Director

THE PROVEN PAYMENT PROVIDER FOR A VIRTUAL WORLD



With everything going virtual these days, count on
BillingTree to provide top-notch contactless payment
channels like Web Portals, IVR and Text Payments.

Visit www.myBillingTree.com today.



6 Steps to Getting Better Quality Sales Prospects

By Marc Trezza, President, Search Net Corp.

First, I would like to say “Thank you” to all the agencies that attended my Collection Sales Seminar at the conference last month, and the positive feedback – and thank you to the Southwest Collectors Association for having me. It was an excellent conference.

OK – let’s talk about prospecting.

It was once the norm for a salesperson to interrupt a decision maker’s day with a reasonable expectation of success. Indeed, for 10,000 years before the telephone, what we now refer to as “cold calling” was how customers purchased most things, and the only way a salesperson could make a living.

Cold calling made sense for both the salesperson and prospect. The salesperson might know something — or have something new and improved — that the prospect didn’t know about. And the prospect might actually need what the salesperson was selling.

Nevertheless, whether dropping by in person or dropping in by phone, cold calling was never a high percentage play. But if your hide was thick enough and you made enough calls, it was a practice that produced some results and provided generations of salespeople with a living, if not wealth.

During that period — let’s call it the Age of the Seller — getting a prospect to see you was easier than getting them to hand over their money. But over the past 20 years, a shift has inverted the time/money dynamic for collection agencies. Today, in what I call the Age of the Buyer, no prospect goes to work expecting to allow a salesperson to interrupt their day — regardless of the method of contact — unless they’ve previously established a relevant reason for that interruption, or have a positive relationship with that salesperson.

This is a Major Shift! The landscape has changed.

The Internet is one of the great disrupters behind this shift in expectations because it allows a prospect to self-qualify, and to pre-qualify you. And here’s the scary part: They’re doing both of these things often before you know they exist.

Where once the objective was convincing the buyer of the benefits of using a collection agency (a feature-based-seller-

based sales approach) – now, almost everyone you are calling already has an agency.

That means the old approach no longer has value for any of your prospects. NONE. That means when it comes to agency sales, the choice is change or die.

Surely one of the keys to sales success is in achieving high-quality prospecting skills. In the original agency age, a major component of such a practice was numerical: To get more sales, call more people. But in the new age, continuing to push against the real-world shift in prospect expectations — expecting something from a decision-maker before you have established relevance — is increasingly producing lower quality results. Essentially, a dialer can call the same wrong number 1,000 times - it won’t result in payment.

Obviously, one of the lower quality aspects is a poor response ratio. But there is another, newer impact on quality that’s more damaging than inefficient prospecting: Unwelcomed seller-based contacts are producing negative brand perceptions by the prospect for both the salesperson and our industry. The behavior of our salespeople is hurting us. This is why it is so difficult to get a prospect on the phone. Our industry has created a negative perception of what that experience will be – so the marketplace’s answer is “don’t take those calls.”

Key steps:

So how does an agency accomplish a higher quality sales process? Before you ask for a qualifying business meeting, IF YOUR SALESPEOPLE ARE PROPERLY TRAINED, follow these prospect-nurturing steps in order.

Always try to get a referral. Referrals are relevance gold. This requires value-based discussions with clients which also requires proper sales training.

Spend more time and effort on prospect research before you ask for a qualifying meeting.

Find ways to be introduced, in person or otherwise, before

Are you
frustrated by
**lackluster
sales?**

Would you like to
**increase
profitable growth?**

Since 1991, agencies
say hiring Marc Trezza
is the most effective
sales solution in
the industry.

"Retaining Marc Trezza to manage marketing and sales is the most cost-effective path to excellence in the industry. For a fraction of the cost of a direct-hire, we have gained expertise and results that we could not have achieved any other way.

If an agency wants the benefits of a highly professional expert who is easy to work with and will transform your sales efforts into meaningful profitable growth: retaining Marc Trezza is the smartest thing you can do."

Robert Salmon, CEO
George Brown & Associates

"The first year of implementation we saw a 25% increase in new sales over the prior year. Year two, we saw a 50% increase in new sales. If you truly care about increasing your agency's profitable growth, hire Marc Trezza. It's definitely worth the investment."

Michelle Camp
Director of Operations
Express Recoveries, Inc.

"When Marc first started working with PRC, I had about ten employees, and now we're well over 100 and doing over one billion in annual placements.

Our exponential growth over the past ten years is directly the result of retaining him to take over our sales management."

Steve Miller, CEO
Professional Recovery
Consultants

"I wish I'd hired Marc Trezza a long time ago.

I have only three words to rate the effectiveness, quality, and professionalism of our partnership with Marc Trezza and SNC: *Excellent, Excellent and Excellent!*"

Debbie Frank, CEO
Collection Bureau
Services Inc.

"Our relationship with Marc Trezza has been an invaluable asset to our agency, transforming a floundering sales department into a powerful source of company growth.
Thank You Marc!"

Shawn Schlag, VP
ATG Credit, LLC

"Marc Trezza is excellent! Not only can you reduce your sales costs while you dramatically increase your results, but Mr. Trezza's monthly expense is less than half what we would have to pay a professional of his experience if we made a direct-hire.

Within one year under his guidance, we increased our placement volume by over 500% and with much more profitable clients. I cannot recommend Marc Trezza highly enough."

Patrick Miller
Director Of Operations
Recoveries Incorporated

**The Collection
Industry's Best
Sales Management**

**Outstanding
Sales Training**

**Bid & Proposal
Writing**

**Wow-Factor
Marketing Materials
for Your Agency**

A brighter future for your
agency is a phone call away!

844-465-3300

Marc Trezza, President • Search Net Corp.
SearchnetCorp.com/agency

snctrezza@mindspring.com

Now Is the Time to Build Up Your Leaders

“My own definition of leadership is this: The capacity and the will to rally men and women to a common purpose and the character which inspires confidence.”
—Bernard Montgomery

As we wrap up another year, it's hard not to wonder what 2023 will bring.

Will there be deepened economic turmoil? How will this affect the workforce? Will the trend of tight labor markets and high employee turnover continue?

No one can say, of course, but one way any organization can future-proof itself is to build its internal leadership capacity.

When challenges come, it's the leaders within your organization who will make the difference in weathering the storm.

Contrary to popular thinking, leadership is a skill that can be learned. And you can develop it at all levels of your company—including frontline workers.

The Difference Good Leaders Make

Let's say a midsize company is facing a wave of resignations as employees seek greener pastures.

If the company contains and supports many strong leaders in its ranks, the situation will resolve itself very differently than if leadership is lacking.

In a company with high leadership capacity, leaders will:

Notice the problem quickly and begin to develop solutions.

Be transparent with themselves and others about the causes of the high turnover.

Speak boldly and candidly with employees—those who left and those who may—about their motivations and desires.

Avoiding blame, take decisive action to enhance long-term job satisfaction at the company. That might include giving more recognition to employees, offering training and development, coaching them in their career paths, or reconfiguring their job responsibilities to match their strengths.

Highlight through their own behavior why they believe the company is a good place to work.

Compare that to how the company with low leadership capacity, where bosses are likely to:

Turn a blind eye to the issue until it gets too big to handle.

Complain in hushed tones to other bosses about the issue.

Try to secretly wrangle intel about who might be leaving and make loaded comments meant to send a message to those people.

Place blame on employees who leave or consider leaving and reveal anger or frustration when they do.

Try to prevent turnover with shortsighted, one-off measures like gift cards, bonuses, or insincere positive feedback.

When you walk into a company with low leadership capacity, you can usually just feel it. The culture is off. People seem stressed and unhappy. Given the uncertainty of the future, you can't afford for your organization—at least not the portion of it you have influence over—to operate in such a way.

So, How Do You Build Up Leaders?

The process of creating leaders at all levels of the organization is an ongoing endeavor. You'll never be done. The important thing is to start.

I encourage you to spend some time over the holidays considering how you can enhance the total leadership quotient at your organization. Here are a few pointers:

Start with yourself. Leaders are created by their fellow leaders. If you are lacking in leadership capacity yourself, you're unlikely to build it up in others. Spend time thinking back on the leadership lessons you've learned over your career. Articulate your own leadership philosophy. Read one of the classic leadership books over the break. And above all, hold yourself to a high standard.

Few words, lots of action. One thing you *don't* want to do is make a big hullabaloo about the new leadership initiative at your company or in your department. That's likely to feel forced, and employees will wonder if you're actually going to follow through. Instead, begin with the self-development mentioned above and by working on your one-on-one relationships in the company.

MATRIX

SWCA
ASSOCIATE
MEMBER

DIGITAL & PRINT COMMUNICATIONS

Online, Mobile, and Paper Bill Payments

Email and Texting of Validation Letters

Online Account Management Software

Dedicated Support Staff



To learn about our ARM Solutions visit
matriximaging.com/accountsreceivable/
or email lpuffer@matriximaging.com



Employee Retention Tax Credit for ARM Companies- Fact or Fiction?

Written by Doug Kolker with contributions from Chip Hellmann, ARM Executive

By now you may have heard about the Employee Retention Tax Credit. You may have even investigated your business's ability to qualify for the program. And you have failed to pull the trigger or you were told you didn't qualify.

Are you confused or skeptical? You should be. The IRS has changed the guidance on this program and even most accountants have been unable to sift through the 1,000 pages of guidance to find the right answers. These changes have caused confusion for our industry and have led to questions about a company's ability to qualify for the tax credit, which comes in the form of checks issued to the taxpayer. Hundreds of first and third party debt collection companies have already qualified for and received their checks. So, let's start from the beginning with a brief explanation of the program and clear up some common misconceptions.

The Employee Retention Tax Credit (ERC) is a refundable tax credit designed to encourage employers to keep employees on their payroll during 2020 and 2021. The ERC was original passed as part of the Coronavirus Aid, Relief, and Economic Security Act, or, CARES Act, passed by Congress on March 27th, 2020. The CARES Act allotted \$2.2 trillion to provide economic aid to the American people negatively impacted by the COVID-19 pandemic.

The original IRS guidance for the program has been modified by Congress multiple times, with the current qualifications allowing up to \$26,000 per employee in tax credits for businesses. There are several misconceptions about the ERC program. In some cases, there is simply bad information being shared by accountants to their clients, causing them to believe they don't qualify.

Common Misconceptions:

- I didn't have a decline in revenue during COVID, so I don't qualify.
- I don't qualify because we didn't shut down during the pandemic.
- We actually performed better during the COVID pandemic, so I probably don't qualify for additional money.
- I received PPP loans that were forgiven, so I can't get ERC money.

While these are factors in the qualification process, these do not disqualify a business from receiving ERC money. What is most important to know is that the latest modifications to the IRS guidelines for qualifying introduced a new concept that, in summary reads: **"If a nominal portion of your business**

was nominally affected by the pandemic, you can qualify."

Let's talk about how these new guidelines broaden the likelihood that most, if not all first and third party debt collectors can qualify for the program. Questions to ask about your business include those listed below.

Key Questions You Must Answer:

- Did a certain portion of your business decline even if your overall top-line revenue was not significantly impacted? For example, perhaps a small portion of your business is collecting debt on behalf of government institutions such as courts or municipalities. Did they close their doors for a period leading to reduced placements and reduce collections for that sector of your business?
- Another potential example for medical debt collectors; do you serve providers where the volume of elective procedures was reduced causing a reduction in listings and collections for a particular provider customer or group of customers, even if only nominally impacting overall top-line revenue?
- A third example, do you attend in person conferences for the purpose of marketing your business to gain new customers? If so, were these in person events postponed or cancelled leading to a reduction in new clients being added to your business portfolio?

These are a few many examples of the scenarios that are now important with the new IRS guidelines.

Chip Hellmann, ARM Executive:

"We managed well during the pandemic and used PPP loans to assist us. I was quite sure there was no other money available to us through the Cares Act until our accounting team pointed out that ERC money could also be secured. We authorized them to investigate it further. In the spring, we learned we had qualified for an additional benefit of over \$21,000 per full-time employee. This was an unexpected blessing for our organization."

You owe it to yourself to investigate this program further. In most cases, the up-front cost are minimal and the long-term benefit could alter the course of your business.

To Learn More, Contact:

Chip Hellmann
chiphellmann@gmail.com
(615) 238-4610



Accelerating the path to revenue recovery

All-in-one, intelligent collections platform

At Finvi, we provide more than just debt collection software. We provide powerful solutions and decades of industry expertise.

Our all-in-one ARM workflow platform helps you accelerate revenue, maintain compliance, and drive better results through:

- Tailored, omnichannel consumer outreach
- True machine learning
- Built-in compliance and auditability

Visit finvi.com to learn more.

finvi.com





LEGISLATIVE UPDATE



2022 State Elections and Legislative Update

The 2022 election left the executive offices and legislatures in both Texas and Oklahoma in Republican control. The Republican margin in Texas slightly improved in both chambers. Republican majorities increased from 83 to 86 of the 150 seats in the House and from 18 to 19 of the 31 seats in the Senate. In Oklahoma, Republicans maintained large majorities although one seat in the House and one in the Senate changed to Democrat members. Republicans now hold 81 of the 101 seats in the House and 40 of the 48 seats in the Senate.

There is no delay after the election for legislative activity beginning. Bill filing is underway in both states. Our industry must remain vigilant about guarding against increased regulation in the upcoming sessions. The sessions are also an opportunity to educate senators and representatives and their staffs about our industry. How? Visit them at home or in the capitols to help them understand the economic benefit we provide our clients and how we are increasingly regulated by various existing and forthcoming laws and regulations.

Key dates for the Texas Legislature in 2023 are:

- Regular Session begins on January 10
- Bill Filing ends on March 10 (60 days into the session)
- Regular Session ends on May 28

Key dates for the Oklahoma Legislature in 2023 are:

- Bill Filing ends on January 19 (before the session begins)
- Regular Session begins on February 6
- Regular Session ends on May 26

Please contact Tom Morgan at tmorgan@texascollectors.com or me at pdnagy@amrow.com with any questions and for help in contacting state representatives or senators. Go to <https://capitol.texas.gov/Home.aspx> or <http://www.oklegislature.gov/> to find information on who represents you.

Oh, by the way, we are looking for a few brave souls (male and female) who would volunteer to be a member of this important committee. As a trade association, we have a duty to our members to inform and even alert them regarding legislative activities that could potentially impact their business. As one of our Lobbyist friends would say, **“If you are not in politics, you are not in business.”** Please reach out to either Tom or me if you would like to be a member of the team. We really do need you!

Paul Nagy, Chairman
SWCA Legislative Committee

INDUSTRY LEADERS
EST. 1996



EFT NETWORK, INC.

Payments. Processing. Consulting. Solutions

SEE THE BENEFITS OF EFT CLEARLY IN 2020

SIMPLE SECURE SOLUTIONS



OMNI CHANNELS

Patented ► Remote Deposit Capture

Patented ► TxtaCheck

Credit Cards/HSA

B2B

Online

IVR

FREE SAVINGS ANALYSIS

FOR MORE INFO PLEASE CALL 800.492.2794

OR EMAIL: sales@eftnetwork.com

MEMBERS OF:



SWCA
**ASSOCIATE
MEMBER**



nobelbiz[®]
Contact Center Technology

SWCA
**ASSOCIATE
MEMBER**



Compliance Without The Misery

NobelBiz OMNI+ powered by
Safe Select allows collection agencies
to operate safely in the TCPA world

Nobelbiz takes the compliance misery away from you!

By combining **NobelBiz OMNI+** with **Safe Select** by Customer Dynamics, and using a non-automated system, agencies get **up to 30%** more efficiency than regular manual dialing while staying compliant with federal and state regulations.



Adhere to new
compliance
rules very quickly



Compliance with
state non-ATDS
Rules



State-specific
custom call
windows



Built-in
suppression on
DNC lists



Opt-out
capabilities



Compliance in
an omnichannel
environment



FDCPA compliance
(number of times &
mode of communication)



Lead fraud
protection



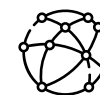
PCI DSS
Level 1 compliant
payment capabilities



CRM & downloaded list
integration



Cloud-based technology
on Amazon Web Services



Can work
anywhere in
the world

Let's get in touch!

www.nobelbiz.com | info@nobelbiz.com | 760.405.0105





COMPUMAIL

**OUR SOLUTIONS.
YOUR SUCCESS.**

SWCA
**ASSOCIATE
MEMBER**

**Let our expert team assist you with the seamless
integration of your communications across all channels.**

888.689.7001 | info@compumailinc.com | www.compumailinc.com

SOUTHWEST COLLECTORS ASSOCIATION

2022 ANNUAL CONFERENCE & EXPO



OCTOBER 10-12, 2022
THE SHERATON DFW AIRPORT HOTEL
IRVING, TEXAS

CONFERENCE WRAP UP

2022 SOUTHWEST ACA CONFERENCE & EXPO ASSOCIATE MEMBERS, SPONSORS AND EXHIBITORS

Please take the time to thank them for supporting our conference!

With Special Thanks to our Lead Sponsor

BillingTree – Associate Member and Diamond Sponsor and
Sponsor for our Tuesday Evening Extravaganza!

Applied Innovation – Associate Member

CompuMail – Associate Member

Connect International, LLC – Associate Member (Not exhibiting)

Bronze Sponsor-Conference Totes

DKBinnovative - Exhibitor

EFT Network – Associate Member a Gold Sponsor

And Tuesday Lunch Sponsor

Finexus Insurance – Associate Member (Not exhibiting)

Finvi – Associate Member

Focus 1 Data – Associate Member

Intelligent Contacts – NEW Associate Member

Kredit – NEW Exhibitor

Matrix Imaging – Associate Member

NobelBiz – Associate Member

Nuvei – NEW Exhibitor

Pathfinder – Associate Member (Not exhibiting)

Payment Savvy – Associate Member our Platinum Sponsor
and Casino Night Sponsor

Pay N Seconds – NEW Exhibitor

Renkim – Associate Member

RevSpring – Associate Member

SearchNet Corp – Associate Member (Not Exhibiting)

And Sponsor of the Sales Management Seminar

Skit.ai – NEW Exhibitor

Solutions by Text – Associate Member and Bronze Sponsor

Texting and Technology Sponsor

TCN, Inc. – Associate Member

TEC Services Group - Exhibitor

Web Recon – Exhibitor

On behalf of our Officers and Directors, a great big THANK YOU!



2022 Southwest ACA Conference & Expo

(As presented, see what you missed)

PRE-CONFERENCE EDUCATION

Monday, October 10

8:00 am	Registration Opens for our Special Educational Session.....	SWCA Staff
9:00 am	Collection Sales Management, “Keys to Success” with Marc Trezza	Galleria 1
NOON	Session Concludes – Lunch is available for seminar attendees attending the Conference.....	The Social

CONFERENCE SESSIONS

Monday, October 10

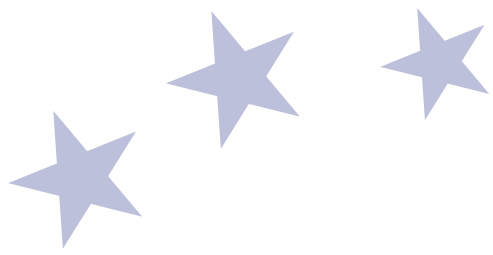
1:00 pm	Opening Session, Welcome and Recognitions.....	SWCA President Hearn
1:30 pm	ACA CEO and President Elect	Scott Purcell/David Williams
2:30 pm	Session – “Updated CFPB Examination Procedures related to Information Technology”	Debra Ciskey
3:30 pm	Session – Litigation Update.....	Xerxes Martin/Heath Morgan
4:30 pm	Break as Hotel Staff Prepares for the Opening Reception.....	Ballroom/Exhibit Hall
5:00 pm	Opening Reception in the Exhibit Hall.....	SWCA President/Board
7:00 pm	Opening Reception ends	Special Event Begins
7:00 pm	Casino Night with food and drink + Prizes.....	Sponsored by Payment Savvy Ends at 10:00 pm

Tuesday, October 11

7:30am	Breakfast with the Exhibitors.....	Exhibit Hall
8:30 am	First Morning session “Best Practices Roundup: The Human Dynamic of Your Resources	Harry Strausser III
9:15 am	Second Morning session – Cybersecurity – “Hacking ARM Agencies.....	DKBInnovative and the FBI
10:15 am	Break in the Exhibit Hall	
10:30 am	Third Morning session – “AI in Collections – Really	YES! Demonstrated
11:00 am	Fourth Morning session – “Payment Processing – Not what it used to be	Moderated Panel
Noon	Lunch in the Exhibit Hall with the Exhibitors	Sponsored by EFT Network
1:00 pm	First Afternoon Session – GLBA/Safeguards Rule	Debra Ciskey & Keith Barthold
1:45 pm	Second Afternoon Session – “Electronic Communications – Are you Listening.....	Moderated Panel
2:30 pm	Women in Collections meet & greet	Sponsored by Universal FidelityGalleria 1
2:30 pm	Break in the Exhibit Hall with the Exhibitors	
3:15 pm	Third Afternoon Session – “Medical Debt & the Regulators.....	Keith Wier/Shannon Miller
4:00 pm	Fourth Afternoon Session – “Those Reg F Rules – Got Questions	Loraine Lyons
4:45pm	Keynote	Sponsored by AccountsRecovery.NetMike Gibb
5:30 pm	Annual Unit Business Meeting.....	President Hearn
6:30 pm	Tuesday Evening Extravaganza! And Recognitions.....	Sponsored by BillingTree Galleria 3 & 4

Wednesday, October 12

8:00 am	Breakfast with the Exhibitors in the Exhibit Hall Plus New Officer/Director Installation.....	David Williams
9:00 am	“Perspective – Hidden in Plain Sight.....	Kelli Krueger/Dennis Barton
10:00 am	Short break – do what you need to do	
10:15 am	“Money Can’t Buy Love: Retaining Employees without Handing out Raises.....	Kelli Krueger/Dennis Barton
11:15 am	Morning Break in the Exhibit Hall with Exhibitor prize drawings	
11:45 am	Conference Wrap-up/Q&A Session with Speakers/ Stay-to-the-end Prize Drawing	Exhibit Hall
12:00 pm	Conference concludes – Thank you for attending	President Willis



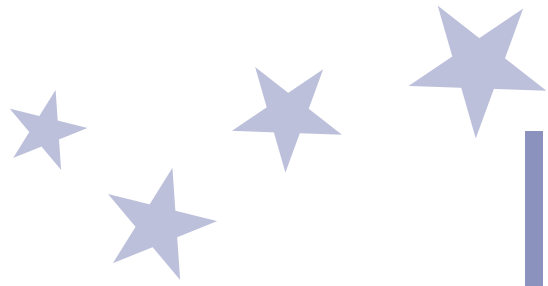
Conference



Women in Collections



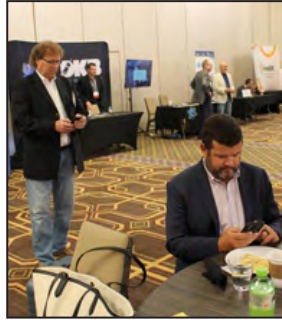
Highlights



Footwear show offs



Phone check



Someone just can't put their phone down



New Friends now Old Friends



This is what friends do when they come to a SWCA Conference



The brain trust foursome



Tom giving Jim's booze away



And our Winner is



Stay to the end Prize Drawing

Our Outstanding and Knowledgeable Presenters!

**We graciously thank you for sharing your expertise and time with us,
it is appreciated.**



Keith Barthold is the CEO and founder of DKBInnovative



Xerxes Martin, Managing Partner, Martin Lyons Watts Morgan, PLLC

Special Agent David 'Dave' Miller is an FBI liaison to businesses.



Dennis Barton III,
Owner and Managing Attorney,
THE BARTON LAW GROUP, LLC



Shannon P. Miller, Principal, Maurice Wutscher's Pennsylvania office



John H. Bedard, Jr.,
Managing attorney of
Bedard Law Group, P.C.



Porter Heath Morgan IV, Partner,
Martin Lyons Watts Morgan



Scott Carroll,
Business Head of the Debt
Collections vertical at Skit.ai



Scott Pursell,
CEO, ACA International



Debra Ciskey,
Executive vice president
at CACi in St. Louis, MO.



Harry Strausser III,
President, Applied Innovation



Mike Gibb
– Keynote - is the editor of
AccountsRecovery.net.



Marc Trezza ,
CEO, Search Net Corporation



Kelli Van Cleave Krueger,
ACA Director of Education



Keith Wier, Of counsel, Maurice Wutscher LLP., Dallas



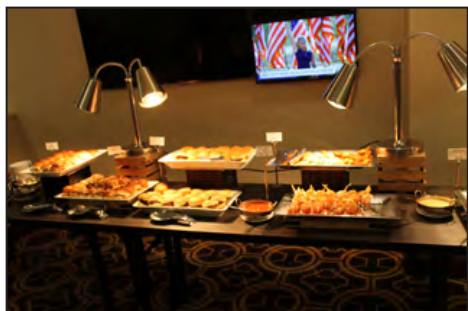
Loraine E. Lyons, J.D., CPA, Partner,
Martin Lyons Watts Morgan, PLLC



David Williams,
Williams and Fudge Inc., President

OUR CASINO NIGHT

**A Big Hit with lots of food, fun and fellowship!
(You just had to ignore the screaming at the Craps table!)**



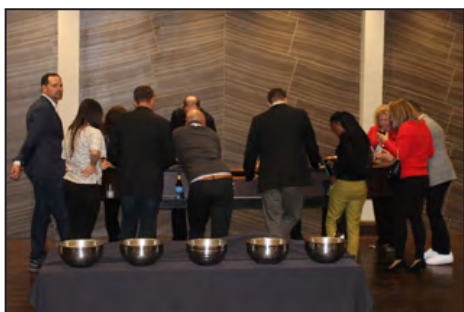
Food always brings a crowd!



Casino fun



Casino Gabbing



Why all the noise?



Of course, it's Craps!

PRESIDENT'S DINNER



*L - R: Greg Mason (2012-13), Loraine Lyons (2006-07), Mike Ryalls (2013-15),
Stephanie Rifenberg (2005-06) and Mark Thompson (2000-01)*

• • • • • Our Annual Business Meeting • • • • •



Unit Business Meeting



Installation Ceremony



President Willis being installed

In the absence of President Hearn, Vice President and President Elect, Stacy Willis, called the 2022 Annual SWCA Unit Business Meeting to order at 5:35p on Tuesday, October 11 as previously scheduled.

In attendance (and a quorum) there were 13 member companies represented. The Executive Director certified that the required notice of the meeting had been provided to the membership in several ways over the last 2 months.

The first order of business was the review and approval of the minutes for the 2021 Unit meeting. With no objections, the minutes were approved.

Next, the members heard the following reports:

*Stacy Willis gave a short update on the conference and other unit activities.

*Barbara Garner presented the YTD P&L showing the Budget versus Actual. There were no questions and the financial statement was approved by the members.

*Legislative Committee Chair, Paul Nagy, gave a brief update on the forth-coming elections.

There being no Old Business, the election of Officers and Directors proceeded. Stacy Willis, as President Elect was the only candidate for the office of President (per the Bylaws) and was duly elected. Barbara Garner was the only nomination for the office of Vice President (and President Elect). Barbara was elected unanimously. Kevin Cloud was the only nominee for Treasurer and he too was elected unanimously.

There were three Unit Director positions to be filled and each person nominated from the floor was then elected by the members. Those elected were Christopher Gay, Daniel Smith and Gary Perdue.

Next, with Greg Mason's term ending as a Delegate to the ACA Council of Delegates, Phillip Smith was nominated to a three-year term and was unanimously elected by the members.

There being no further business the Unit Business Meeting was adjourned.

Footnote: On Wednesday morning, during the breakfast time, the following persons were "Installed" by ACA's President Elect, David Williams; (from R to L) Phillip Smith, Daniel Smith, Kevin Cloud, Barbara Garner and Stacy Willis.

SPECIAL RECOGNITIONS

So, we will start with **Kelli and Dennis**. When Mike Gibb was unable to attend, they stepped up and did a second presentation to fill in the gap. With back-to-back presentations on Wednesday, they had the audience on their feet, in motion and loving it! So, yes, they got everyone involved and yes, we did catch them dancing! **And they got everyone holding hands!**



Not dancing!



Dancing!



What Meeting ??



We felt the love!



Debra does the teaching

Next, Mike Gibb was not the only presenter who was unable to join us. Roger Weiss also had to back out at the last moment which led to a second time slot being open. Not to worry though, **Debra Ciskey and Keith Barthold came to the rescue** as they quickly put together a session dealing with the Safeguards Rule. There is nothing like having a compliance expert and a cybersecurity expert available to join forces.



Keith and his team do the hacking!



Lastly, we would like to call attention to **Intelligent Contacts**. They registered for the conference as an Exhibitor and left, having joined us, an Associate Member! That is greatly appreciated. The picture shows our new President, Stacy Willis, speaking with the Intelligent Contacts team; Michael, Ed and Paul.

He doesn't speak very loudly but **when John Bedard speaks, people listen!** A special thanks to John for his help in creating the program and then moderating our two panel discussions; Payment Processing and Electronic Communications.

Our thanks also to Skit.ai and their team, Charlie and Scott, for presenting a demonstration of their Conversational AI program. **The new technologies are advancing quickly!**



To Scott Pursell and David Williams, you guys deserve our appreciation for not only attending, but actively participating and, most importantly, listening to the members. Thank you!

And, finally, we need to recognize that you can't have a conference of this magnitude without a committed team of members who comprised our Conference Planning Committee! Our hats are off to Stacy Willis (Chair) and members Barbara Garner, Stephanie Rifenberg and Past President Ron Brown. We thank each and every one of you for your time and effort that was put into creating a program that some attendees said, "Best conference ever" and others who said, "I learned a lot." The comments say it all!

SWCA Board of Directors Meeting

Sheraton DFW Airport Hotel, Irving, TX

October 9, 2022

The Board meeting was called to order by President Hearn at 5:15p. All Board members were present with exception of Barry Curtis and Greg Mason. Also present were Paul Nagy and Tom Morgan.

The following board events are stated here for reference and information:

The search for a new website was started in December of 2021 and concluded in April, 2022 with a contract executed with Web Weaver, Inc.

The BOD met via zoom on April 13 and approved the 2022 budget. On that same day, Linda Hernandez resigned from her position as a Unit Director (leaving the industry).

The board met again on May 3 to review the survey of members regarding potential conference sessions. A Conference Program Committee was appointed to work on developing our conference program.

On September 6, Kevin Cloud was appointed via email to fill the vacant Unit Director seat.

The Officer reports were presented by President Hearn (his view of the changing industry), Tom Morgan reported that our membership totaled 113 members, and Barbara Garner presented the financial statements to the membership and answered questions. The financials were approved by voice vote.

Other reports covered Ethics & Grievance (no issues reported), CollectPAC will need a new Chair due to Mr. Mason leaving the industry, Paul Nagy presented a brief Legislative Report and Stephanie Rifenberg reported on the Council of Delegates meeting.

At that point the board's discussion turned to our conference and the low numbers of attendees and exhibitors. Most members reported that they had attended meetings in the past year and experienced similar experiences. The discussion was lengthy and lasted through dinner. No motions were made.

The board then took up the process of nominations for the various Officer positions as well as one vacancy for our Unit Delegate (Greg Mason), and three Unit Director positions. The board decided on the following nominations; for Vice President, Barbara Garner; for Treasurer, Kevin Cloud, and for Unit Director, no candidates identified; for Delegate, no candidates identified. [Candidates were subsequently identified during the Unit Business Meeting]

The board then elected Stephanie Rifenberg as the Chair for CollectPAC. Paul Nagy was re-elected as Chair of the Legislative Committee.

There being no further business, the meeting was adjourned at 7:55pm.

Respectfully Submitted:

Tom Morgan
Executive Director



100% EMPLOYEE-OWNED Print, Mail, Email, and SMS Messaging

- Full Color Printing • Electronic Messaging • Certified Mail • Data Scrubbing Services
- Renkim 360 PDF Archival • Electronic Bill Presentment • Payment Portals

Renkim
1000 Main Street
Syracuse, NY 13202
Tel: 315-455-0000

Choose The Option That Works for You

Option 1 - 15% Reduction You Pay Only \$2000.00
Pay in Full by July 25, 2015

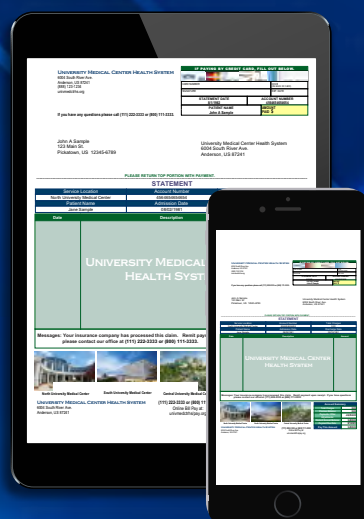
Option 2 - 5% Reduction 4 Quarterly payments of \$1500.00
1st Payment Due July 25, 2015
2nd Payment Due October 25, 2015
3rd Payment Due January 25, 2016
4th Payment Due April 25, 2016

Option 3 - Monthly Payments 12 Monthly Payments of \$200.00
Use on or before the 25th of each month.

Pay Online!

Renkim 360

Renkim Corporation
1000 Main Street
Syracuse, NY 13202
Tel: 315-455-0000



**LETTERS
AND
STATEMENTS**

**eNOTICES
AND
eSTATEMENTS**

**ONLINE ARCHIVAL
AND
EBPP**

Consultative approach with a focus on customer service.



IRS Publication 1075





SWCA
ASSOCIATE
MEMBER

SWCA
CONFERENCE
TOTE
SPONSOR!

CONNECT INTERNATIONAL

- ✓ PERFECT ENGLISH AND PERFECT SPANISH
- ✓ TRAINED IN THE ART OF COLLECTIONS
- ✓ COMPLIANCE FOCUSED
- ✓ SECURITY MINDED
- ✓ FLEXIBLE STAFFING AND DEDICATED TEAMS
- ✓ U.S. TIME ZONES
- ✓ INDUSTRY RECOGNIZED FOR EXCELLENCE

Call Us Today To Get The Most Out Of Outsourcing

 **321.419.8684**  **www.connect-bpo.com**

Professional Education & Compliance Development

ARE YOU INTERESTED IN MAKING YOUR COMPANY PROFICIENT IN DEVELOPING POLICIES, PROCEDURES, AUDITS AND COMMITTEES PURSUANT TO FEDERAL, STATE AND CLIENT COMPLIANCE REQUIREMENTS FROM NATIONALLY RECOGNIZED SPEAKERS AND SUBJECT MATTER EXPERTS AT A LOW COST?

Providing Educational Opportunities is a Key Component of the Mission of a Trade Association. We are committed to assisting members with training issues, as well as coordinating professional skills development and training programs sponsored by ACA International. It is our goal to ensure that our SWCA Annual Conference brings together nationally recognized speakers and subject matter experts to present the most up-to-date information regarding the issues facing our members.

If you would like local area training, we can assist with that as well. We are here to assist our members in accessing the finest training available. We look forward to serving you.

Campus ACA is the umbrella organization for ACA International's diverse professional and educational certification programs for collectors and agencies. Some upcoming educational opportunities (*partial list*):

<u>Date</u>	<u>Event</u>	<u>Location/Type</u>
11/11	Q&A Series: Safeguard Rule	Webinar
11/14	AI Conversation: Developing Confident Collectors	Webinar
11/18	Hot Topic: Documentation Must Haves	Webinar
12/1	One Word to Change Your Year	Webinar
12/2	Q&A Series: Safeguard Rule	Webinar
12/9	Q&A Series: Safeguard Rule	Webinar
12/12 – 12/14	Blueprint QMS: Foundational Training	Webinar
12/13	Accounting & Budgeting: Departments Like Companies	Webinar
12/15	Successful Persuasion Intangibles	Webinar
12/20	Let's Chat About Blueprint QMS	Webinar
3/22/23 – 3/24/23	IGNITE!	Las Vegas
7/26/23-7/28/23	ACA International Convention	Chicago
Wednesdays	The Huddle! With ACA Staff and invited guests	Zoom

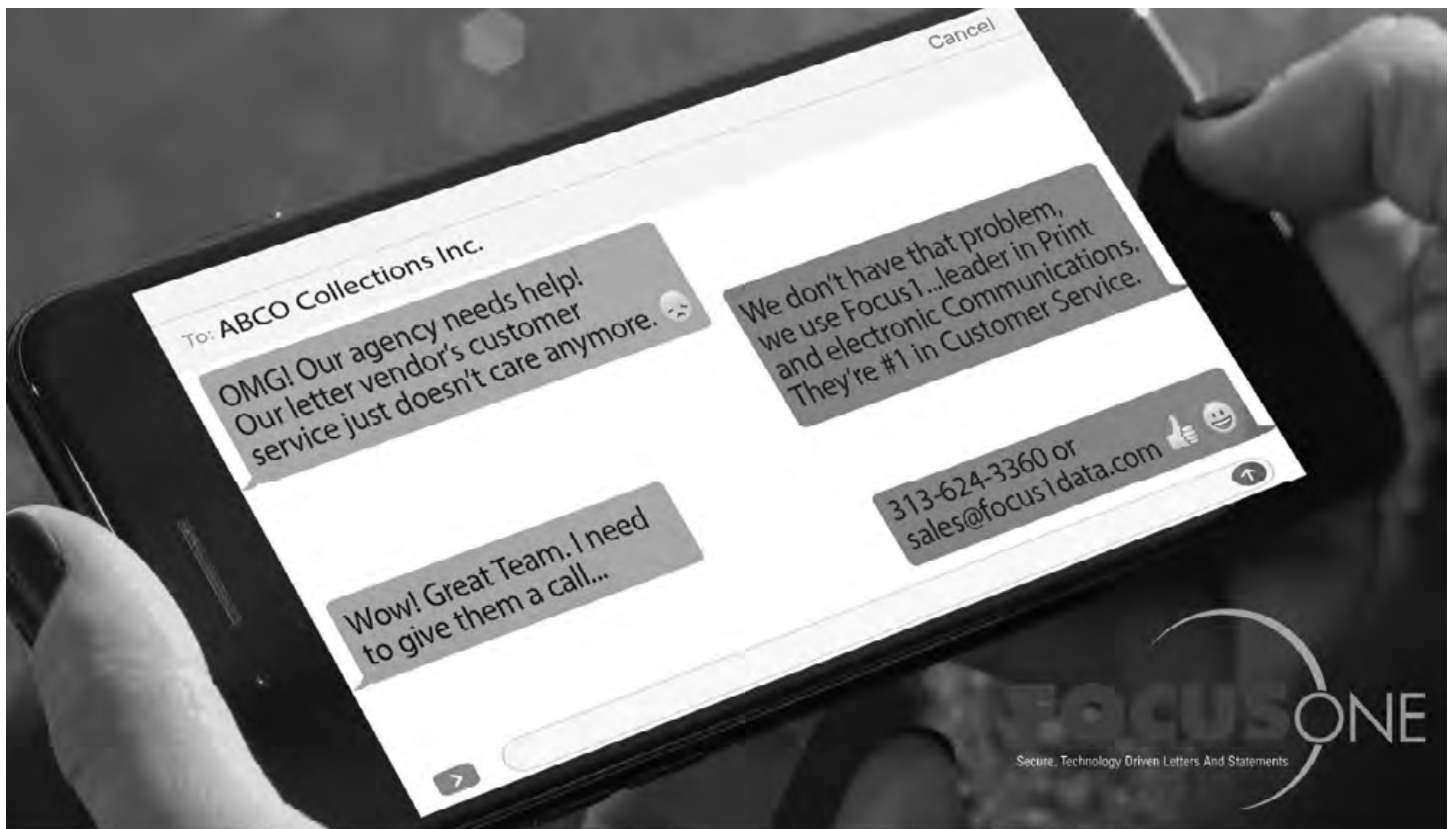
For more information and a complete listing of these educational opportunities, visit www.acainternational.org or contact the Education Department at 800-269-1607.

Please let us know how we can better serve your education and training needs!

Southwest Collectors Association (SWCA) thanks all members and other attendees and exhibitors who attended our Annual Conference and Expo:

The Educational Content included; Reg F, Compliance, Medical Debt, Payment Processing, New Technologies, Debtor Communication, Collector Improvement, Communication Strategies, Litigation Updates and Best Ideas Roundtables with Harry Strausser! There was something for everyone! See you next year, YES?

ACA will continue to hold online meetings and the weekly Huddle to cover member issues. Watch for those opportunities! They will be helpful!



WWW.FOCUS1DATA.COM

Our Customer Service Department
Right at Your Fingers

SWCA
ASSOCIATE
MEMBER

VIEW COMMAND CENTER

-  365/24/7 Online Access
-  File Stop
-  Letter Proofing
-  Archiving (7 years)
-  PDF Letter View
-  Affidavit Creator
-  Report Access

SECRET WEAPON:

...MASTER OF YOUR DOMAIN

you make a business approach.

Once there is an acquaintance, use social media, like LinkedIn, to improve the quality of the connection through knowledge about the prospect.

Ask for a short “drop by” meeting (phone call or virtual) - five minutes max — where you’ll give the prospect the opportunity to talk about what they need – what they want, that might justify a more in-depth meeting. Discuss it. If you have your act together, you will get the appointment. There is no sales pitch here! You are selling an appointment, not the agency!!! Your salesperson must understand and embrace the difference.

Having your act together: this means several things –

The focus is on the buyer not the agency

The salesperson has the knowledge and skill to collaborate with the prospect on solutions that will have value for the prospect

Know exactly who the high-potential leaders are. Not everyone has interest in being a leader, and that’s fine. Some can be very good contributors and lead themselves well without direct influence over others. But it is vital to know who in the organization does have high leadership potential and will play a key role in the future. These are the people who are most likely to shape the company’s culture, rally people around a shared vision, and get people excited about applying their talents at the company. They are priceless, and should be nurtured and encouraged.

Invest in leadership development. There are so many ways to develop leaders today. It could be something as low cost as offering a book club in which anyone interested can read a classic leadership book together, discussing a chapter each week. There are also a plethora of online resources for development, including things as simple as great leadership talks on YouTube. And there is increasingly value in actually gathering leadership teams together in person to learn new skills and strengthen their bonds in a retreat setting, if that is something you can organize. Finally, there are software solutions that help coach people managers in their jobs, helping them learn leadership skills in their daily workflow.

Leadership fads come and go. And a lot of people talk a big

The solutions process goes beyond offering a knee-jerk response solution to a stated problem; instead, it explores the reasons the prospect believes that the problem exists, and explores solutions with the prospect for what the prospect believes is the root cause for their current agency not meeting his/her expectations.

Now you have established justification for requesting an in-depth meeting (virtual or face-to-face, qualifying meeting) where the prospect becomes one of two things: a higher quality potential customer or a center-of-influence, providing you with higher quality referrals.

Write this in stone: Develop a higher quality prospecting practice focused on the buyer, not the agency.

Considered the collection industry’s leading expert on sales, Marc Trezza has been providing sales management solutions to collection agencies since 1991. He can be contacted at either snttrezza@mindspring.com or (844) 465-3300.

talk about the topic while not doing much recognizable as “leading” in their daily lives. But when you do encounter an organization that places an emphasis on leadership at all levels, it’s like magic. Almost without exception, these are the companies that keep their talent, attract change-makers, and win in the market.

Good luck as you continue building your team’s leadership capacity, and have a fantastic 2023!

Alicia Thrasher is the cofounder of Manager360—a leadership development and software company based in Austin, Texas—and coauthor of *The Manager’s Playbook*. Manager360 offers dynamic in-person training, a manager-focused app for Microsoft Teams, and one-on-one coaching and other tools, with the goal of making great managers a company’s competitive advantage. If you’re ready to upskill your managers and retain more talent, visit manager360.com or email info@manager360.com.

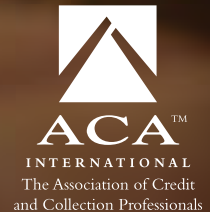
Hiring Our Heroes

America's military are returning home and need jobs! ACA has teamed up with Hiring Our Heroes, a free program that matches employers with veterans or military spouses. Find well-trained, prospective employees for your organization. Register at www.hiringourheroes.org.



Hiring
Our Heroes

Capital One



ArtJam

digital printing • imaging • mailing • layout & design • offset printing



For ALL of your printing needs, give ARTJAM a call

3414 East 5th Street • Austin, TX 78702

512.389.1747 • admin@artjampro.net • www.artjampro.net



**INTELLIGENT
CONTACTS**
Connect. Collect. Comply.

SWCA
**ASSOCIATE
MEMBER**

Omni-Channel Communication HOSTED CONTACT CENTER

Harness the power of machine learning and predictive analytics to increase agent productivity and revenue by 25% compared to other auto dialers.

- 100% cloud-based inbound/outbound dialing and messaging platform
- Enterprise-level PBX and Automated Telephone Dialing System (ATDS) with Predictive Dialer
- Automatic Call Distribution (ACD) with IVR and highly-configurable skills-based call routing
- 4 predictive algorithms cut agent idle time by 50% with more right party contacts and fewer dropped calls
- Reduces agent idle time by half with industry-best answering machine detection rates averaging 85-92%

Self-Service Collections INTELLIGENT PAYMENT PORTALS

- Virtual negotiation of payment plans and pay-in-full settlement offers
- Dynamic account-level disclosures based on state, type of debt, or age of debt
- View a statement or check payment history
- Integrated email and SMS notifications and campaign management tools
- E-communication consent tracking (opt-ins and opt-outs)
- Electronic validation notices and dispute forms
- Compliant fee-free CC processing
- Advanced analytics and robust reporting

sales@intelligentcontacts.com
intelligentcontacts.com
1.800.214.7490





Concerned your E&O provider
isn't covering you completely?

*We specialize in E&O coverage for
collection agencies*



(281) 556-9999

www.PathfinderLLD.com

swest@pathfinderlld.com

SWCA
ASSOCIATE
MEMBER

We Need Your

HELP

Help us keep our membership records current so that you receive the most up-to-date information possible. This will become especially important during the upcoming year. Contact tmorgan@texascollectors.com or call 903-530-4040 with updated mailing and e-mail addresses and phone numbers. Also, be sure to send us your website address for posting to www.acaoftexas.org.

Index to Advertisers

Applied Innovation	4
ArtJam Productions, Inc	35
Billing Tree	8
CompuMail	18
Connect International	31
EFT Network.....	16
Finexus.....	39
Finvi.....	14
Focus 1 Data.....	33
Intelligent Contacts	36
Matrix Printing Solutions	12
NobelBiz	17
Pathfinder	37
Payment Savvy	6
Renkim	30
RevSpring	2
Search Net	10
TCN, INC.....	40



Membership Event Postings

The SWCA Southwest Collector Connector will post member announcements for anniversaries, birthdays, graduations, weddings or other significant events that occur in the lives of our members. Since this is a quarterly publication, the announcements can be in the recent past or in the future.

Please send all announcements to tmorgan@texascollectors.com and, if possible, they will be published in the next issue to be published. Include your name and a contact phone number.

Letters to the Editor

Letters [or emails] to the Editor are welcome but must be signed, please include full name and address. Not all letters can be published. Letters that are published may be edited for space, brevity, clarity and other editorial considerations.

We look forward to your constructive criticism; let us know if there is anything in particular you would like to see us address. We appreciate the opportunity to hear from our readers.

Unfortunately, there are no letters this quarter.



SWCA
ASSOCIATE
MEMBER

The Insurance Broker who has been in your shoes!



Katie Zugsay
Ph: 800-831-6018
Email: kzugsay@finexusins.com

Coverages offered:

- Errors & Omissions
- Workers Comp
- Cyber
- Crime
- Employment Practices Liability
- Directors & Officers

Finexus Insurance Agency was founded by Katie Zugsay, an attorney and past ACA of TX board member with approx. 16 years of combined debt collection and financial services call center experience.

Former General Counsel and Chief Compliance Officer of a TX collection agency, and having also worked at one of the largest insurance agencies in the country, she created Finexus in order to offer **world-class insurance services and collections-specific expertise** to collection agencies.

The result: cost savings without sacrificing coverage!

Finexus Insurance Agency is specifically tailored to meet the insurance needs of collection agencies in Texas. Call to take advantage of this opportunity before your next renewal: 800-831-6018.

Visit www.finexusins.com for more information.

THE GO-TO REG F SOLUTION FOR YOUR COLLECTIONS AGENCY

TCN empowers thousands of collection agencies to improve call center performance, increase collections and improve consumer experiences while maintaining compliance. TCN offers a wide range of solutions for all your collection needs.



SWCA
ASSOCIATE
MEMBER

www.tcn.com
866.745.1900

tcn