

*southwest*

# ACA Collector Connector

VOLUME 37, NUMBER 3, SUMMER 2024



**OKLAHOMA**



**KANSAS**

## INSIDE THIS ISSUE:

**“Our 2024 Mid-America Conference”**

**“Compliance Master Class”**

**“Come Have a Seat at the Table”**

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Barbara Lee-Garner  
National Bureau of Collections  
Midwest City, OK  
blee@nbccollections.com

VICE PRESIDENT

Kevin Cloud  
Paramount Recovery Systems  
Waco, TX  
kcloud@paramountrecovery.com

TREASURER

Phillip Smith  
TAB Services  
Tulsa, OK  
psmith@tab-services.com

IMMEDIATE PAST PRESIDENT

Stacy Willis  
Oklahoma City, OK  
stacyjowillis@gmail.com

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EXECUTIVE DIRECTOR/Editor

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

IN THIS  
ISSUE

VOLUME 37 • NUMBER 3      SUMMER 2024



FEATURES

“What if You Don’t Have a Salesperson?” .....9  
Marc Trezza

“Come Have a Seat at the Table” .....11  
Jared Buchanan & Lexi Deagan

“Announcing Our Compliance Master Class?” .....13

“Legislative Committee News!” .....15

“Corporate Transparency Act Update” .....17

“2024 Mid-America Collection Conference & Expo” .....18

DEPARTMENTS

President’s Letter: Barbara Garner .....5

Executive Director’s Comments: “What a Conference!” .....7

Collection Marketplace.....11

Congratulations .....13

Professional Education & Compliance Development .....26

COLLECTPAC – “Please help promote and protect our Industry!”.....28

Index to Advertisers .....32

About the Cover:

The Four State Flags signify the four states joining together to create a bigger and better industry conference; the 2024 Mid-America Collection Conference & Expo.



# SOLUTIONS *for* YOUR SUCCESS

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#1

*"Over 50 years ago, my family started a collection firm when I was 12 and I have worked in the ARM industry since. In 1990 I became an ACA Certified Instructor and have trained thousands of ARM industry owners and collectors. In 2004-2005, I served as your President of ACA International. 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."*

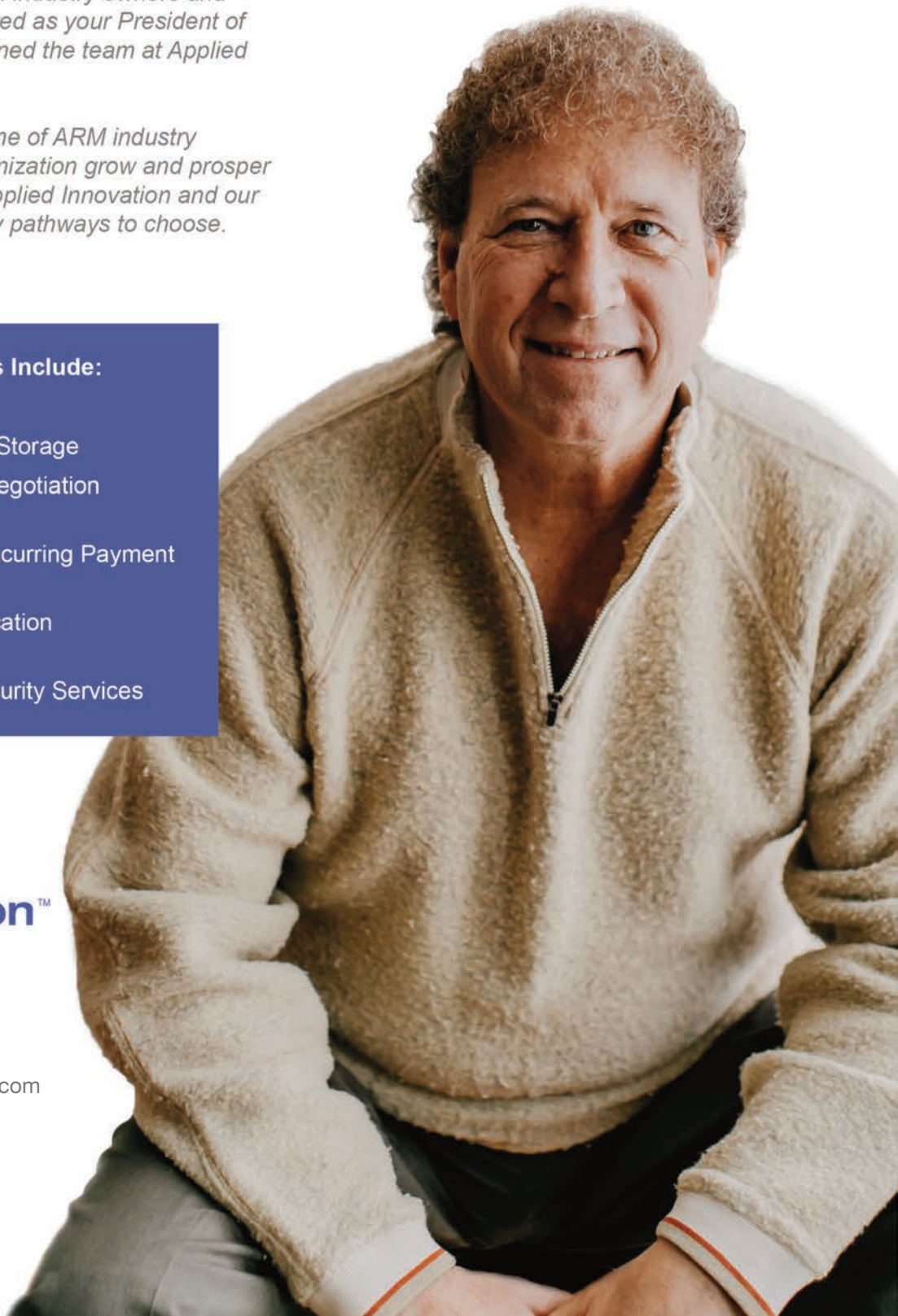
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# FROM THE PRESIDENT

By Barbara Garner



## HELLO EVERYONE!

### Summer is in full swing, hope all are enjoying it..

Summer is in full swing, hope all are enjoying it. Our below normal temperature days here in central Oklahoma are

gone and we're left with the "oh yeah, I remember this" days. There was a brief reprieve for those who attended the recent ACA Convention in San Diego. Representing the Southwest Collectors Association in the Council of Delegates were Scott Hearn, Darlene Mead, Jessica Hearn and myself. The education we received was awesome and the networking opportunities were the best.

This year our Southwest Collectors Association Conference has changed. It is now the Mid- America Collectors Association Conference. Texas and Oklahoma will be joined by Missouri and Kansas and the conference will be held September 23-25 at the Marriott at Champions Circle in Fort Worth. I urge you to put it on your calendar and plan on attending. This is the year to attend even if you have never attended before. There will be discounts for first time attendees and for agencies sending multiple employees.

The Mid-America Collectors Association Conference is a premier event for professionals in the debt collection industry. Attendees can network with peers, share best practices and be updated on industry trends and regulatory changes. It offers informative sessions, workshops and keynote speakers. These work together to provide valuable insights and strategies to enhance business operations. It's an excellent opportunity to build connections, gain knowledge and access tools that will improve collection techniques and compliance. Whether you are a seasoned professional or new to the industry, this conference is a must attend for growth and success.

Debra Ciskey and Loraine Lyons are bringing a real "treat" to our conference. What's the "treat" you ask; on Monday morning, right before the conference officially begins, they will be teaching a Compliance Master Class! Debra and Loraine are true experts in compliance, they have seen it all. Check it out, it will be well worth your time and the time of your compliance staff!

We are over seven months into 2024, a year which is proving to be a challenge. You are not alone. Many agencies are struggling right now. One of the great benefits of attending a conference is meeting others who have the same concerns and battles. They wear the same hats and face the same issues as you. Two heads are better than one is an old saying but still appropriate. There will also be Associate Members at the conference who will have solutions to your problems.

Another agenda item for our conference is the election of board members. This election is a routine and important part of our conference. The board meets regularly and helps with the direction and administration of the Association. If you would like to seek a seat on the board, please contact Tom Morgan. You will not regret the opportunity to serve and learn.

As I conclude my term as your association president, I would like to express my gratitude to everyone. This job is not done in a vacuum and I appreciate the input, cooperation and encouragement over the past year. Together we have navigated challenges and strengthened our industry and association. I'm proud of what we've accomplished and am confident we'll continue to thrive under the leadership of Kevin Cloud.

Thank you for the trust you have placed in me over the last year, I am very honored. I'm looking forward to the future for our industry. I will be staying connected and supporting our mission in the future so holler if you wish to talk and my best wishes to all!

**Barbara Lee-Garner, President**  
**Southwest Collectors Association**



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# EXECUTIVE DIRECTOR'S COMMENTS By Tom Morgan



## OUR “JUST GOT BIGGER AND BETTER!” CONFERENCE IS STILL UNDER CONSTRUCTION AND IT IS ALMOST DONE!

Our Conference Planning Team has been hard at work with their “piece of the puzzle.” Members include Barbara Garner (SWCA President), Jared Buchanan (MCA President), MCA members Debbie Frank and Bonnie Allen joining SWCA members Kevin Cloud, Terri Goldsberry, Gary Perdue, and Paul Nagy.

We have finalized our Attendee registration process and have sent it to our SWCA, MCA and KCA members. You can easily find it on our conference website:

<https://southwestcollectors.org/ourconference.html>. Almost everything you need to know can be found right there.

Conference attendance is not limited to just SWCA, MCA or KCA members. Our program will be of great interest to all ACA member companies and all are welcome to join us at the Marriott Fort Worth at Champions Circle, September 23-25, 2024, so mark your calendars!

Our Hotel room block where you get a discounted room ends on September 4 so don't wait until it is too late. The link to the rooms is: <https://southwestcollectors.org/hotel.html>.

As I am writing this our magazine, the Summer issue, is also under construction. Look for it! And, if you are reading this, you found it!

As always, I am, as your Executive Director, here to assist members. I work for you and I am blessed.

As we move through Summer, and here in Texas we are going into some ‘warm’ days over 100, we wish great success for all of our members. I look forward to seeing everyone at our conference, if not before.

Regards,

**Tom Morgan**  
**Executive Director**



***The truth is incontrovertible, malice may attack it, ignorance may deride it, but in the end; there it is.***  
**Winston Churchill**

***Socialism is the philosophy of failure, the creed of ignorance, and the gospel of envy.***  
**Winston Churchill, Perth, Scotland, 28 May 1948.**



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# WHAT IF YOU DON'T HAVE A SALESPERSON? By Marc Trezza

## **The Problem: You are concerned about**

**sales.** Maybe you're ready to give up on finding a good salesperson. Do you have viable options? If your agency has no salesperson, is there a solution?

## **The short answer is "YES."**

First, let's look at the reasons why. There are several common possibilities:

- You just can't find a salesperson that you want
- Budget – there is no revenue to add a direct-hire salesperson
- No high-quality collection sales training:
- Limits your candidates to higher priced, experienced collection salespeople – many who bring burnt bridges and bad habits.
- Absence of quality training costs agencies quality candidates, who likely have multiple offers to choose from.

There also may be problems to address with a new salesperson:

- No management time – No sales manager means that probably the salesperson will essentially be on their own to develop – which has seldom proven successful in the past.
- Lack of Sales management expertise: Your expertise is in operations management not sales management, which is a completely different animal.

Any or all of these may be contributing factors as to why you do not have a salesperson. I understand how VERY frustrating that is, and that may be why you've stopped even looking.

## **Let's look at two alternative paths:**

- Create and implement a plan to build revenue without a salesperson.
- Change the approach to improve the odds of finding the right person.

Option One has challenges, but there are solutions.

For example, I've worked with several agencies to overcome this challenge with excellent results.

Several steps were necessary:

- First, we made significant improvements to their proposal "package" so, instead of looking and sounding like everyone else's, it actually wins contracts. This is CRITICAL. If your proposal package is essentially an "Ops Document" that explains what you have and what you do – that is a main reason your win percentage is low. A proposal is not a technical/ops document. It is a sales document with a technical component. If it's not written "to win," it probably won't. This has to be fixed.
- Second, we hired or assigned the task of searching for bids, to a staffer. This is a far less expensive person than a salesperson. It is a research job not a sales job, that they do for a few hours per day.
- Third, we do a market analysis to decide what markets we will pursue (local and state gov't, utilities, etc).
- Fourth, I trained the staffer how to research for bids, and build a Bid/RFP Calendar spreadsheet, for upcoming opportunities.
- Fifth, We create a trigger/reminder mechanism when bids are coming up and confirm each one about 60 days prior.

Once all that is completed and in play, as bids or RFPs come up, the agency Owner/CEO/ President (whoever that person is) and I, review the opportunity after I have gone through it and identified key positive and/or negative elements of interest.

If the agency decides to go forward with the bid, then I do the bulk of the writing (tailoring what we have already put together for that specific bid). We review the Q&A and our response, editing until it's right – and then the agency does the actual submission.

Our goal might be to make your agency the "go-to" agency for small and mid-size government contracts in your State, which then builds on itself.

The bottom line is that for a greatly reduced cost along with reduced impact on your management time, you're "in the fight" for multiple opportunities – many of which, if you

win, will result in significant increases in placement volume with no sales commissions, benefits, or payroll taxes, cutting into your margins.

Is that the ideal approach? No. But if you have no salesperson, no sales manager, and a limited budget – it's a highly effective way to build future revenue that will protect your agency's financial future.

## **Option Two:**

Option two requires a completely new approach to the entire process, if hiring a salesperson who will succeed long-term is your goal. I've written multiple articles about what agencies need to do regarding the hiring process in order to find and hire the right person, and make them successful. Feel free to email me and I will be happy to send them to you.

The short version is that many agencies must change their basic approach. Keep in mind that a good candidate will likely have multiple offers to choose from. Some will choose a different company simply because they have bought into the negative stigma our industry has been unfairly painted with, and the agency has not done what it needs to do to offset that. That is a key element that needs to be addressed in several ways and may require real change (such as having the collection sales training and management elements already in place) to sell the job to the right candidate:

- The content of the help wanted ad (particularly the job description and how you frame who your company is) needs to do a lot more to sell the job than a typical ad. Telling it and selling it are two different things.
- The benefits of the job itself (what makes this a great sales job?)
- Outstanding training (not having this will cost you good people)
- Excellent ongoing coaching and support (not having this will cost you good people)
- Outstanding marketing materials such as e-brochures and proposal package (not having this will cost you good people).

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**Steve Miller, CEO**  
**Professional Recovery Consultants**

"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!*"

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**ATG Credit, LLC**

"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**  
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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.**

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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**  
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# COME HAVE A SEAT AT THE TABLE

By Jared Buchanan & Lexi Deagan

**Editor's Note: Yes, we published it in our Spring issue** but we consider this article to be one of the very best ever addressing the need for our members to be actively involved in what is happening in and to our industry. So, it is worth reading again. TM

This year's revamped Mid-America Collection Conference and Expo is a collaborative effort meant to energize the minds of industry members through education, shared experiences, and enrichment within the collection space. I am beyond excited for the event and will of course be attending. **Let me tell you why you should plan on attending this new and improved conference as well.**

**One of the biggest advantages to attending conferences is the opportunities for networking and personal growth.**

Actively participating in industry groups, specifically those unique to your geographic location, is the best way to stay educated on the latest news and changes affecting your business and the industry. Apart from the ample educational sessions, the connections made with proven industry professionals are unrivaled. While virtual networking events can be convenient, the free-flowing conversations that inevitably transpire in this unique setting cannot be replicated online nor on a phone call with your peers. Spontaneity sparks useful and creative ideas that will assist in building your business and professional knowledge. The

social and relaxed nature of a conference enhances this opportunity by allowing creativity and progress to flourish. **To put it simply: if you want to be the best, be with and learn from the best.**

**This conference is not only important for those at the executive level, but vital for the development of the next generation of leaders.** For many employees, their only experience is gleaned from within the walls of your business. The sense of belonging and camaraderie gained at this conference are instrumental in instilling the passion and dedication necessary to lead your business. All attendees will walk away from this conference reinvigorated after recognizing they are not alone, but rather, they are part of a powerful national team of professional colleagues, all facing the same daily challenges. This is crucial not only for employee satisfaction, but for ensuring the future of your business is in capable hands. I strongly encourage you to consider bringing those employees who are vital to the future of your organization.

**Aside from personal and professional growth, your active participation is essential for the prosperity of our industry groups.** First, the more members actively involved, the more organizations are energized and remain vibrant. It also creates a larger network of like-minded individuals to share ideas and tips from which you and your business will benefit. Of course, the administrative burden

is lessened as well – many hands make light work. Secondly, conference attendance is crucial to attracting the highest quality and number of vendors. This is imperative to ensure we all are aware of and implementing the latest vendor developments and efficiencies in our businesses.

**Finally, this is your opportunity to control the future of your organization – or at least have a seat at the table.** Expressing your opinions or concerns as to the future direction of industry groups is without a doubt most effective at a conference with those in positions of power. And if you want to be that person in a position of power, attending conferences such as this one is the stepping stone to becoming an industry leader.

There is no denying the expense of attending is not insignificant but your return on this investment will be substantial. I guarantee no attendee will walk away from this conference unfulfilled. **If you are on the fence about attending, make this the year you stop making excuses and start moving the industry forward while growing your business, employees, and yourself.**

*Jared L. Buchanan, President, Missouri Collectors Association and Lexi Deagan are both with MCA member Faber & Brand, LLC. Jared can be contacted at [jyb@faberandbrand.com](mailto:jyb@faberandbrand.com) and Lexi at [lexideagen@faberandbrand.com](mailto:lexideagen@faberandbrand.com).*

## COLLECTION MARKETPLACE

If you are looking to buy, sell, hire or acquire, consider advertising in our feature, "Collection Marketplace". Contact Tom Morgan, for ad sizes and rates.

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# ANNOUNCING OUR COMPLIANCE MASTER CLASS

A master class is a class given to students of a particular discipline by an expert of that discipline. Usually, the participants have good prior knowledge of the subject, but it's not uncommon for novices to attend, and benefit from, a master class.

Maybe you have seen the Compliance Master Class on the agenda for the morning of September 23, just prior to the opening of the Mid-America Collection Conference at the Dallas/Fort Worth Marriott Hotel & Golf Club in Fort Worth. These details will help you decide who from your office would benefit from attending!

The course developers and facilitators are Loraine Lyons and Debra Ciskey. Loraine is a partner at Martin Lyons Watts Morgan, PLLC. Loraine joined the industry in 1995 as general counsel at a large agency, and is now a partner at one of the most active defense firms for the credit and collection industry. Loraine will be sharing her broad experience and insights. She'll be joined by Debra Ciskey, Senior Compliance

Advisor at ARM Compliance Business Solutions. Debra is a renowned ACA International Certified Instructor, having taught more than 225 ACA Seminars. She's worked in this industry since 1980, first developing and leading the Education program at ACA International, then leading training and compliance teams at several prominent collection agencies.

What will you learn about in this Master Class? With Fair Credit Reporting Act litigation on the rise, this course will discuss issues that bring rise to such litigation, including conducting reasonable investigations, preventing credit reporting errors by conducting analysis of placement data, and recognizing and properly handling disputes. Attendees also will learn how to apply lessons learned from regulators by breaking down recent enforcement actions and discussing recent court decisions.

Communication with consumers also results in litigation, often resulting from things collectors say, and things that consumers do not say, but expect collectors to infer meaning from what

they do say! Agency compliance officers can learn from call analysis once they get beyond "did the collector identify the consumer properly" and "Did the collector provide the Mini-Miranda disclosure." Call analysis as the basis of coaching and training can save agencies a lot of money in settlements and legal fees. This Master class will help you take your call evaluations to the next level.

You won't believe the cost for this class. Private consultations with these expert facilitators could cost over a thousand dollars, but the fee for attending this class is just \$25 per person. And it's live and in person, meaning that your attendees will be able to trade ideas and best practices with some of the smartest people from at least 4 states, and get insight from the instructors as well! When was the last time your folks had such an opportunity?

***Our Presenters are: Debra Ciskey, [debra@armcbs.com](mailto:debra@armcbs.com); Loraine Lyons, [llyons@mamlaw.com](mailto:llyons@mamlaw.com)***

## Congratulations!

We recognize our newest Trainer Specialist (TSP)

**CHRYSTAL MCCORMICK, BERLIN-WHEELER, TOPEKA, KS**

And our newest Credit & Collection Compliance Professional (CCCP) is:

**MARCUS TAYLOR, BERLIN-WHEELER, TOPEKA, KS**

And we have 9 new Professional Collection Specialists (PCS)

**CHRYSTAL MCCORMICK, BERLIN-WHEELER, TOPEKA, KS**

**DULCE THOMPSON, ACCOUNT RECOVERY SPECIALISTS, WICHITA, KS**

**MAKENZIE WITT, ACCOUNT RECOVERY SPECIALISTS, WICHITA, KS**

**JOYCELYN ALFONSO, DEBT CO COLLECTIONS, KANSAS CITY, MO**

**ERICK ROMERO, DEBT CO COLLECTIONS, KANSAS CITY, MO**

**DIEGO DE LA LAGUNA, DEBT CO COLLECTIONS, KANSAS CITY, MO**

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**LACEY EVANS, CREDIT SYSTEMS INTERNATIONAL, FORT WORTH, TX**

**OLUMUYIWA JINADU, AIS RECOVERY SOLUTIONS, HOUSTON, TX**

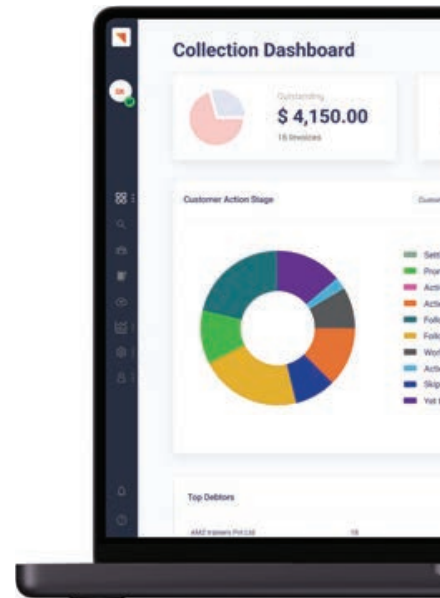
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**Digital:** Automate tasks. Save time & Money.

**AI- Powered:** Smarter Collections with data Insights.

**Simple Pricing:** No Surprises, Just Results.

**Boost ROI:** Maximize Collections & Minimize Costs.

## Ashraf Ali

Co-Founder &  
Chief Customer Success Officer  
[ashraf@maxyfi.com](mailto:ashraf@maxyfi.com)

[www.maxyfi.com](http://www.maxyfi.com)





# LEGISLATIVE COMMITTEE NEWS!

## 2024 Election Key Dates:

The Oklahoma Primary Runoff Election is on August 27th with early voting from August 22nd to 24th.  
The last day to register is August 2nd and the last day to request an absentee ballot is August 12th.

## November Election for All States:

Last day to register to vote is October 15th in Kansas, October 9th in Missouri, October 11th in Oklahoma and October 7th in Texas.

Last day to request an absentee/mail ballot is October 29th in Kansas, October 23rd by mail  
and November 4th in person in Missouri, October 21st in Oklahoma and October 25th in Texas.

Early Voting is from October 16th to November 4th in Kansas, October 22nd to November 4th in Missouri, October 30th to  
November 2nd in Oklahoma and October 21st to November 1st in Texas.

## ELECTION DAY IS TUESDAY, NOVEMBER 5TH!

### Election Information:

#### Kansas Elections:

[sos.ks.gov/elections/elections.html](https://sos.ks.gov/elections/elections.html) or [https://ballotpedia.org/Kansas\\_elections,\\_2024](https://ballotpedia.org/Kansas_elections,_2024)

#### Missouri Elections:

[www.sos.mo.gov/elections](https://www.sos.mo.gov/elections) or [https://ballotpedia.org/Missouri\\_elections,\\_2024](https://ballotpedia.org/Missouri_elections,_2024)

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[www.sos.state.tx.us/elections/index.shtml](https://www.sos.state.tx.us/elections/index.shtml) or [www.ballotpedia.org/Texas\\_elections,\\_2024](https://www.ballotpedia.org/Texas_elections,_2024)

### National Election and Legislative Information:

[www.ballotpedia.org](https://www.ballotpedia.org)

### Information Sources:

Kansas Statewide News: [www.kansas.com/](https://www.kansas.com/)

Missouri Statewide News: [www.kansascity.com/](https://www.kansascity.com/) and <https://www.stltoday.com/>

Oklahoma Statewide News: [The Oklahoman](https://www.theoklahoman.com/) at <https://www.theoklahoman.com/>

Texas Statewide News: [Texas Tribune](https://www.texastribune.org) at [www.texastribune.org](https://www.texastribune.org)

National Political News and Opinion: [Real Clear Politics](https://www.realclearpolitics.com) at [www.realclearpolitics.com](https://www.realclearpolitics.com)

## What's Ahead After the Election?

Legislative sessions in 2025 begin January 13th in Kansas, January 8th in Missouri, February 5th in Oklahoma  
and January 14th in Texas.

## Be Involved:

First and foremost, vote! Encourage others to vote. Volunteer to help elect candidates you support and provide them with financial support as well. Invite them to your office. They probably don't know what you do; so, show them and educate them on the importance of what you do (returning money to clients.)

Contact Legislative Chair Paul Nagy at [pdnagy@amrow.com](mailto:pdnagy@amrow.com) or Tom Morgan at [tmorgan@texascollectors.com](mailto:tmorgan@texascollectors.com) with any questions.  
We're here to help. **(We are not the government, we really do want to help!)**



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# CORPORATE TRANSPARENCY ACT UPDATE - IMPORTANT

## IMPORTANT INFORMATION FOR ALL SMALL BUSINESS OWNERS: Feel Free to Share!

The Corporate Transparency Act (CTA), enacted by Congress in 2021, aimed to address serious issues such as money laundering, financing of terrorist activities, and tax evasion. However, the National Small Business Association (NSBA) has filed a brief with the Eleventh Circuit, urging it to uphold a lower court's finding that the CTA is unconstitutional. This move is accompanied by legislative efforts to repeal the law.

### The Intent and Requirements of the CTA

The CTA mandates that specified business entities must file beneficial ownership information about their owners, officers, and other control persons with the Treasury's Financial Crimes Enforcement Network (FinCEN). *These initial reporting requirements took effect in January, with penalties for noncompliance including substantial fines and imprisonment.*

### Constitutional Concerns

The NSBA argues that the CTA's reporting requirements compel US citizens and residents to report sensitive personal information, violating their constitutional rights. An Alabama federal district court concurred in March, ruling that Congress had overstepped its foreign affairs, commerce, and tax powers in enacting the CTA. Consequently, the court enjoined enforcement of the CTA's beneficial ownership information filing requirements for NSBA members, though all other business entities must still comply. **THIS IS IMPORTANT - ALL SMALL BUSINESSES FOR THE MOST PART ARE REQUIRED TO COMPLY.**

### The Appeal and Fourth Amendment Issues

The case is now on appeal before the Eleventh Circuit. NSBA's attorneys argue that the district court correctly found the CTA exceeds Congress' Article I powers. They also contend that the CTA violates the Fourth Amendment's protections against unreasonable searches and seizures. According to the NSBA, requiring businesses to submit beneficial ownership information for law enforcement purposes constitutes a "search." They argue that the CTA is essentially a workaround to the Fourth Amendment's warrant requirement, facilitating the fight against financial crimes more efficiently but unconstitutionally.

### Legal Precedents and Arguments

The NSBA's brief draws a parallel to the 1979 US Supreme Court case *Brown v. Texas*, where the Court struck down a state statute that allowed police to detain individuals and require their names and addresses without a specific basis for suspicion. The NSBA argues that the CTA similarly violates constitutional protections by demanding sensitive information without specific suspicion of wrongdoing.

### Diverging Opinions

Thomas Lee, co-author of the NSBA brief, asserts that collecting massive amounts of data from millions of law-abiding small-business owners is not only unconstitutional but also ineffective for addressing law-enforcement and national-security threats. Conversely, Zorka Milin of the Financial Accountability and Corporate Transparency (FACT) Coalition defends the CTA, stating that the law is within Congress' powers and that the information required is routine and non-incriminatory. The FACT Coalition, along with other organizations and subject matter

experts, has filed amicus curiae briefs supporting the CTA's constitutionality.

### Legislative Efforts to Repeal the CTA

Amid these legal challenges, legislative efforts are also underway to repeal the CTA. Representative Warren Davidson (R-OH) introduced a bill (HR 8147) to repeal the CTA, followed by Senator Tommy Tuberville (R-AL) with a Senate bill (S 4297). These lawmakers argue that the CTA unfairly targets small business owners and imposes severe penalties for noncompliance, including up to two years of jail time and fines of up to \$10,000 per violation.

Davidson criticizes FinCEN for violating the personal privacy of American business owners by mandating the disclosure of sensitive information. Tuberville echoes this sentiment, highlighting the unprecedented intrusion into personal privacy and the severe penalties for noncompliance.

### Conclusion

As the Eleventh Circuit considers the appeal, the debate over the CTA's constitutionality and its impact on small businesses continues to intensify. The outcome of this case will have significant implications for the balance between financial transparency and constitutional protections.

### URLs

- National Small Business Association
- Financial Crimes Enforcement Network (FinCEN)
- FACT Coalition
- *Brown v. Texas* (443 U.S. 47)

*Chuck Gallagher, CSP (Certified Speaking Professional) is the President of the Ethics Resource Group – an organization that provides keynotes, training programs and consulting to organizations regarding ethics and compliance – including ethics reviews and guideline creation that meets US Guidelines for criminal protection. He can be reached at [chuck@chuckgallagher.com](mailto:chuck@chuckgallagher.com) or 1-828-244-1400 for more information.*



# 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO



**“BETTER BETTER, WHEN WE ARE ALL TOGETHER”**



**SEPTEMBER 23-25, 2024  
MARRIOTT AT CHAMPIONS CIRCLE  
FORT WORTH, TEXAS**

# MAKE YOUR PLANS TO ATTEND THE 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO



**Join us as we do something special for our Face-to-Face conference  
at the Marriott Fort Worth at Champions Circle**

Situated about 24 miles northwest of the Dallas-Fort Worth International Airport, the hotel offers travelers to the area an abundance of things to do such as golf (on site), a BigShots Golf, and a larger than normal pool. Nearby is the Texas Motor Speedway (think NASCAR) and a walk to Tanger Outlet Mall for some interesting shopping. After arriving, our attendees will settle into the hotel's well-designed, modern accommodations and benefit from an array of excellent onsite amenities you would expect from a destination hotel.

**Our Room Block is now open and available. The conference hotel room rate is \$152/night (single or double). The room block is limited to a certain number of rooms that are available, so make your reservation soon. You will find the information for your online reservation link below.**

## **2024 Mid-America Collection Conference & Expo**

**Room Block Start Date: Saturday, September 21, 2024**

**Room Block End Date: Thursday, September 26, 2024**

**Last Day to Book: Wednesday, September 4, 2024**

**Toll Free: Please call 1-866-348-3984**

**Hotel Direct: Please call 817-961-0800 Ext. 3025**

**Personalized Reservation Link –Book your group rate for our 2024 Mid-America Collection Conference:**

**<https://www.marriott.com/event-reservations/reservation-link.mi?id=1710448897595&key=GRP&app=resvlink>**

**Our Exhibit Hall will feature 23 outstanding companies who will share with our attendees the latest in products and services designed for our industry.**

**Don't miss out, BE ONE!**

**Mark the dates on your calendar. We hope to see you there!**



# 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO

**"BETTER BETTER; WHEN WE'RE ALL TOGETHER"**

## Sixth Draft – Still Some TBD

### Sunday, September 22

5:00 pm	SWCA Board of Directors Meeting with Dinner.....	San Marcos Room
7:00 - 9:00 pm	Early Exhibitor Setup.....	Trinity 1 & 2 Ballroom

### Monday, September 23, Pre-Conference

7:00 am	Friendly Golf Outing with Jared and friends... ..	The Golf Club at Champions Circle
7:00 am	Exhibitor Setup to be complete by Noon.....	Exhibit Hall
8:30 am - Noon	Compliance Master Class with Debra Ciskey and Loraine Lyons.....	San Marcos/Pecos

### Monday, September 23

1:00 pm	Opening Session, Welcome and Recognitions.....	SWCA President Garner
1:30 pm	Keynote: "Leadership Through Adversity" .....	Roger Weiss
2:15 pm	Part 1: Data Security – Risks and Regulation.....	Don Maurice & Eric Rosenkoetter
3:00 pm	Part 2: Data Breach Tabletop Exercise.....	Don Maurice & Eric Rosenkoetter
4:00 pm	Session – Speed Dating with our Exhibitors.....(Mimosas included!) .....	Exhibit Hall
5:30 pm	Opening Reception in the Exhibit Hall .....	SWCA President/Board
6:45 pm	Opening Reception ends .....	Special Event Begins
7:00 pm	Special Event – "Big Shots at BigShots Golf" .....	Ends at 9:00 pm

### Tuesday, September 24

8:00 am	Breakfast with the Exhibitors (with recognitions).....	Exhibit Hall
9:00 am	Morning Session 1.....	Exhibit Hall
10:00 am	15 min Break	
10:15 am	Navigating the Latest Medical Debt Regulation.....	Don Maurice & Shannon Miller
11:00 am	Top 10 Considerations for Credit Reporting Compliance.....	Debra Ciskey
11:45 am	Morning Session 4.....	Exhibit Hall
12:30 pm	Lunch with the Exhibitors .....	Exhibit Hall
1:30 pm	Does the Left Hand Know What the Right Hand Is Doing? .....	Kelli Krueger/Dennis Barton
3:00 pm	Break and 'Visionaries' Gathering (WIC) .....	San Marcos/Pecos
3:30 pm	Afternoon Session 3.....	Exhibit Hall
4:30 pm	ACA President – National ACA and Industry Update.....	Tim Haag & Scott Purcell
5:30 pm	Annual Unit Business Meetings.....	Exhibit Hall
6:30 pm	Special Event – "Mid-America Roundup!" .....	The Paddock

### Wednesday, September 25

8:00 am	Breakfast with the Exhibitors in the Exhibit Hall Plus New Officer/Director Installations .....	Tim Haag
9:00 am	"What are all those nasty regulations?" .....	Jared Buchanan and his Mighty Lawyer Team
10:00 am	"Litigation: What troubles us the most? .....	Xerxes Martin
11:00 am	Morning Break with Exhibitor prize drawings.....	Exhibit Hall
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 Cloud





# 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO

## OUR EDUCATIONAL SESSION INFORMATION (BY DAY)

### Monday, September 23

#### **Roger Weiss – Keynote...1:30 pm**

Amidst every challenge, organizations face a pivotal choice: to become victims, survivors, or thrivers. The decisive factor often rests on the unwavering strength of those leading the charge. When adversity strikes, a leader's resolve and tenacity are quickly measured by their team, clients, and community alike. These moments define their legacy, shaping how they are remembered and the future of their organization. Are you poised to thrive when your organization faces its next storm?

#### **Don Maurice & Eric Rosenkoetter – Collection Agency Data Security...2:15 pm**

A recent report from IBM found the average cost of a data breach is now USD \$4.45 million. The financial services industry is a target for cyber criminals and collection agencies have experienced a growing number of data breaches. Almost 95 percent of these breaches are financially motivated with organized crime behind 70 percent of them. Along with a record growth in data breaches, a remarkable uptick has occurred in the number of data privacy and data security state legislation introduced in the past several years, and the momentum continues to build. This presentation explores the cyberattack risks faced by collection agencies and examines some recent data breaches impacting the collection agencies.

#### **Don Maurice & Eric Rosenkoetter – Data Breach Tabletop Exercise...3:00 PM**

Cybersecurity tabletop exercises (TTE) help organizations prepare for cyberattacks and improve their response to potential security incidents. Attendees will use the knowledge gained from the "Collection Agency Data Security – Risks and Regulation" presentation in a simulation of several types of data breaches. The presenters will offer various responses to each breach and explore how those options align with best practices. Attendees will learn:

- How to plan, prepare, and test a response to cyberattacks.
- Address the rising threat of cybersecurity attacks
- Practices to safeguard information security and reputation
- Resources for preparing their own TTE

### Tuesday, September 24

#### **Morning Session – TBD**

#### **Don Maurice & Shannon Miller – Navigating the Latest Medical Debt Regulation...10:15 am**

Since 2023, ten states have adopted laws regulating the collection of medical debt. The presentation examines the new requirements for collection of medical debt. It also examines several states, including Colorado, that have adopted expansive definitions of "medical debt" and the implications for the capture of broader debt types.



# 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO

## OUR EDUCATIONAL SESSION INFORMATION (BY DAY)

### **Debra Ciskey – Top 10 Considerations for Credit Reporting Compliance...11:00 am**

Credit reporting regulation feels like waves in the ocean – they move all the time, and you never know where the next one will land! In this presentation, you will learn 10 fundamentals that remain solid. Doing these things right will help you avoid disputes, complaints and lawsuits.

### **Morning Session TBD...11:45 am**

### **Kelli Krueger & Dennis Barton – Does the Left Hand Know the Right Hand is Doing...1:30 pm**

This is an up-on-your-feet and fully engaging activity-based session that emphasizes the importance of team coherence within an organization. It explores HOW companies can achieve this essential element of success. Topics include, among many others, HOW to effectively use communication, HOW leaders emerge, and HOW to incorporate creativity and problem-solving skills to unify your team and maximize its performance.

### **Afternoon Session TBD...3:30 pm**

### **ACA President & CEO – National ACA and Industry Update...4:30 pm**

Tim Haag & Scott Purcell – details to come soon

## **Wednesday, September 25**

### **Panel – Buchanan, Morgan, Wier – “What are all those nasty regulations?”...9:00 am**

Details TBD

### **Xerxes Martin – “Litigation: What troubles us the most?”...10:00 am**

Details TBD

### **TBD – Conference Ends with Wrap-up/Q&A with speakers...11:45 am**



# 2024 MID-AMERICA COLLECTION CONFERENCE & EXPO

## SPONSORS AND EXHIBITORS

**Come and see what they have to offer to your business,  
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Absolute IT Solutions – Associate Member

Applied Innovation – Associate Member

Avtal – NEW Associate Member

Connect International, LLC – Associate Member (Not exhibiting)

Bronze Sponsor – Conference Totes

EFT Network – Associate Member

Intelligent Contacts – Associate Member

InterProse – Exhibitor

Linebarger Law – Exhibitor and Bronze Sponsor

Maurice Wutscher – Gold Sponsor of our Opening Reception

Maxyfi – NEW Associate Member and Bronze Sponsor of our Lanyards

Pathfinder – Associate Member (Not exhibiting)

Payment Savvy – Associate Member our Platinum Sponsor and “Mid-America Round Up at The Paddock” Sponsor

Pay N Seconds – Exhibitor

REPAY – Associate Member and our Silver Breakfast Sponsor

RNN Group – Exhibitor

Robinson, Hoover and Fudge – Bronze Sponsor of our WIC Gathering

SearchNet Corp – Associate Member (Not Exhibiting)

TEC Services Group - Exhibitor

This listing is current as of August 14, 2024.

For up-to-date information or to register as an exhibitor or sponsor, go here:

**PS: There is room for more exhibitors! Members, ask your vendors to consider exhibiting at our conference. If they are helping you be successful, share them with your fellow members. Let us know who you would like to see at the conference and we will definitely reach out to them. Vendors, we are limited to just 23 Exhibitor booth spaces. Don't wait to claim a booth. Booths are assigned first-come, first-served!**



# NETWORKING EVENT OPPORTUNITIES

## “BigShots Golf” on Monday Evening



Join us at our Champions Circle location where the only thing we take seriously is fun.  
And discover the most exciting driving range in Fort Worth, Texas, at BigShots Golf.

BigShots Golf is the blend of cutting-edge golf entertainment and laid-back atmosphere your attendees have been waiting for. With the golf comes food (of course) and beverages. A Taco Buffet with all the trimmings!  
Come hungry, leave happy and full!

Get your regular dose of adrenaline and a few fun photos in the process when you enter the box at BigShots Golf.  
Kick back with friends. Connect with colleagues.

## “The Mid-America Round-up at the Paddock” on Tuesday Evening



The Paddock at Champions Circle was built in 2020 to showcase the rustic, yet never forgotten feel of Fort Worth. The Paddock has all the rustic charm you would expect, as well as the modern conveniences needed for any special event. Just a short walk across the Marriott Hotel and Golf Club’s beautiful lawn and over a small bridge surrounded by large trees stands our picturesque barn. Expertly hand-crafted by Amish artisans using local materials.

Did someone say food? You betcha! A terrific BBQ buffet (all sort of good stuff!) and a great array of adult beverages (of course). All of this will energize you because Texas Line Dancing is on the schedule. Get your hats, your belts and your boots and let’s Two Step to the dancing music from Jason Griffin from Classic Pro DJ. Your dance teachers are Kevin and Samantha Kelsey. They met on the dance floor at Billy Bob’s in Fort Worth over 12 years ago and they are still dancing!



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# PROFESSIONAL EDUCATION & COMPLIANCE DEVELOPMENT

**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):**

Date	Event	Location/Type
8/9.....	At The Bar: Positive Litigation Outcomes	Zoom
8/12.....	Small Agency Jam Session: Simplify Online Payments	Online
8/12.....	Start with the Basics: Intelligent Phone & Email Data	Online
8/13.....	Control or Chaos: Negotiation Skills	Online
8/13.....	Leadership Exchange	Online
8/15.....	Internal Compliance	Online
8/22 .....	Water Cooler Chat	Online
8/27 .....	Grow your business by Better Serving Non-English speaking debtors	Online
9/9.....	Small Agency Jam Session: Unifying Your Communication Channels	Online
9/10.....	Leadership Exchange: Discuss Leadership Ideas & Challenges	Online
9/12.....	The Clinic: Healthcare Collections	Online
9/13.....	At the Bar: Positive Litigation Outcomes	Online
9/19.....	Water Cooler Chat: Professional Networking	Online
9/23 – 9/25 .....	Mid-America Collection Conference & Expo	Fort Worth

**For more information and a complete listing of these educational opportunities, visit [www.acainternational.org](http://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) has joined with both the Missouri and Kansas Units to create a NEW conference: the 2024 Mid-America Collection Conference!***

***The theme for this year's Conference is "Better Better When We Are All Together!"***

***The Program, is still under construction (almost done).  
If you have a topic that you deem important, let us know.***

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



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*It is not a choice to fight evil, you must fight evil, for it will either kill you now or kill you later but it will surely kill you!*

*If you will not fight for right when you can easily win without bloodshed; if you will not fight when your victory is sure and not too costly; you may come to the moment when you will have to fight with all the odds against you and only a precarious chance of survival. There may even be a worse case. You may have to fight when there is no hope of victory, because it is better to perish than to live as slaves!*

**Winston Churchill**



First Job:	<b>STOP</b>
Favorite Food:	<b>GIVING</b>
Favorite Color:	<b>PEOPLE</b>
First Pet's Name:	<b>YOUR</b>
First Child's Name:	<b>PERSONAL</b>
Favorite Restaurant:	<b>INFORMATION</b>
Hometown:	<b>TO</b>
Favorite Singer/Band:	<b>GUESS</b>
Mother's Maiden Name:	<b>YOUR</b>
First Type of Car:	<b>PASSWORDS</b>
Favorite Movie:	<b>AND</b>
Favorite Animal:	<b>SECURITY</b>
High School Mascot:	<b>QUESTIONS</b>

## 2024 COLLECTPAC NOTICE By Rick Goforth, CollectPAC Chair

**The Heat Is On!** And so are the upcoming 2024 Texas State Elections.

There are numerous examples of States across the U.S. enacting their own version of the CFPB, enhanced Privacy Rules, and even restrictions on medical debt collections and credit bureau reporting. All things that can negatively impact our industry. Now is the time that your contributions are needed most – so we may support those candidates that may best support our industry!

Please mail your **personal check** or **personal credit card** contribution to our Association office at 305 S Broadway, Suite 706, Tyler, Texas 75702, or scan and email your credit card contributions to: [info@texascollectors.com](mailto:info@texascollectors.com). And **remember, PAC contributions cannot be made using a company check or credit card**. We desperately need everyone to consider giving, or consider giving more if you've already made a contribution.

Have a great Summer and **thank you** for helping promote and protect our industry!

**Rick Goforth, Chair**  
**CollectPAC**



### American Collectors Association of Texas Political Action Committee CollectPAC Contribution & Pledge Card

#### Member Contribution Levels

**Diamond-\$1,000**

**Platinum-\$500**

**Gold-\$250**

**Silver-\$100**

**Bronze-\$50**

*Add my name to CollectPAC's Honor Roll!*

Name: \_\_\_\_\_ Agency: \_\_\_\_\_

Personal Check for \$ \_\_\_\_\_ enclosed Charge \$ \_\_\_\_\_ to my \_\_\_\_\_ Visa \_\_\_\_\_ MC \_\_\_\_\_ Am Ex

Name on card: \_\_\_\_\_ Card #: \_\_\_\_\_

Expiration date: \_\_\_\_\_ Security Code \_\_\_\_\_ Authorized signature: \_\_\_\_\_

For more information or to establish a monthly or quarterly payment schedule, contact Tom Morgan at 512-458-8666 or [tmorgan@texascollectors.com](mailto:tmorgan@texascollectors.com) State law prohibits corporate checks. Mail your check and this pledge card to: ACA of Texas CollectPAC, 305 South Broadway, Suite 706, Tyler TX 75702

A ship is safe  
in harbor,  
but that's not  
what ships  
are for.



John A. Shedd, 1928

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If the salesperson is not impressed with what will be their primary tools, they will not take the job.

- Unlimited prospects
- Unlimited income potential
- Selling on an executive level
- The benefits of the industry in general if you are a salesperson, such as:
  - Our industry is inflation-proof and recession resistant.
  - No threat of foreign competition (China is not taking your job)
  - Unlimited prospects
  - Not seasonal (we don't have to have a great Christmas to stay in biz)
  - Relaxed regulatory environment (from a salesperson's perspective, such as, they don't have to file an environmental impact statement to get a contract).

Most salespeople (regardless of industry) quit their job because of conflicts with their boss. Key questions that, if the salesperson does not really like the answers, will cost you the candidate, are:

- Who is their direct report and what will that interaction be like?
- What is that manager's sales management experience and qualifications?

- What is the agency's approach to sales management?
- What is the agency's sales methodology and why is it successful?
- What successes can you point to?

This is a short list of considerations. There are many, many other questions and factors that impact an agency's ability to both find and acquire the right salesperson, such as:

- Who do we sell to and what is that environment like?
- Who is our competition, and why is our approach better?

And then after they are hired, what does an agency need to do to make that salesperson successful, and protect their investment. These are two options – two paths to consider. Either path likely requires outside help. Find a collection industry sales expert to help you. Generally, a brief conversation will be all it takes to determine if exploring that possibility makes sense for your agency. Avoid generalists. Make sure the person has extensive collection industry experience and lots of verified agency references.

Talk to someone at ACA such as Ted Smith. If you are concerned about the impact of anemic

sales on your agency's future – make the calls. There is a way out. It costs nothing to have a conversation with an industry expert who can help. Assess the options and then make a solid “go or no-go” business decision based on your feel for whether or not this person will be a good fit. Agree on clear projects and objectives with reasonable time frames. Then if you hire them, take their advice! Follow their lead and let them do what they excel at.

The hard reality is that stagnation is death. Consolidation costs clients. Attrition happens. The cure for all of that is a pipeline full of ripe, luscious, juicy prospects getting ready to close. That cannot happen without a quality sales effort.

The good news?  
Help is out there.

***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](mailto:snttrezza@mindspring.com) or (844) 465-3300. Marc is the President of Search Net Corp, [www.searchnetcorp.com/agency](http://www.searchnetcorp.com/agency).***

## COLLECTORS PLEDGE

- I believe every person has worth as an individual.
- I believe every person should be treated with dignity and respect.
- I will make it my personal responsibility to help consumers find ways to pay their just debts.
- I will be professional and ethical.
- I commit to honoring this pledge.

**This pledge represents our members' commitment to professionalism and ethical practices.**



## Avtal's AI Collections Platform

Avtal helps collection agencies address the modern challenges they face today.

Our automated solution that integrates digital communications and a self-serve payment portal, ensuring all components work together seamlessly to enhance your self-service and boost your collections performance.

*For more information, reach out to Joe Gelbard at [joe@avtal.com](mailto:joe@avtal.com)*

SWCA  
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## IMPORTANT READER INFORMATION

### 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.

---

### 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](mailto: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.

---

### 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](mailto: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.southwestcollectors.org](http://www.southwestcollectors.org).

### Advertiser Index

Absolute IT Solutions .....	27	Connect International.....	25	Pathfinder .....	29
ACA International .....	33	EFT Network.....	6	Payment Savvy.....	2
Applied Innovation .....	4	Intelligent Contacts .....	12	REPAY .....	8
Avtal .....	31	Maxyfi .....	14	Search Net .....	10
CompuMail .....	16				