



*CAPITAL*ACCOUNTS

Results Driven Collections



CREDIT REPORTING • ACTIVITY REPORTS AT NO CHARGE • HIGH LEVEL COMMUNICATIONS
ZERO FINANCIAL RISK • CUSTOMIZED PROGRAMS • HIGHLY MOTIVATED COLLECTORS
ADVANCED SKIP TRACING SYSTEMS • LITIGATION WHEN NECESSARY • SPANISH LANGUAGE SERVICES

P.O. BOX 140065 • NASHVILLE, TN 37214
TEL: 800-282-3214 • FAX: 800-296-3317

WWW.USECAPITAL.COM • SERVICE@USECAPITAL.COM

ADVANTAGES

State-of-the-art technology features sophisticated phone and information systems.

Credit reporting on all accounts not paid in full within 30 days.

Collection programs customized for each individual client.

Zero financial risk. Fees are incurred only upon recovery.

Statistical and informational reporting is provided at no cost.

Customer service is a core value within our organization.

We have an experienced and highly motivated collection team. Schedules are maintained to take advantage of the full day and weekends as appropriate in order to maximize recoveries.

Advanced skip tracing services to locate individuals who have relocated or are being evasive.

A RESULTS DRIVEN APPROACH

Capital Accounts has taken a results driven and innovative approach to collections through the development of a proprietary collection platform with leading edge technology and business processes. Our platform is the foundation for high levels of recovery and attentive customer service. We consistently recover a higher percentage of our client's bad debt because we take the time to develop a collection program specific to our clients needs.

HOW WE OPERATE

Upon receipt, accounts are entered into our information system and immediately sent to our collections department. That day, an immediate notice is sent to the debtor demanding payment in full. Within 24 hours our experienced collectors begin making telephone contact in order to expedite recovery.

The collection team is scheduled to take advantage of the full day's "Prime Time" hours of 8:00 a.m. to 9:00 p.m., weekdays, and 8:00 a.m. to noon on Saturdays in all U.S. time zones. This maximizes the opportunity in making contact with debtors.

Once contact is made, and acceptable financial arrangements are set, our work does not stop. Collectors continuously monitor the accounts to assure adherence with the financial arrangements. In situations where debtor phone numbers and addresses are unknown or invalid, our skip tracing methods are utilized. These methods result in a higher rate of track downs, with resultant greater recovery. When appropriate, Capital Accounts will leverage its network of attorneys throughout the United States to pursue litigation. If litigation is recommended, your authorization will be obtained prior to any filing.

At Capital Accounts, we place a premium on customer goodwill. Our collection efforts are diligent, firm, and fair. All collection efforts are conducted in strict compliance with the Fair Debt Collection Practices Act of 1977.

OUR SERVICES

FULL SERVICE COLLECTIONS

Utilizing Capital Accounts allows you to free resources and focus on your core business. Our expertise allows for more than simply cutting costs, it is about increasing business value for your company.

Our standard collection services are provided on a contingency basis. Fees are only incurred when payments are collected. Service features include: letters, phone calls, skip tracing, credit reporting, and litigation when appropriate. If your service or purchase agreement calls for interest and collection charges, the option to apply those charges to the debtor's balance is available.

At the most basic level, a flat fee letter series is available. Capital Accounts' proven letter series allows our customers to generate greater collections at reduced cost. We can also develop a series of letters exclusively for your organization.

Clients have the opportunity to benefit from our assistance in the implementation of a responsibility to pay policy that will allow for the transfer of collection fees to the debtor.

Spanish language services are available at no cost.

COMMUNICATION AND REPORTS

At Capital Accounts, we believe communication is essential in maintaining a good working relationship with our clients. Service calls are provided on a monthly basis. Reports are generated monthly, including acknowledgments of accounts received, monthly activity statements, and progress reports on all accounts placed.

Acknowledgment listings are sent to confirm the receipt of placements. This is a listing of accounts placed on that day, including the account number, name, and balance.

Activity statements are sent to your office on a monthly basis. They are generated on the 15th of each month, and include all payments received on your accounts for the previous month. A check for the net amount collected by Capital Accounts is enclosed with your statement.

Progress reports compile a complete listing of all accounts placed with Capital Accounts by your office. The progress reports reflect payments made, current balances, information of payment commitments, the number of phone calls made, and the number of letters sent. These reports also include a description of the current status of accounts.



PROVIDING SERVICE ACROSS THE UNITED STATES



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RESULTS DRIVEN COLLECTIONS

FREQUENTLY ASKED QUESTIONS

Why use Capital Accounts?

Capital Accounts is dedicated to serving your collection needs to the fullest extent possible. We possess an unparalleled proprietary collection platform that allows us to achieve a higher rate of recovery than the industry average. This positively affects your bottom line.

I am currently using another company for my collection needs, why should I switch to Capital Accounts?

We believe that our processes are superior to that of other service providers. We ask that you reevaluate the performance and quality of your current provider. If you do not believe our recovery rate and customer service is an improvement, you are under no obligation to continue with us. Selecting Capital Accounts is selecting a partner, not just a provider.

Capital Accounts is a nationwide service provider, what additional benefits are available?

As a nationwide provider, we have more resources to expedite recovery. In fact, as a nationwide provider, Capital Accounts has the ability to pursue debtors that have left your home state.

Does Capital Accounts conduct skip tracing?

Yes. Skip tracing refers to the process of locating individuals whom have relocated or are being evasive. Capital Accounts employs the best information services and technology available in order to locate debtors and recover their delinquencies.

Is there credit reporting?

Yes. Debts are reported to three national bureaus within 30 days of placement if the balance has not been paid in full. Reported balances remain on an individual's credit report for 7 years from the last date the debt went delinquent.

Does Capital Accounts conduct the payment processing, and who are the debtors instructed to pay?

Yes. Debtors are instructed to make payments to Capital Accounts. We accept payments in the form of all major credit cards, checks, money orders, and wire transfers. We process payments via mail, phone, and facsimile. At times, payments will be made directly to your business. When this occurs, simply phone Capital Accounts in order to record the necessary adjustments.

What customer service and reporting will I receive?

Customer service is a core value at Capital Accounts. A service representative is assigned to your business. The representative monitors the progress of your placements and is available for any assistance needed. Monthly, your business will receive three reports providing updates and new information pertaining to your delinquent accounts. The reports cover activity, account status, payment, commitments, and new account placements.

Does Capital Accounts pursue legal action?

Yes. We conduct legal action when necessary. At times, legal action may be the only viable means of recovery. In these circumstances, we utilize our nationwide network of attorneys in order to pursue litigation and recover the debt. Litigation will not proceed without prior customer authorization.

Are there contracts?

No. We are confident in our services and do not believe that a contractual obligation is necessary to retain customers. In fact, we believe your experience with Capital Accounts will be so beneficial, you will refer us to others as well.

Do you offer different approaches to collections?

Our collection programs are completely customizable to your business. We can take different approaches for different circumstances. Please speak with a service representative for additional information regarding customized programs.

Is Capital Accounts HIPAA compliant?

Healthcare collections are fully HIPAA compliant. We are highly governed with regard to regulations and privacy laws and abide by all necessary rules of conduct. Capital Accounts is also fully compliant with the Fair Debt Collections Practices Act of 1977.

How are fees structured?

We work strictly on a contingency basis. There are no monthly or startup fees. Our fees are based upon payments only. Please speak with a service representative for additional information regarding fee structure.

How do I get started?

Be not complacent. Time is the most critical factor in debt recovery. Get started with Capital Accounts by calling or e-mailing our service department and a representative can provide your business with the necessary information to start reducing your delinquent balances today!

REPORT EXAMPLES



CAPITALAccounts

Capital Accounts
P.O. Box 140065
Nashville, TN 37214
800-282-3214
800-296-3317 (fax)

Monthly Activity Statement

ABC CORPORATION
123 Georgia Avenue
Atlanta, Georgia 30303-1204

Client No. 3456

Activity Period:

Name	Account No.	Activity Date	Amount Placed	Balance	Amount Paid to Agency	Amount Paid to Client	Amount Due Agency	Amount Due Client
Mitchell, Angie	12340	5/12/2003	246.30	96.30	50.00	0.00	0.00	33.55
Smith, Johnathan	12341	5/19/2003	14.20	0.00	14.20	0.00	0.00	9.47
DeLoach, Kim	12342	5/3/2003	985.52	785.52	100.00	0.00	0.00	60.00
Andrews, Will	12343	5/3/2003	284.40	0.00	284.40	0.00	0.00	189.69

Total Collected	Total Paid to Agency	Total Paid to Client	Amount Due Agency	Amount Due Client
448.60	448.60	0.00	0.00	292.71

Payment Enclosed: \$292.71



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Account Progress Report

Client No. 2105
SMITH, JANE
123 Peach Street
Atlanta, Georgia 30303-1204

Report Date:

Name	Account No.	Placement Date	Amount Placed	Amount Collected	Last Collection	Balance Due	Letters	Calls	Account Status
Mitchell, Angela	12340	5/6/2003	235.00	0.00		235.00	3	3	Active
Smith, John	12341	5/6/2003	750.00	750.00	3/17/2003	0.00	3	5	Paid in Full
DeLoach, Kelley	12342	5/6/2003	1,772.91	700.00	3/26/2003	1,072.91	1	2	Payment Plan Arranged
Andrews, William	12343	5/6/2003	1,099.24	0.00		0.00	2	3	Bankruptcy Filed
Sample, Thomas	12344	5/6/2003	450.00	450.00	3/11/2003	0.00	3	4	Paid in Full
Total Accounts: 5			4,307.15	1,900.00		1,307.91	12	17	

Please verify any payments received in your office with Capital Accounts. This is vital in order to cease collection activity on paid accounts.

Account Progress 1 of 1

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