

## 2019 Minnesota Network Conference

### Platinum Sponsors



Founded in 2007, Reliant Capital Solutions is an accounts receivable management company headquartered in Columbus, Ohio. A woman-owned and operated business with additional locations in New York, owner Margie Brickner has more than 35 years of experience in the asset recovery industry. Reliant was built with the vision of creating the nation's leading provider of collection services that offers exemplary customer service for clients, while putting respect and integrity first as we work with consumers to resolve their

delinquent accounts. Focusing on higher education, government services, healthcare, financial services and other contact center needs, including commercial collections, Reliant's clients range from large public universities to small private institutions, as well as government services and other miscellaneous portfolios.

Employing more than 400 people, Reliant's client service team is the backbone of the company. Our employees use professionalism, unparalleled customer-service and dedication to identify effective solutions to reconcile delinquent debt.

*Todd, Bremer & Lawson, Inc.*

Educational Collections Specialists



Todd, Bremer & Lawson Inc. has provided a distinctive approach to educational debt recovery since 1974.

Our corporate headquarters is located in Rock Hill, South Carolina, with three regional sales offices.

Todd, Bremer & Lawson works exclusively in the area of campus-based higher education collections. Our dedicated Professional Collection Specialists are thoroughly trained in all the federal campus-based loan programs and have completed the American Collectors Association's Professional Collection Specialist training program.

Our unique approach to collection sets Todd, Bremer & Lawson apart in the industry. We accomplish this by only focusing on campus-based debt, hiring the most qualified staff, utilizing the latest technology, and being involved in the industry. Our active participation in both higher education and collection industry associations enable TB&L to keep abreast of changes to regulations, which ensures that our clients are updated and compliant. We are active participants in several national associations, including ACA International, and the Coalition of Higher Education Assistance Organization (COHEAO) and many regional and state-level associations.



Williams & Fudge was founded in 1986 and is a family owned business with the purpose of serving the higher education community. We aid colleges and universities in the recovery of education-related receivables. Specific debt types include Perkins Loans (Cohort management), tuition, campus-based institutional loans, Health Profession and Nursing Student Loans, private education (alternative) loans, and other receivables such as parking, room, board, and library fines.

**Our Clients Serve As Our Board Of Directors**

This is not just a slogan. We realize that client relationships are very important. At Williams & Fudge, we believe that student loan management and collections should be a partnership between the institution and the collection agency. From our president to our newest employee, we respond quickly to our customer needs. Our service representatives visit your campus several times each year. We are an extension of your office, and we will listen and respond to your needs. All of our clients have the ability to communicate with any member of our organization via telephone and E-mail.

## 2019 Minnesota Network Conference

# Gold Sponsors



CCM specializes in first-party servicing and third-party commercial and consumer collections. Our team collects monies owed on everything from credit card portfolios to secured and unsecured loan portfolios, with extensive experience in healthcare collections. We are committed to providing a prompt, hassle-free process while maintaining the same level of professionalism you expect from your employees.

At CCM, we understand the delicate balance required to collect from your customers, especially if you're still working with them. We are committed to providing the highest level of professionalism, so you can be confident that your customers are being treated with respect and consideration.



In 2009, Virtuoso Sourcing Group was formed with this specific vision in mind:

To rethink the collections process in a customer-centric way that recovers money for our clients and treats your customers in a respectful manner, rehabilitating your customer relationships. With deep expertise in the collections industry, our team recognized the market was changing. Interactions with customers needn't be acrimonious or adversarial and technologies new frontier for making payments with touch-screen smart devices becoming more common. A new approach was needed and Virtuoso Sourcing Group was launched to meet this need and lead the collection industry in a new direction.

## 2019 Minnesota Network Conference

### Silver Sponsors



Since 1976, Coast Professional has worked to perfect both the art and the science of collections. Coast is a full-service, professional collection agency, offering all collection-related services, including telephone and mail efforts, skip tracing, and litigation. We pursue all referred accounts in accordance with all applicable laws and

regulations. We believe in helping consumers resolve their obligations while preserving relationships.

Coast Professional, Inc. is a top performing collection agency that focuses on the collection of government and higher education debt, including Federal and non-Federal student loans, accounts receivables, tuition and fees, housing charges, and almost any other debt referred by our clients. We currently provide collection services to over 200 government institutions, colleges, and universities across the nation, and we are a top vendor for the U.S. Department of Education. Our business is founded on treating consumers with respect and professionalism, partnering with consumers to address their obligations while protecting the relationship they have with our clients.



annual Client Report Card (satisfaction survey), 97% of our Clients rate our overall performance above average or excellent. Our passion for ethics, compliance and Client satisfaction is The ConServe Advantage®.

Since ConServe's inception in 1985, we have made our mark in higher education specializing in providing accounts receivable management services for colleges and universities, guaranty agencies and private lenders. In our annual Client Report Card (satisfaction survey), 97% of our Clients rate our overall performance above average or excellent. Our passion for ethics, compliance and Client satisfaction is The ConServe Advantage®.

Our success in recovering on defaulted loans pivots around our philosophy to develop win-win scenarios for both our Clients and the consumers. Our debt counselors are real time problem solvers, dedicated to helping borrowers find solutions that preserve a sense of control and individual self-esteem. By combining this personalized, human-centered approach with diligent and methodical follow-up systems, we have been able to consistently achieve the highest recovery rates.



Did you know that ECSI delivers forward-thinking solutions, service excellence, and over 40 years of experience to the Higher Education Community? It's true. Our depth of knowledge, our role as the industry's trusted partner, and our role as an industry educator is taken with all seriousness and we want you to know that. Still not convinced? Just ask our 1,900+ college and university partners. ECSI is about providing value to colleges and universities, not just

providing a product or service. Our SelectSM Solutions are more than just selecting options from a menu. It is about customizing a solution that fits your institution's needs. Our solutions work in-sync to provide the highest quality with the most value. ECSI's SelectSM solutions include loan servicing, payment processing, refund disbursements, tax document management, tuition payment plans, account recovery, and many other outsource services.



Financial Management Systems (FMS) provides best-in-class revenue enhancement services to both government and private sector clients within the financial services industry. FMS develops and executes a variety of accounts receivable management (ARM) solutions, each tailored to the individual needs of our clients, but always focused on reducing costs and increasing revenues. At all times, our service delivery centers on providing our clientele with the project management expertise necessary to best serve citizens and customers.

Our focus is exclusively on student loan revenue enhancement, which allows us to employ the best, most highly specialized practices and techniques to service student borrowers. Each of our service delivery centers provides best in class default resolution servicing on behalf of our clients.

## 2019 Minnesota Network Conference

### Silver Sponsors



*"Experience the NCM Difference"*

NCM was founded in 1960 by Bernard Fagin, and has grown to become one of the industry leaders in the recovery of educational loans and receivables. Headquartered in St. Louis, Missouri, National Credit Management provides debt solutions for hundreds of Colleges and Universities throughout the nation. NCM's slogan "We Are Different" has become our foundation for success for over 57 years. Through this simple belief NCM has built relationships through dedication, trust, commitment, and provides itself in the service we are able to provide our clients. Our strong foundation is built on two assets.

Our clients that have been partners with National Credit Management for many years, and continually provide us the opportunity to earn their business. The dedication of our associates, whose combined longevity with NCM provides skill and professionalism.

---



Recovery Management Services was founded in 1998. The management staff at RMS have decades of experience in the area of higher education collection. Our Vice Presidents of Sales and Service were previously employed in university settings in the area of collections and business consultations. The collection staff at RMS has a remarkably low attrition rate with an average of 6 years collection experience. All of our collectors are ACA-certified Professional Collection Specialists.

Because we deal exclusively in higher education debt collection, we understand the effect our efforts have on a borrower's perception of the school. We work to minimize negative perceptions with a sales-based, respectful approach to collections.

---



We believe the client's business goals always come first, and legal solutions should be crafted to meet those goals. Our attorneys have significant executive-level and legal experience in entrepreneurship, government, small business and government contracting. We are meaningful contributors and value-added advisors to our clients.

Each Higher Education team member has thorough knowledge and understanding of our unique and very successful collection techniques and works to preserve each client's relationship with their alumni. Our Firm's Education Debt Collectors possess an average 10+ years of experience in College and University collections and have industry leading skip tracing tools at their disposal. We take the best of new and relevant opportunities and integrate them into our operation to ensure we remain at the forefront of accounts receivable management in the field of Higher Education. We are committed to promoting and protecting our client's reputation for accountability, highly ethical collection practices and customer service. We appreciate the need for tactful handling of alumni communications and strive to uphold the integrity of the school-student relationship.