

Our goal is to maximize your net return of delinquent dollars, and to do so in a tactful, ethical, and courteous manner. Our collectors are trained to conduct themselves as an extension of your collection effort. An awareness of good public relations is constantly maintained by our staff.

**All collectors are certified with high achievement scores in the following certification programs:**

**ACA's Fair Debt Collection Practices Act (FDCPA)**

**ACA's Fair Credit Reporting Act (FCRA)**

**ACA's Health Insurance Portability and Accountability Act (HIPAA)**

**CDIA's Fair Credit Reporting Act (FCRA)**

The collection policies and procedures formulated and practiced by CCUSA, adhere to all federal, state, and local laws regulating collection agencies. Compliance is at the top of our priority list.

For references or to list your accounts please contact our customer service department at **800-352-8303** or visit our website at [www.ccuhome.com](http://www.ccuhome.com).



**Age Based Fee Schedule**

AGE OF ACCOUNT	COMMISSION RATE
61-120 days	26%
121-150 days	30%
151-180 days	34%
181-210 days	40%
Over 210 Days/Under \$50/Bad Address	46%

- The commission rate is determined by the age of the account. Accounts are aged from the most recent date of service, payment, or insurance denial date, to the date received by CCUSA.
- ACCOUNTS DO NOT AGE AFTER LISTING WITH CCUSA. THE COMMISSION RATE IS LOCKED IN FOR THE LIFE OF THE ACCOUNT.
- **NO UPFRONT FEES TO PAY. All fees are contingent upon collection. NO charge to you if we do not collect.**
- You pay only if the consumer has been contacted by letter or telephone call.
- Accounts may be recalled for legal action.
- The Business Associate Agreement, to be signed by both parties, clarifies the business relationship and will remain in force annually, but may be terminated by either party with 30 day written notice.
- Upon termination, all accounts may be returned except accounts worked less than six months and accounts on which payments have been received on a regular basis.

**CREDIT  
COLLECTIONS  
U.S.A., L.L.C.**



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800-352-8303  
Fax: 304-292-7165  
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Web: [www.ccuhome.com](http://www.ccuhome.com)**

Credit Collections U.S.A., L.L.C. (CCUSA) is a third party debt collection agency headquartered in Morgantown, WV. Our agency has been a service provider in the collection industry for **22** years and currently provides collection services for 4,500+ health care professionals all over the country. CCUSA also has extensive experience in all types of non-medical debt collection, including but not limited to; utilities, retail, pharmacy, florists, internet service providers, veterinarians etc...

**Credit Collections U.S.A., L.L.C. offers you:**

- **a professional, well-trained, experienced collection staff**
- **a second to none customer service department**
- **a fully automated paperless computer system**
- **electronic uploads and downloads**
- **predictive dialing**
- **a highly regarded, proven reputation**
- **a high rate of return**
- **fair and competitive fees**

**All of the qualities you demand and deserve, in a collection agency.**

CCUSA is a committed member of the following organizations:

- American Collectors Association (**ACA**)
- Associated Collection Agencies of WV (**ACAWV**)
- Consumer Data Industry Association (**CDIA**)
- Chamber of Commerce
- Better Business Bureau (**BBB**)

**Collection Services**

CCUSA is a FULL SERVICE collection agency. Telephone contacts and collection letters are both used to collect your delinquent accounts. The telephone is our most effective tool. Two collection staffs make morning, evening, and Saturday calls to attain the maximum number of contacts. A telephone attempt occurs in the morning and if the attempt is unsuccessful an additional attempt is made in the evening. This cycle continues every other day until 6 attempts are made. If no attempt has resulted in communication with the consumer, a Saturday call is attempted. Collection letters complement the telephone effort or are utilized solely if telephone contact is not possible. Accounts are worked in a telephone call, letter, telephone call, etc... manner. **CCUSA's unique collection strategy sets us apart from all other collection services!**

- Accounts \$50 or less receive a minimum of 3 letters and 1 telephone call.
- Accounts \$50 to \$150 receive a minimum of 5 letters and 4 telephone calls.
- Accounts \$150 or greater receive a minimum of 6 letters and 5 telephone calls.

Telephone calls are actual communication with the consumer. Numerous attempts may be made resulting in one telephone call. Accounts without a telephone number are transferred to our internal skip-tracing department to obtain a new or possible telephone number. All collection letters are mailed

with address request service provided by the United States Postal Service. Accounts with mail returned are transferred to our skip-tracing department for locate work. A variety of skip tracing sources such as directory assistance and the credit history are used to obtain new information.

Forty days after receipt, all accounts that are not paid in full or lack a valid dispute, are reported to the four major credit reporting agencies in the country:

- **Experian**
- **Equifax**
- **Trans Union**
- **Innovis**

CCUSA is a subscriber of E-Oscar Online to receive and resolve all disputes as quickly as possible and without the wait of mail to further delay the collection of your accounts.

Every effort is made to discourage and minimize consumer contact with your office. Consumers are also encouraged to remit payments directly to our agency. Pre-addressed payment envelopes accompany all collection letters. **Various payment options are offered such as check, check by phone, ACH, money order, money gram, Visa and MasterCard.** Remittances and invoicing are mailed to your office on a weekly or monthly basis as dictated by you. Direct consumer communication with our agency reduces your employee's workload, saving you time, and money. Also reducing your workload is **CCUSA's online view-only account access through our web server.**