

# Delinquency Management



## Collection Services That Stay True To Your Ideals

CU Recovery, a PSCU company, provides credit unions with the most robust delinquency management solution offerings and the highest quality agents — all from one provider.

Your credit union can rely on our trained agents to deliver a seamless member experience that reflects the “credit union touch,” and we can strengthen the talent of your in-house collection staff through results-driven training.

## First-Party– Delinquency Management

Our direct core platform connectivity and dedicated staff can initiate contact based on the approach you customize.

### **Core-Integrated Collection/Agent Supported-**

This core-connected service provides dedicated resources and customizable collection solutions.

These services also include bankruptcy management, repossessions, remarketing of collateral, skip tracing, and door knocks.

## Solution Summary

*CU Recovery understands that delinquency management requires more than a “one size fits all” approach. That’s why CU Recovery’s delinquency management suite of services offers a range of options to meet the complex needs of credit unions, including:*

- **First-Party Collection** - Options include dedicated agents and live updates that can be enhanced with dialer technology, field services, coordinated repossessions and bankruptcy management.
- **Third-Party Collection** - Licensed in 48 states to perform recovery on several types of accounts. The use of cutting-edge technology, industry expertise, and other proven methods are what makes this successful.
- **Collection Training** - Courses can be attended at the branch, at other various locations nationwide and at the annual educational conference.

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With the use of technology, we can make calls 10 times faster than manual dialing, and all phone lists and agents are prepped via the Telephone Consumer Protection Act (TCPA).

Cell phone dialing can be incorporated with a signed Hold Harmless.

## Third-Party– Delinquency Management

When the collection effort extends beyond charge-off, our agents allow your team more time to focus on what they do best, while we improve your bottom line. CU Recovery is licensed in 48 states to recover unsecured accounts, credit cards, signature loans, deficiency balances/secured accounts, negative shares and more.

Just last year, we were able to recover more than \$19 million on post charge-off accounts; proof that regaining assets while maintaining relationships is at the heart of what we do.

## Collection Training

Our training courses are designed to strengthen your collection staff through increasing their knowledge and confidence, which leads to operational readiness and favorable results. We'll provide the necessary tools for the success of your credit union, including training options available onsite, at the CU Recovery facility, or through our annual educational conference, CU Recovery Collection Academy.