

Delinquency Management



Collection Services That Stay True To Your Ideals

CU Recovery & The Loan Service Center, 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 The Loan Service Center

The Loan Service Center is our integrated first-party solution for all loan types prior to charge-off and customizable to your needs. The solution’s strength lies in its dedicated agents and live updates that can be enhanced with dialer technology, field services, coordinated repossessions and bankruptcy management.

We provide management of a defined portfolio, making it a seamless process. Expect improved collection operations and reduced delinquency, while maintaining the same “credit union-friendly” approach.

Solution Summary

CU Recovery & The Loan Service Center understands that delinquency management requires more than a “one-size-fits-all” approach. That’s why our suite of delinquency management services provide a range of options to meet the complex needs of credit unions, including:

- **First-Party Collection** - Options include trained agents and live updates that can be enhanced with dialer technology, field services, coordinated repossessions and bankruptcy management.
- **Third-Party Collection** - Licensed nationally 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** - Bringing new collectors up-to-speed or keeping experienced collectors up to date is an ongoing challenge. Our training courses go beyond teaching a skill. Host a training at your credit union, attend at various locations nationwide, online and at our 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

CU Recovery

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 nationally 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 \$23 million on post charge-off accounts; proof that regaining assets while maintaining relationships is at the heart of what we do.

The use of cutting-edge technology, industry expertise, and other proven methods are what makes us an industry leader.

Collection Training Building the Foundation

Our training programs are designed to strengthen your collection staff by increasing their knowledge and confidence, which leads to effective and productive delinquency management.

Training programs are available onsite, at hosting credit unions nationwide, and now online as live digital training:

- Collection Call Success
- Bankruptcy Success
- Collection Department Success
- Training on the Go
- The Collection Academy
 - Annual Educational Conference