

Why Should You Prepay with CCUSA?

	<u>Collection Agencies</u>	<u>CCUSA</u>
Debt (100 accts x \$400)	\$40,000	\$40,000
Collected	\$10,000 (Ind Avg = 21%)	\$24,000 (CCUSA avg 60-80%)
Fees	- \$4,000 (40-50% avg)	- \$1350* (inc \$100 postage)
Cost per Account	\$160.00	\$13.50 (inc postage)
Net Collected	<u>\$6,000</u>	<u>\$22,650</u>
Timing	11-16 months (Ind avgs below) 6-8 months pre-collect 2-4 months to collect 3-4 months to remit	2-4 months (CCUSA avgs below) 1.5-2 months pre-collect 0.5-2 months to collect Direct Payment

Because it Makes Good Sense!

* **Fees can be essentially eliminated** with interest charges and correct contract language. Debtors can be charged entire amount of fee (\$12.50) + 1.5% interest per month. Example:

60 collected accounts x \$12.50 = \$750

60 accts x \$400/acct x 1.5% x 2 months = \$720 → Total = \$1470