



FOR IMMEDIATE RELEASE:

CMC Publishes Industry Advisory Group Findings

Technology Innovation Enables Lenders to Adapt to Regulatory and Economic Environment; Full Channel Collections Key to Customer Retention & Satisfaction

Wilmington, DE., December 7, 2009—Collections Marketing Center (CMC), the leading provider of adaptive full-channel collections solutions, today announced the findings from the company's recent Industry Advisory Group meeting. The group, comprised of industry leaders, collections executives and CMC clients, concluded that capitalizing on the current willingness to spend on innovative technology to streamline operations is critical to achieving growth in a challenging financial and regulatory environment; in addition, the group focused on the role next generation technology will play in building loyalty with valued customers at a time when traditional operational approaches to collecting on past-due debt could cause customer abandonment.

The meeting, which was held from November 1-3, in Philadelphia, PA, generated the following insights:

- Lenders are just beginning to focus on positioning themselves for top line growth again, which requires them to adjust to an entirely new risk and regulatory environment than the last time growth was the focus.
- For credit card products, CARD Act restrictions, combined with the economic downturn, will make the overall business very challenging to achieve profitability.
- Meeting new requirements for expressed written consent requires creditors to rethink automated collections touch-points, to ensure that communications mediums comply with regulations; the advisory group recommended developing a series of synchronized 'script templates' to address new regulations across different channel communications.
- Participants viewed understanding how to strategically use automated collections touch points in support of the agent communications channel as a critical differentiator, since it creates an opportunity to enhance customer relationships that will be increasingly valuable as the economy recovers.
- The ability to improve the customer experience with innovative collections technology solutions was deemed especially critical for appealing to pre-delinquent customers

"The CMC Industry Advisory Group is an important part of our commitment to understanding the collections landscape so we can ensure that our platform addresses the most pressing and valuable challenges our customers and prospects face," said Vytas Kisielius, CEO, CMC. "We thank the group for their active participation, which allows us to and deliver the innovation they believe is so critical to maximizing collections performance."



About Collections Marketing Center

Collections Marketing Center, Inc. (CMC) pioneered the industry's first adaptive collections service that enables lenders to deploy completely synchronized collections offers, contacts, and treatments across credit card, real estate, student, and installment loan products. The company's FlexCollect® managed services solution is helping a rapidly growing number of top lenders collect more and spend less by increasing the efficiency and effectiveness of their charged off, delinquent, and pre-delinquent portfolio operations. For more information, visit www.cmcagile.com or call (302) 230- 9262.

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