



FOR IMMEDIATE RELEASE:

CMC Overdraft Solution Solves Cost Dilemma While Preserving Critical Customer Relationships

Use of FlexCollect® Agent's Comprehensive Self-Service Model for Overdraft Collections Delivers the ROI that Traditional Methods Cannot

Wilmington, DE., February 22, 2011—Collections Marketing Center, Inc. (CMC), the leading provider of comprehensive self-service collections strategies, today announced that clients using its FlexCollect platform to pursue overdrawn checking account balances significantly increases the return on collections efforts by leveraging comprehensive self-service in pursuit of the inherently small balances while preserving valuable customer relationships.

Federal regulatory changes have turned a once highly profitable stream of fee revenue, where deficiency balances were rarely collected, into a situation where banks struggle to cost effectively pursue the fees that they can charge. Traditional, agent-intensive collections approaches simply are not cost-effective. FlexCollect, however, addresses this situation by using lower cost self-service options for contacting and collecting from customers, turning this problem into an opportunity.

"The low balances associated with overdraft collections present a unique conundrum for agent-centric collections operations," said Vytas Kisielius, CMC's Chief Executive. "Further, since the checking account is typically at the core of a bank's relationship with its customer, offering adaptable, automated reminders, multiple repayment arrangement options helps preserve and in fact enhance customer relationships."

FlexCollect's core decision engine delivers intelligence in contacting customers and presenting options that can be fulfilled online -- reducing expense by more than 50% over traditional methods. In one simple situation, replacing the use of agents and paper overdraft mailings with automated calling and email enabled a client to turn a cost center back into profit center.

FlexCollect is delivered as a managed service solution with no hardware or software to install, and is pre-packaged to allow organizations to be up and running in weeks, not months or years. The solution combines rapid integration to client's existing billing systems with ease of use and adaptability.

About Collections Marketing Center, Inc.

Collections Marketing Center, Inc. (CMC) pioneered the industry's first completely virtual, adaptive collections platform providing comprehensive self-service strategies geared toward all types of account holders spanning credit cards, mortgage and home equity loans, student loans, phone and utility bill payments. The FlexCollect® platform combines advanced decisioning technology, a marketing focus and responsiveness to changing consumer behavior to optimize results for creditors in their credit risk, default management and loss mitigation operations. For more information, visit www.cmcaile.com or call (302) 230-9262.

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