



"It does not matter what we say about ICS; It matters what our clients say about ICS."

-- Martin E. Hawley, CEO  
International Collection Service

New Letters of Recommendation

National Alarm, Inc.

"Prior to ICS, We tried several different companies with no success of any kind. ... [ICS is] highly recommended from us."

Devcon Security Services Corp.

"I have found with ICS there is always a person that I can get in touch with."

Jupiter Dental

"This letter is to say what a great job the staff at ICS has done for our office."

Sarasota Equine Assoc

"We have been very pleased with their professionalism, attention to detail, responsiveness, accessibility, and results."

Fort Myers Pest Control

"Their recovery rate on our accounts is about 40%."

Summerfield Family Dental

"[ICS] is always available if we have a questions regarding any accounts and respond to correspondence promptly."



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\* \$33,715,361.29 is total collections since the first quarter of 1995

Debt Collectors - A Consumer's New Best Friend?

Imagine a debt collector offering to buy the typical American family 90 gallons of gasoline or cover several months of their cell phone bills. A new national study revealed that it's a reality thanks to the efforts of an oftentimes-misunderstood industry.

"We're well aware of the negative stereotypes associated with being a debt collector," said Chris Wunder, President for the Executive Committee of ACA International, The Association of Credit and Collection Professionals. "The members of ACA International want the American public to know that we are on your side and that the vast majority of debt collection agencies work in an ethical, professional and respectful

way to help consumers pay back the debts they legitimately owe. This study is another key step in helping consumers, policy makers and members of the media understand what we do and the benefits we provide."

ACA International, which represents more than 3,500 of the estimated 4,100 debt collection agencies in the United States, commissioned the study titled "Value of Third-Party Debt Collection to the U.S. Economy in 2007: Survey and Analysis." It was conducted by global advisory firm PricewaterhouseCoopers and based on a national survey of third-party debt collection firms.

Among the key findings:



• Debt Collection agencies returned more than \$40 billion to the U.S. economy in 2007, helping businesses keep costs down and saving the average American household an estimated \$354 as a result.

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• The direct and indirect economic impact the industry has on America is massive, with debt collection agencies supporting an estimated 420,000 jobs with a payroll of \$15.9 billion during 2007.

• Of the \$152.5 billion in bad (Continued on page 2)

Client Loses \$11,000 By Not Using ICS

If you are not using ICS as your debt collection agency, I wonder how much it is costing?

Two years ago, one of our long-term clients left ICS for a period of two years because they obtained a cheaper rate with one of our competitors. In September, this client allowed ICS to complete a Competitive Collection Analysis in order to determine which agency performed better. Below are the actual results of the study:

	ICS	Competitor	Difference
Total Accounts #:	998	1053	-55
Total Assigned \$:	\$198,305	\$200,652	-\$2,347
Total Collected \$:	\$55,689	\$37,272	\$18,417
Total Fee Charged \$:	\$16,707	\$9,318	\$7,389
<b>NET BACK TO CLIENT:</b>	<b>\$38,982</b>	<b>\$27,954</b>	<b>\$11,028</b>
<b>Recovery %:</b>	<b>28.08%</b>	<b>18.58%</b>	<b>9.50%</b>

Lower fees usually only leads to poorer performance. Saving money on your collection expense can actually cost you thousands of dollars. This particular client lost over \$11,000 dollars in order to save 5% on their collection fee. If you are not currently using ICS as your debt collection agency, I wonder how much it is costing you?

## A New Best Friend (continued from page 1)

debt that private businesses charged off in 2007, debt collectors returned more than \$40 billion, representing a 20.9 percent reduction in private sector bad debt. The percentage reduction in business bad debt is calculated as follows:  $\$40.4 \text{ billion} / (\$152.5 \text{ billion} + \$40.4 \text{ billion}) = 20.9 \text{ percent}$ .

“What this report shows is what our members have long known – that debt collection companies are an indispensable part of keeping the U.S. economy afloat,” Wunder said.

“Businesses large and small rely on ACA member agencies not only to collect unpaid bills, but to help them keep prices lower for all consumers. Never has that fact been more true or relevant than in today’s difficult economic climate.”

### For More Information

To review the complete Pricewaterhouse-Coopers report, “Value of Third-Party Debt Collection to the U.S. Economy in 2007: Survey and Analysis,” please visit <http://www.acainternational.org/pwc>.



## Collection Tune-Up

The road to riches is the road less traveled. Why? Because it is hard, consistent work. The same applies to improving collections. The clients who get the best results and recovery with any agency has a system for working their accounts. They turn accounts for collection on a weekly basis (some daily). It is out with the old and in with the new. They do not allow accounts to sit on the shelf collecting dust instead of money. When their collection system has run it’s course, they place the account for collection. This keeps their accounts receivable fresh and allows them to work a few accounts at a time rather than large batches. This saves time and speeds recovery because the agency gets to work before the trail gets cold.

## Who is International Collection Service?

- **Our Company**—ICS is a third generation business founded in 1951. We have grown steadily over these many years. Our growth has brought with it many improvements in systems, techniques and procedures for serving our clients. All of which have contributed to our continued success and prosperity.
- **Our People**—We recognize the importance of representing you. We must partner with you and be an extension of your own collection effort. Your public image and client relationship could be at risk. As credit specialists, we recognize this, so we continually strive to be the best.
- **Dignified Collections**—We emphasize a professional and ethical approach to the collection of your debts. A debtor’s human dignity must be preserved under all circumstances. We must, at the same time, adhere to the spirit and the letter of all laws and regulations.
- **Customized Collections**—Our collectors are trained to communicate in terms appropriate to each industry they serve. They understand the clients’ needs as well as the best way to respond to questions and requests. We use your language to get results. We make sure the collector is thoroughly familiar with your products and/or services.

**ICS** International  
Collection  
Service<sup>INC.</sup>

**Collection is our  
Middle Name.**

Visit us at:  
[www.icsdebt.com](http://www.icsdebt.com)  
Or email at  
[sales@icsdebt.com](mailto:sales@icsdebt.com)

## ICS Welcomes This Quarter’s New Clients

- Dr. Alberico Sessa
- Baywood Veterinary Hospital
- Alan Seifer, MD PA
- Brett A. Rosenberg, DDS, PA
- Palmetto Subacute
- David J. Siefferly, DDS
- Island Dentist
- Orthomed
- Bayfront Convenient Care Clinics
- Shapiro Family Dentistry
- Massage Therapy Training Institute
- Essential health massage Institute
- Seabreeze Medical Billing
- Barrington Nelson, MD
- Righard Under, MD
- Island River Pathology
- Trauma & Specialty Surgery Institute
- Ioannis J. Helidonas, DDS
- McGregor Boulevard Veterinary Clinic
- Orthodontists at Lakewood Ranch
- North Naples Physical Therapy
- Gulfstream Environmental Service
- Karen Tasman, MSN
- Breda Pest Management, Inc.
- Coastal Orthopedics & Sports Medicine
- LifeSpan Medicine, PA
- Ferguson, Hammock, & Boneclark Equine Hospital
- American Services, Inc.
- David Torres, MD
- Christie Latulippe, DMD
- Aquiles Mas, DMD
- Premier Pest Control Service, LLC
- Pro Pest Control, Inc.
- Contours Express, LLC
- Animal Health Clinic
- Myerlee Pharmacy
- Sleep Management Centers
- Hunter’s Creek Animal Hospital
- North Shore Animal Hospital
- Calusa Veterinary Center
- Retina & Macula Consultants
- Blake Veterinary Hospital
- Ridgemoor Family Dentistry
- Animal Welfare Society
- American’s Media Marketing
- BayCare Behavioral Health
- Beachwood Animal Hospital

**ICS** Welcomes This  
Quarter’s New Clients.  
Thank you for joining our team!

We look forward  
to returning much  
of your hard  
earned money!

