

DebtAlert® Collection Letters



Working Capital Optimized

Low Cost, Exceptional Results

Using a series of 3 letters, with each letter escalating the urgency for payment, DebtAlert® collection letters are a cost effective way of generating payments from early to moderate stage delinquent accounts. Voted by 92% of people interviewed to be the most powerful name in collection letters, DebtAlert demands the attention of the debtor and gets your notices paid!

FDCPA and State Law Compliant

The Fair Debt Collection Practice Act (FDCPA) contains strict laws regulating consumer collection practices, which are further complicated by the laws and requirements of each individual state. RMS, with over 165 years of experience in the collections industry, maintains full compliance with all of these frequently changing statutes and regulations. DebtAlert letters are regularly reviewed to ensure they include all information required by law and utilize the most effective and appropriate language as dictated by the FDCPA.



Optional Credit Reporting

RMS gives commercial creditors the choice of including, on the second and third letters in the series, a note warning the debtor they may be reported to a national credit reporting agency such as D&B an/or Experian. This notation shows debtors you are serious about settling their account and tests their intent to pay.

Easy-to-Use

RMS' technological advantages allow us to easily integrate with your systems for the simple and accurate transmission of data. As an RMS customer you will have 24/7 access, through our secure web site, to placing and controlling the use of letters on your delinquent accounts. Your address will appear in the window of the payment envelope to ensure payments are routed to your company directly.

Contact Us

For questions or should you have either multiple claim placements or large dollar value claims, please contact us directly at:

RMS
240 Emery Street - Bethlehem PA 18015
Tel: 866-205-9947
Email: rmsinfo@rmsna.com

www.rmsna.com

See letter details on the reverse side of this document.

DebtAlert® Collection Letters



Working Capital Optimized

1.

4036 Bracksville Rd
P.O. Box 539
Rockford, OH 44286

Receivable Management Services
The global collection company
RMS
Phone (888) 845-5882

September 30, 2006

RE: German Manufacturing
Amount \$999.99
RMSE# 00000000-00000000
Reference # 000000000000000000

John Q. Smith
123 Street Address
Suite 1078
City, State 9999-9999

Dear Customer:

Your payment has not been received by German Manufacturing and they have asked us to request that the account be made current.

Therefore, please send your check, for \$999.99, the full amount owed, directly to German Manufacturing. However, if you wish to dispute this account, please refer to the notice on the reverse side of this letter.

Receivable Management Services
The global collection company

2.

NOTICE: This account may be forwarded to the D&B and/or Experian credit databases.
Phone: (888) 845-5882

4036 Bracksville Rd
P.O. Box 539
Rockford, OH 44286

September 15, 2006

RE: German Manufacturing
Amount \$999.99
RMSE# 00000000-00000000
Reference # 000000000000000000

ABC Widget Company
123 Street Address
Suite 1078
City, State 9999-9999

Dear Customer:

This is a request on behalf of German Manufacturing for payment of this account.

If it is correct, we ask that you send your check directly to German Manufacturing for the amount owing. However, if you wish to dispute this account, please refer to the notice on the reverse side of this letter.

Receivable Management Services
The global collection company

Refer to Reference # in all communications.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

IMPORTANT: TO INSURE PROPER CREDIT, PLEASE RETURN THIS LOWER PORTION TOGETHER WITH YOUR REMITTANCE.

ABC Widget Company
123 Street Address
City, State 9999-9999

3.

DEBTALERT
This account may be forwarded to the D&B and/or Experian credit databases.

4036 Bracksville Rd
P.O. Box 539
Rockford, OH 44286

October 15, 2006

RE: German Manufacturing
Amount \$999.99
RMSE# 00000000-00000000
Reference # 000000000000000000

ABC Widget Company
123 Street Address
Suite 1078
City, State 9999-9999

Dear Customer:

You have been granted ample time to pay this account which remains considerably past due. Again, on behalf of German Manufacturing, we request your attention to this important matter.

Please send your check for \$999.99 directly to the creditor. However, if you wish to dispute this account, please refer to the notice on the reverse side of this letter.

This is our final notice on this account.

Receivable Management Services
The global collection company
RMS

Refer to Reference # in all communications.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

IMPORTANT: TO INSURE PROPER CREDIT, PLEASE RETURN THIS LOWER PORTION TOGETHER WITH YOUR REMITTANCE.

ABC Widget Company
123 Street Address
City, State 9999-9999

Amount \$999.99
RMSE# 00000000-00000000
Reference # 000000000000000000

German Manufacturing
P.O. BOX 112
Ayrton, State Zip Code

A Series of Letters Escalating Urgency

RMS DebtAlert® letters consist of a series of 3 letters that slowly, but firmly, escalate the need for payment. Features of the 3 versions include:

- Text written to maximize collection efforts while maintaining full compliance with the Fair Debt Collection Practice Act (FDCPA) and state laws governing collections for consumer accounts
- An RMS phone number for servicing debtor inquiries on payments, disputes, etc.
- A number assigned to your account for easy debtor identification when communicating with RMS
- The RMS Customer Service Center return address appearing in the envelope window of the mailing envelope to facilitate the processing of undeliverable mail
- Your address in the window of the return mail envelopes to ensure payments are routed directly to you to maximize cash flow
- An optional addition, beginning on the second in the series of commercial debtor letters, is the inclusion of a note at the top stating that this account may be forwarded to a national credit reporting agency such as D&B and/or Experian
- On the final series letter, DebtAlert is prominently shown at the top to grab the attention of the debtor and demonstrate the seriousness of this communication

Additionally, information you supply on individual billing items can be included to facilitate cash application of payments in companies where multiple transactions by a single account are the norm. Elements may include your unique code for identifying each item, the date each item was sent to your debtor, or the dollar amount of each item.