



SCOPE

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Training a Remote Workforce

Set your employees up for success by adapting your training to fit work-from-home conditions and issues. *By Tim Dressen*

As the COVID-19 pandemic took shape this spring, collection agencies across the country responded to local and state mandates, as well as federal safety recommendations, by closing or significantly reducing operations at their physical locations. Many scrambled to establish or increase their remote collection capabilities.

Employees who normally spent their days speaking with consumers from a buzzing collection floor found themselves turning kitchen tables and spare bedrooms into temporary workspaces.

In addition to ensuring employees had the capabilities to do their jobs from their home offices, companies also needed to adapt their training techniques to serve a remote workforce. The process of training employees shifted from in-person to virtual, and, in some cases, the content needed a facelift to address work-from-home conditions and issues.

As agencies continue to refine and adapt their day-to-day practices to accommodate employees who work remotely, establishing robust remote training capabilities is increasingly important.

LEVERAGE TECHNOLOGY

The rush to adapt to an expanding work-from-home environment arrived quickly with the onset of COVID-19. Agencies didn't have much time to plan how they would effectively train their workers. Relying on technology that was already in use and identifying additional tools that could quickly be implemented allowed for a fast training transition.

Advantage Financial Services, a 10-employee agency in Boise, Idaho, uses a collector training game called StackUp as one of its training tools. Because the game is web-based, it provides the same experience for employees working from home as it does in the office.

"We've had a couple collectors work from home and training is a huge challenge when they are not in the office," said Advantage Financial Services owner Carma Farrar. "StackUp is a wonderful game and has been very helpful."

TrueAccord, a San Francisco-based agency, responded to the inability to hold in-person classroom training for its employees by using well-established services designed specifically for remote communication and training.

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LETTER

IACC Updates from the Continuing President

By Tony Terry, IACC President

Hello everyone,

I hope all of you are well and continuing to manage the Coronavirus waters as best you can. Unfortunately, it has surged recently in many places and doesn't seem to be going away anytime soon.

As a reminder, the IACC continues to provide resources, guidance and advocacy efforts on behalf of our valued membership. Those resources can be found on the IACC home page at commercialcollector.com.

You may have heard the Pandemic has forced us to hold our 2021 annual conference virtually. We were able to keep the same dates, January 20th and 21st, as when we planned to meet in person in Clearwater Florida. The meetings committee has been hard at work putting together a virtual event which will be about 3 hours each day and provide continuing education credits for our agency members. Registration will be opening soon and provide more information. We hope you make plans to attend.

Many of you have renewed your IACC membership for 2020-2021 and we want to thank you for your continued support. For those of you who have not renewed yet, I

encourage you to do so and remain part of the IACC family. Recognizing this year has been challenging for many, your renewal fees can be split into two equal payments and any late fee is being waived but you need to act quickly. Please contact member services and they can assist you.

As we approach 2021, we are planning to hold our mid-year conference July 26th-28th at Caesars Palace in Las Vegas. We are hopeful, the Coronavirus will be under control and a vaccine will be available by then. Between now and then, we will monitor the environment in Las Vegas and the virus protocols the hotel has in place to protect our members in attendance.

Finally, I hope the upcoming holidays will provide a welcoming distraction to all the challenges each of us have faced in 2020. In the meantime, I want to thank the IACC Support Team, the Board of Directors and all of you who serve on our committees to serve our membership.

Warm wishes to you, your employees and families. Stay safe and I hope to see you soon!
Sincerely,

Tony Terry
IACC President

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Member News



BARR CREDIT ANNOUNCES RETIREMENT OF INDUSTRY GURU

Tucson, Ariz., Oct.29, 2020 – Lou Figueroa, author of CreditBytes and founder of Credit Decisions International (CDI), has retired from the credit industry after 42 years.

Figueroa's most recent venture was with BARR Credit Services, where he worked closely with CEO Randy Frazee and President Jim Bessenbacher

“Lou’s professional impact over the years has been significant,” Frazee said. “His CDI staff, his many readers, and his colleagues at BARR Credit are all very grateful for the benefit of his wisdom. He was a valued partner at BARR and we will miss him.”

Figueroa founded CDI in Chicago in 1985. It was the first collection agency to become certified by the Commercial Law League of America and the International Association of Commercial Collectors. BARR Credit Services acquired CDI in 2017.

“After 42 years, my time in the credit industry has come to an end,” Figueroa said. “It has been such a gratifying and exciting journey. I’m so extremely grateful for the many opportunities and people I have encountered during my career.”

*If you'd like to submit any member news or press releases to be published in the next issue of scope please email iacc@commercialcollector.com.

Rethinking Status Updates

by Thomas W. Hamilton

Rethinking Status Updates

I saw an informal industry poll recently asking how often their respondents want to be updated on a claim that has been forwarded for legal services. The options were: weekly, monthly, or “when something happens.” The choice getting the most votes was to be updated only when something happens. As someone who is often in the middle of this process, I thought it would be interesting to delve into this issue a bit more deeply.

This is not an Exact Science

While I believe the result of the poll expresses the broad strokes, in practice, I’ve found that this answer varies widely depending on the:

- Client requirements
- Size of the balance
- Nature of the dispute
- Stage in the collection and/or legal process



Generally speaking, if there is a known court date that is fairly far out on the calendar, then most clients have no issue waiting until that time for an update. That said, I get the feeling that some clients appreciate a regular update, even if there are no changes, just to let them know that the file is still receiving active attention.

A Proactive Approach is Best

The desire to stay informed on claims is understandable when clients, either directly or through an agency, want to ensure their business is not falling through the cracks. To accommodate this need, I believe the best practice is for firms and agencies to automate this process so that updates are going out when clients would like to receive them, without having to ask for them.

Automation does not only mean regular written/email reporting; more and more commonly, it can mean electronic portals for the clients to review the status of their files whenever they choose. These portals show the firm’s notes and latest efforts with the debtors and courts.

As preferences can differ from client to client and claim to claim, being able to modify how status updates are provided will not only provide more effective and personalized communication to all parties; it’s also part of providing total client satisfaction.

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“This exercise has taught me that you don’t have to go fancy with technology to be effective,” said TrueAccord Director of Operations Cassie Cox. “We use Google Hangouts and Google Classrooms for group activities and have also relied on Slack for ‘side-of-desk’ conversations that are so critical.”

Shortly after employees at Williams & Fudge Inc. in Rock Hill, S.C., began working remotely in March, the company implemented Microsoft Teams as its remote training platform.

“One of the best things we were able to do was use a platform where video and phone conferencing could be used for small group training, one-on-one training and full staff meetings,” said Greg Ruffino, director of training for Williams & Fudge. “Today, we are delivering the same amount of training and same courses at the same pace as before everyone was working from home.”

MAINTAIN NORMALCY

Routines provide comfort, and disrupting them decreases employee focus and productivity. Making the jump from working in the office to working from your home is a significant jolt to “business as usual.” Finding ways to fight the chaos helps employees continue to learn and work effectively.

“There are 101 different things we are all experiencing,” Ruffino said. “Anything we can do to bring a sense of normalcy, we should do.”

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IACC AFFINITY PARTNERS

The IACC Board and Affinity Committee have been working diligently on providing members additional benefits to their IACC membership through the Affinity Program. Each of these partners offers discounts exclusive to IACC members. For more information on a specific partner, visit the IACC website at www.commercialcollector.com.

If you have any questions about the Affinity Program, contact IACC at iacc@commercialcollector.com or (800) 859-9526. Please continue to watch your email for more Affinity partners!



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WHAT DOES THAT NORMALCY LOOK LIKE?

For training that employees normally complete from their desks in the office using a learning relationship management (LRM) system, very little has to change. Other than the need to access the LRM from their home offices, the training itself is identical.

For classroom training, you can create a virtual classroom using Teams, Zoom, Classrooms or similar platforms that allow participants to have a consistent experience without being in the same physical location. Having the ability to see and hear the trainer and other learners, ask questions and have discussions can mirror being in the office, even without a single, physical training room.

CUSTOMIZE CONTENT

In addition to adapting your training delivery methods, you'll also need to revise the content for your remote workforce.

Many aspects of training remain the same. The FDCPA is still the FDCPA, and collection methods haven't radically changed. However, the work-from-home environment introduces different security and privacy threats that should be addressed.

"We have a robust work-from-home policy that covers workstation requirements and procedures to ensure protection of personally identifiable information," Cox said. "We spent a couple hours walking through this information when first migrating employees to work from home, and we continue to reinforce it. We want agents to feel comfortable with how leadership is monitoring all policies and understand why it's important, so they don't feel it's unnecessarily intrusive."

"These training opportunities are not about the company generating more revenue, but rather helping our staff have more power,"

With the COVID-19 pandemic, collectors are encountering new and different questions, objections, stalls, disputes and hardships that require additional training resources. Williams & Fudge created a quick-access button in its collection software platform that serves as a one-stop-shop for such issues.

"It was useful to give staff quick points of reference, website links, bullet-point facts about the federal government pandemic response and stimulus checks, and scripted statements," Ruffino said. "It's important to arm your staff with the very information they need to deal with the changing collection landscape because, as we saw, the problems can change overnight."

Extra voluntary training focused on employee needs rather than collection and compliance needs can also be beneficial to maintaining an effective workforce amidst the disruption of working from home. Employees are encountering different challenges and stresses that can make focusing on work difficult.

Williams & Fudge recently developed a training session to address issues parents faced while schooling kids from home. A local high school teacher led the conversation, offering advice on time management and responding to questions about how parents can help build efficiencies for students.

"These training opportunities are not

about the company generating more revenue, but rather helping our staff have more power," Ruffino said. "A year ago, I never imagined hosting a class about how to home school your kids, but we're adapting to the times."

PROVIDE OPPORTUNITIES FOR INFORMAL LEARNING

One of the biggest challenges when transitioning to a virtual workforce is replacing the in-office discussions between employees.

"What I often notice after doing training in the office is that some collectors may be reserved and unlikely to ask questions in the session," Farrar said. "When they get back on the collection floor, they might be more comfortable talking amongst themselves without a manager involved. The interaction between employees is not there when they are working from home. They aren't hearing how another employee is handling the situation they've been struggling with."

Implementing a virtual mentorship program that pairs employees to cross-train and discuss their shared challenges can help alleviate the absence of informal office conversations. Scheduling team check-ins to exchange ideas also helps keep communication flowing.

"So much stuff happens during side-of-desk conversations," Cox said. "Losing those opportunities to pivot in your

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chair and have a quick conversation is tough. It's still possible to have the same discussions, but it takes a lot more effort upfront. I schedule daily, 15-minute huddles with our training team to talk about what we accomplished yesterday and goals for today. We look for opportunities to celebrate successes and connect every day."

BE DELIBERATE

Employees grapple with far more interruptions working from home than they do in the office. Family members asking questions, dogs barking and the urge to step outside for a few minutes because it's a nice day are very real distractions. Knowing that employees are likely to have difficulty focusing on long training sessions, you need to make every training interaction truly count.

"If I'm putting out good content to staff, it's my responsibility to keep it user-friendly, efficient and short while still making it effective," Ruffino said. "If employees are asked to view a three-minute video, no problem. They see that it's not going to be a 30-minute, soul-crushing lecture and, over time, get conditioned to see how quick and helpful it is. They'll complete it right away."

Before working from home expanded, agencies may have had one primary training model: instructor-led, classroom training for everything. That doesn't work with a remote workforce.

"Investing time and being deliberate about remote best practices is critical," Cox said. "Being able to package training in an online format that is conducive to learning quickly is our biggest focus. It's important to assess the right delivery method and modality for training and leaning into that based on the learning objectives. We consider all of the different types of job aids and communication available and push ourselves to use the best option to get the information into the hands of our employees."

INCLUDE ASSESSMENTS

You'll want to make sure employees are absorbing the lessons. When teaching in a physical classroom setting, instructors can often judge how well students are "getting it" based on their physical and vocal responses. Some of those cues get lost online, even in a virtual classroom where participants are visible. As such, testing takes on a more critical role in a remote environment than it would in the office.

For instance, the StackUp game used by Advantage Financial Services evaluates whether employees grasp the content, which covers standard compliance and collection practices as well as customized questions supplied by the agency.



"I get a report showing how our employees do compared to other companies, and I can see what things our collectors need to work on," Farrar said. "I can then work with them during reviews on the specific areas where they are falling behind."

For other types of training, incorporating quiz questions throughout or at the end of each module ensures employees are paying attention.

"In the classroom, we've relied more on trainers to assess collector readiness through observation and interaction," Cox said. "Now that we're in an environment without shoulder-tap check-ins, we've built out a lot more assessments with tests to ensure effective transfer of knowledge through roleplays and simulations. We're able to validate they can execute on theoretical content."

Anticipate Speedbumps

Upending any routine and shifting to new methods come with challenges. The move to remote training is no exception.

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MEMBER REPORT

For more information on the IACC Certified Commercial Collector Program, visit the IACC website at <https://www.commercialcollector.com> and click on "Members" then on "Collector Certification."

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27 Best Practices For Managing Remote Teams In 2020

By: Ben Aston, reprinted from peoplemanagingpeople.com with permission.

The reality that the Coronavirus (Covid-19) pandemic is changing the idea of work can no longer be disputed. By the end of March 2020, over 100 countries had instituted some form of lockdown, confining millions of people to their homes and forcing many companies to ask their employees to work remotely.

Even though Covid-19 has added to the number of people working remotely, the World Economic Forum reports that an estimated 7% of employees in the US already had the option to work from home before the pandemic arrived. This implies that the virus may have given a boost to a trend that was already moving in the direction of remote work.

Figures from the US Bureau of Labor Statistics show that 23.8% of full-time employees worked an average of 3.40 hours at home per day in 2019 (Source).

Those who may dismiss the move towards remote work experienced during Covid-19 as a passing fad probably have not seen the numbers. The research and consulting service, Global Workplace Analytics, reports that “surveys showed 80% of employees want to work from home at least some of the time.” The same organization estimates that, by the end of 2021, up to 30% of the global workforce will be working from home several days a week.

For those managers who suddenly find themselves responsible for supervising remote employees, this may feel like being thrown into the deep end. Indeed, managing virtual teams is something that needs to be done in a specific way. This implies that, as a manager, you will not just continue with business as usual.

We have put together 27 tips for successfully managing remote teams to help managers sail across a new normal.

THE CHALLENGES OF MANAGING REMOTE TEAMS

With more employees working remotely, the job of the manager is also evolving. Managers are left wondering how they are supposed to manage people they rarely see in person. This presents new challenges that managers have to deal with; hence, the tips we present in this article.

To understand the 27 tips in this article, let's start by looking at some of the problems they seek to solve.

Failing to Differentiate Between Remote Work and Traditional Work

Several elements make remote work different from the traditional work structure. Thus, remote work requires different skills from those needed in the typical work arrangement. For instance, remote work calls for better time management, the ability to follow written procedures, and the knack to communicate using information and telecommunication technologies effectively.

Both the employees and the manager may not have remote work experience and assume that the rules that applied in the office can be taken as they are and transferred to the remote environment.

The differences between remote work and typical work imply that managers may need to start looking at how to hire employees effectively and how they onboard them. If this is not taken into account, managers may find themselves with employees who would be great in the co-location environment, but struggle in a remote setting.

Lack of Clear Expectations

As a manager, it would be a mistake to think that since people already know what they should do in the office, it should be clear to them what is expected when working remotely. Thus, it is vital to ensure that everybody clearly knows what is expected. For instance, you may want to look at issues like when team members are expected to respond to communication, or when they should attend virtual meetings.

Lack of Communication

When employees come to the office in the morning, it's easy to discuss ideas with them when you meet at the cafeteria or wait for a meeting to start. However, when they work remotely, it's easy to neglect such engagement. Thus, managers of remote employees need to consider how they will use different forms of communication to replace the face-to-face interaction at the office.

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Even though it may be exciting in the beginning, remote workers may feel isolated and lonely. If the manager has not devised methods on how to deal with this, it could become debilitating.

A study published by the Harvard Business Review concluded that “remote workers feel shunned and left out.” If not appropriately managed, isolation and loneliness could become the basis for physiological and physical health challenges.

Lack of Trust

The fact that employees are part of your team means that you trust them. If there are employees that you do not trust, then it may mean that your hiring systems need to be improved. Treating employees who work remotely as if all they wanted was to earn company money for doing nothing, has a negative impact on collaboration and engagement.

Low Productivity

While it is essential to treat remote employees with trust, it cannot be disputed that some employees were just never created for remote work. Such employees may find it challenging for them to work without someone watching over them. Therefore, a manager who believes that there is no need to track the time and progress of remote employees may discover that productivity suffers.

The challenges discussed above do not provide an exhaustive list. However, they show that the manager of remote employees needs to be clear about the challenges they may meet. They also show that when employees move to remote work, it cannot just be business as usual. Policies have to be looked at again.

To view the whole article and full 27 Best Practice Points visit, <https://peoplemanagingpeople.com/general/tips-managing-remote-teams/>

Call for IACC 2021 Award Nominations

Do you know someone that deserves to be recognized?

Leadership has always been important and now more than ever after a year like 2020. IACC presents two awards at our annual conference in January, which will be held virtually this year.

See below for past recipients and access award details and nomination information [here](#).



Leadership and Distinguished Service Award

[Nomination Form](#)

Past Recipients

- 2020 - Albert Knowles
- 2020 - David Franklin
- 2019 - Greg Cohen

Emerging Leader Agency & Associate Award

[Nomination Form](#)

Past Recipients

- 2020 - Bill Peterson
- 2019 - Valerie Ingold

Thanks to IACC Sustaining Members!

IACC is pleased to recognize its sustaining members for the 2020-2021 membership year. Sustaining members take it upon themselves to contribute an additional amount of money during the membership year in support of the IACC. For more information on how your company can become a sustaining member of IACC, please email IACC at iacc@commercialcollector.com or call (952) 925-0760.

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The most immediate and time-consuming speedbumps are the inevitable technical issues. Whether employees are using different systems or are simply at the mercy of an inconsistent Wi-Fi signal, technical difficulties will occur.

“Employees’ home networks don’t always work as well as they should,” Farrar said. “They might be able to connect sometimes, but we’re in a rural area that doesn’t have the best digital infrastructure. Sometimes they simply can’t connect, or family members are using up their bandwidth. That’s been a

big challenge.”

Supplying company-issued equipment can help alleviate some technical challenges—or at least diagnose and solve the problems. But even if all employees are on identical systems, it’s important to accept that there will be technical issues. You’ll just have to commit to working through them.

“Technology issues, where a webcam or mic is not working, are very frustrating,” Ruffino said. “Those challenges diminish over time. It’s easy

to say it’s inconvenient, and you don’t want to spend time helping someone get their microphone to work, but you have to work through those pain points. It’s easy to ignore or avoid that pain by doing nothing, but disregarding the need for training right now would be a major mistake for any collection agency.”

-Tim Dressen is a communications consultant and former editor of Collector magazine. Reprinted with permission from Collector Magazine

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IACC Emerging Professional Spotlight Interview

Angela Olson of BARR Credit - presented by the Emerging Leader Committee



At the IACC's Annual Convention in Miami in January, the Emerging Leaders committee led by Bill Peterson felt it was important to introduce you all to many of the emerging leaders in our association. Vibrant and full of energy and can do attitude, these folks are shining in many different ways throughout our industry. Gary and Matt sat down with one such leader, Angela Olson of BARR Credit.

Gary: Angela - Thanks for taking time to visit with Matt & I.

Angela: Sure, no problem.

Gary: So, we'll start off with a softball question. For those who don't know you, tell us a little bit about yourself.

Angela: My name is Angela Olson. I am 30 years old and a native Tucsonian. I currently live in Kansas City, my heart and home are in Tucson, Arizona. I graduated from Catalina Foothills High School and did undergraduate work at Pima Community College. I've also lived in Minnesota for several years and Los Angeles.

Matt: Amazing. Big Fan of Tucson and I've always wanted to visit Kansas City. I'm wondering Angela, who have been your strongest influences in your life?

Angela: My mom is hands down is the one person who has made the most significant positive difference in my life. Of course, she was a great mom, but she was so vital in ways that go above and beyond just being my mom. My mom is has become my best friend. I have experienced some ups and downs in life and my mom has always been there. Sometimes she is my greatest cheerleader and sometimes my harshest critic. However, she is always challenging me to do my best and be more than I think I can.

Matt: Your mom sounds amazing. What do you like to do in your spare time? Any hobbies or interest?

Angela: I love film, television, and theatre shows. I love all kinds of mystery and suspense. I love board games. I am competitive, so I like player games and the social aspect of playing games with others.

Gary: Board games are fun. So you've been in the collections industry for 5 years now, how did you end up doing collections?

Angela: I moved back home to Tucson five years ago and was looking for a temporary job. Anderson, Randall, and Richards had an immediate need for administrative support. A few weeks later there was a temporary need in their Kansas City office, and I was the only one willing to move. I moved and became immersed in the company. From there, I quickly became involved in the different parts of the organization. In 18 months, I was promoted to management. I'm now Director of Business Development and Client Relations. In my current role, I work with our clients

managing our first-party collections, credit groups, and our marketing department.

Gary: Sounds like a risk that paid off. What would you say are 5 words that describe how you rose to the top?

Angela:

1. Tenacious
2. Solution Driven
3. Socializer
4. Adaptive
5. Creative

Matt: I love that you chose adaptive and creative as words that describe you. Tell me – with the Pandemic, how have you and Barr been adaptive and creative in response to the challenges we faced?

Angela: The pandemic has forced us move and adapt to make the transitions that came with it. Within a week, our entire staff was working remotely, something that would not have happened without the pandemic. Many of our employees prefer working from home and are more productive, and now we have the flexibility to support the.

Watching the team at BARR Credit Services become more fluid, creative, and open to the possibilities was amazing. We are more willing to eagerly try new concepts and think outside the box to try new things to support our clients. Everyone joined as a team to overcome the adversity of the pandemic. What we have been able to do, and how we have been able to help, our clients during the pandemic has been one the best things I have been a part of.

Gary: Wow, Angela. Good things to take away. Looking at the future, what's your take on where you see Barr in 5 years as compared to where it is now?

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Applied Innovation™

ClientAccessWeb™

ClientAccessWeb is Applied Innovation's flagship software solution, automating workflow between agencies and their clients. Communicate with clients via secure messaging, receive placements with customizable templates, and provide clients with interactive account inquiry screens and on demand reporting tools. Streamline your business and turn those prospects into clients by implementing ClientAccessWeb.

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Angela: In the next five years, my goal for BARR Credit Services is to continue to grow at a rate that will allow us to double our volume. I see BARR continuing to expand our additional service departments and being able to support our clients in even more ways.

Gary: Any changes on the horizon in terms of things like technology (both in terms of your business and our industry more generally)?

Angela: Over the last 20 years, technology has allowed us to grow into areas we could only dream possible. I predict we will continue to grow in efficiency and effectiveness through the adaptation of new technology. Ten years ago, voice recognition was in its infancy. Today it is mainstream. Today artificial intelligence, large data sets, and quantum computing are in their infancies. There are tremendous opportunities for BARR Credit Services to adopt emerging

technologies and expand new service offerings.

Matt: Everytime I hear AI mentioned in collection work, I can't help but sing: Domo arigato misuta Robotto. (Insert Robot Emoji) But seriously, AI, automation, data sets, I don't think people realize what all is involved in collection work. What do you wish other people knew about collections?

Angela: I wish the people knew that the collections industry is more sophisticated than getting someone to pay their bills. We work with our clients on services outside of collections to help them manage their A/R, educational tools, connect with their industry, and hopefully avoid 3rd party collections. Then we provide a valuable service to both the debtor and the creditor. The debtor can get out of debt and, in many cases, can see the light at the end of the tunnel. The creditor can confidently

extend credit without the fear of never getting paid.

Gary: This has been great. Thank you Angela. We've enjoyed talking with you.

Matt: Yes, absolutely. Thank you so much. Any parting thoughts?

Angela: Working with our clients and helping them is hands down what I enjoy the most. I work with a great group of people and have developed amazing relationships throughout this industry. Thanks for taking the time to visit with me.

If you'd would like to nominate someone for the Emerging Leader Spotlight Interview please email, iacc@commercialcollector.com, with your nomination!

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