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CREDIT LINE

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PRESIDENTS MESSAGE

Welcome to the inauguration of the CCG Credit Line. Through the Credit Line we will provide updated and valuable information about laws affecting the commercial credit community as well as insightful tips and information to help our clients in the recovery of their claims. We hope to make your experience with CCG effective and profitable. Thank you,
Robert N. Merette
CCG CREDIT LINE FOR COMMERCIAL CREDIT PROFESSIONALS... Since our inception in 1989, we have strived to provide the most effective customer and collection services program in the country. Our success in large part is due to the credit / collection information we provide to our clients. We anticipate the information in the CREDIT LINE will assist in making credit decisions easier. **VISIT OUR WEB SITE...** We have a web site to meet the needs of our clients. Visit www.ccg2.com to easily place claims, report payments, review rates and general agency information. If you prefer submitting claims by fax or mail, simply download a claim form.
CLIENTS BENEFIT FROM OUTSIDE FIELD INVESTIGATION
We provide licensed and bonded field investigators who will visit the debtor



personally if contact is unavailable by any other means. Our investigators are also used to develop assets information prior to litigation
WHEN IS IT TIME TO PLACE AN ACCOUNT FOR COLLECTION?
Each industry and/or credit professional has a different philosophy. We recommend placement between 90 to 120 days past due. This is the optimal time to place an account for collection because it allows the creditor sufficient time to identify and resolve disputes, work out payment arrangements and prepare the claim for placement. It will also enhance the probability for recovery.
BEFORE YOU CHOOSE AN AGENCY.... Make sure the agency is certified by the Commercial Collection Agency Association. There are approximately 100 commercial agencies in the country that have earned the Certificate of Compliance of the Commercial Law League of America. We have been recognized as an agency with one of the highest standards of excellence in the collection industry. Few agencies achieve this level of integrity and service. This certificate assures clients that we comply with all federal, state and local debt collection practices and laws while keeping abreast of legislation as it shapes and governs our industry.



JURISDICTION / VENUE SELECTION IN A

WRITTEN AGREEMENT

Where is proper venue? In December 2003, The California Court of Appeal, 6th District ruled, "Venue selection clauses were not valid or binding and are contrary to public policy" Alexander v. Superior Court of Santa Clara (2003). Proper venue is always in the defendant's jurisdiction. If such a clause exists in the credit application consider removing it since it is rare the court will allow predetermined venue in clients jurisdiction.
ADDING COLLECTION FEES TO THE ORIGINAL DEBT. A collection agency can be sued for unfair business practices for adding their fee to a collection lawsuit. There has been dissent from judges that the "collection fee" is an agreed term of the contract. The courts have consistently viewed the fee as an agreement between the creditor and the collection agency, not an agreement between the debtor and creditor.

For further information or questions Call toll free 800-743-0645 or E-mail us at: info.ccg2.com