



Management Services Incorporated
Professional Collections & Recoveries Management



T 800-828-1110
F 215-633-9094
www.ncbi.com

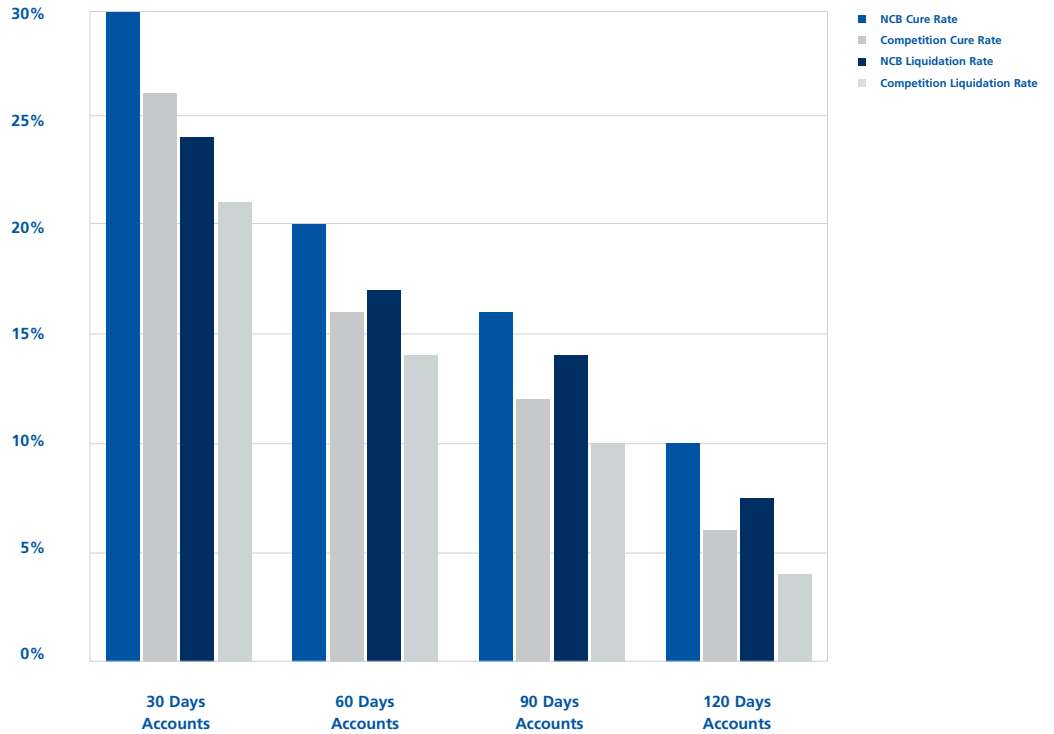
3325 Street Road
4 Greenwood Square
Suite 220
Bensalem, PA 19020

EARLY OUT AND CURE PROGRAMS

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- Specialized collection group that focuses on the rehabilitation of delinquent consumers.
- Our programs are designed to assist in-house dunning efforts in the collection of delinquent accounts prior to charge off.
- Acceleration of cash flow and reduction of Loss Reserves.

PRE-CHARGE OFF



EARLY OUT AND CURE PROGRAMS

Our Goal is to cure accounts that are 30 days or more past due or to liquidate the entire balance.

Many times, good standing customers that have fallen behind on their payments may simply be encountering some extenuating circumstances. This is where NCB can help many clients. We approach each of your delinquent customers with a courteous and open interest in the issues regarding their late payments, gathering information, and offering a plan of action to resolve the debt to our client's satisfaction.

Client satisfaction is our goal... performance is our method.

For further information on NCB and their services call **1-800-828-1110** or visit www.ncbi.com