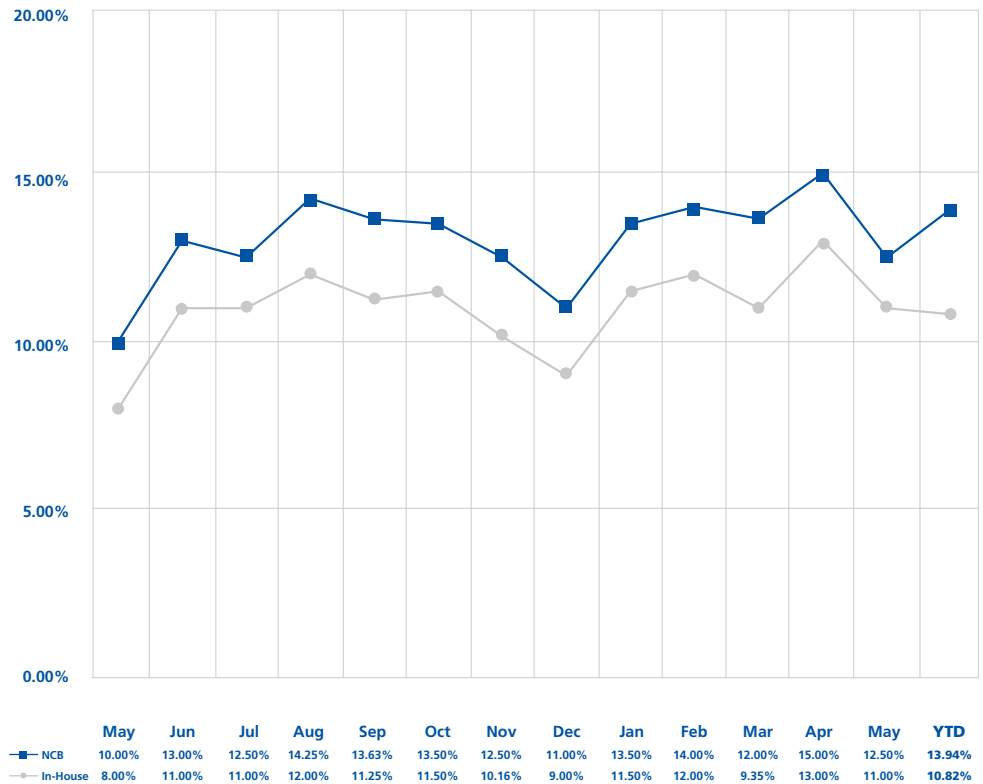


ROLL RATE IMPROVEMENT

- A staff specifically trained at reducing the percentage of accounts that roll from each delinquency stage.
- Increasing your liquidation and cure rates while reducing expense per dollar collected.
- A reduction in your charge off percentage.



ROLL RATE IMPROVEMENT

NCB's goal is to prevent accounts from rolling into the next delinquency stage. We understand that most financial institutions must allocate various cash reserves as accounts roll to charge off. By utilizing solid collection procedures and our dedicated staff, NCB can turn your delinquent receivables into a new and ongoing source of increased revenue.

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