

What to Do

When You Receive a Collection Notice



1. Don't get angry

Your account came to us from someone who values your business. However, just as you depend on an income to pay for groceries, rent and other necessities, those who extend credit must have payment for their goods and services in order to pay their bills and remain in business.

Now, your account is past due. It is time to find a solution.

2. Contact us

If you believe you do not owe this bill or have questions about this bill please let us know in writing. This will allow us to provide a response to the issues you raise. If you do owe the bill, let us know when payment can be expected, and if you are unable to pay it in full, tell us why. Whatever the reasons were for your past payment problems, to get this matter resolved you should contact us.

Please read any notices or letters that we send to you carefully. They contain important information about your rights.

3. Let us help

While collecting past due accounts is our business, helping people solve their financial problems is our commitment. People on our staff are experienced in credit and collections and are able to assist you if you let them.

If your account is listed with a collection service that reports to a credit bureau, this could prevent you from obtaining credit when you need it in the future.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.



We hope the ideas in this brochure will help you, and that you'll accept our offer of assistance in resolving this debt.

Remember, you can depend on our cooperation.

Nearly everyone we collect from intends to keep their payment promises when they purchase an item or service. They sincerely wish to pay their bill, but for a variety of reasons they are unable to do so.

Working with a collection agency need not be an unpleasant experience. Assistance from collection specialists, plus determination and self control have brought many people out of serious financial situations.

After being contacted by our office, following these three suggestions may help you pay your debt.

Provided by a member of:



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