

NCInc.

Northwest Collectors Inc.

Receivable Management & Recovery



800-635-8943 FAX 866-259-8269

WWW.NORTHWESTCOLLECTORS.COM

WWW.EPAYMYACCOUNT.COM

October 3, 2018

Peter Pilafas
Deputy Fire Chief
Oak Park Fire Department
100 N. Euclid Avenue
Oak Park, IL

Dear Deputy Chief Pilafas:

Thank you for your interest in Northwest Collectors Inc. NCI is a full-service collection agency centrally located in Northwest Suburban Rolling Meadows, Illinois. One of the many benefits of our service is that NCI is a reporting member of TransUnion, Equifax and Experian, which are the major credit reference organizations in the United States.

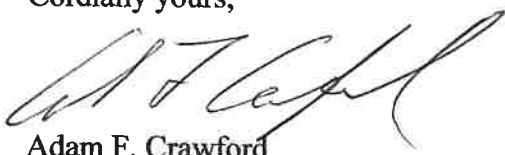
As a member, NCI possesses the unique ability to report all unpaid account balances directly to the credit bureaus. This provides NCI with strong leverage because the debtor may no longer be able to qualify for mortgages, auto loans, credit cards, etc. until your bill is paid. This persuasiveness is equally effective when collecting small account balances as well as large. Our affiliation with TransUnion, Equifax and Experian also provides our collectors with valuable address and employment information which makes it easier to locate debtors who have moved without leaving a forwarding address.

There are no set-up costs, coupons to purchase or any other hidden charges to use our service. Our only fees are contingent upon our successful collections. We charge a contingent fee of 10% on all monies collected within the first ten calendar days of placement and 30% thereafter. Accounts requiring forwarding to an attorney, an out-of-town American Collectors Association forwarding agent or over one year from the last date of service or last payment date will also only require fee of 30%. All other costs, including court and attorney's fees, are paid by NCI!

Enclosed please find some literature outlining NCI as well as some self addressed, postage paid envelopes to refer accounts to NCI for collection (if applicable). Please use whatever method (Andres Medical Billing, computer printouts, ledger cards, diskettes, patient registrations forms, etc...) that you find convenient to forward the pertinent information to our office.

Thank you for the opportunity to present The 10-30 Plan. Should you have any questions, please do not hesitate to contact me at (800)635-8943.

Cordially yours;



Adam F. Crawford

Northwest Collectors Inc.

THE 10-30 PLAN

The 10-30 Plan is an innovation of Northwest Collectors Inc. designed exclusively for the Ambulance Service Provider. This plan offers ambulance service providers an efficient, cost-effective program for the control and recovery of receivables. It also provides for timely treatment and placement, higher recovery and lower collection costs.

This is achieved by placing all accounts in NCI's full-service collection program with a 10% contingent fee for the first ten days on any monies paid to our office or directly to your office. Collection continues on unpaid balances with a contingent fee of 30%. Accounts requiring forwarding to an attorney, an American Collectors Association forwarding network member, or over one year since the last service or payment date will require a fee of 30%. Northwest Collectors Inc. pays any additional costs including court costs and attorneys fees.

Northwest Collectors Inc. is a licensed and bonded collection service headquartered in Northwest Suburban Rolling Meadows, Illinois. NCI has been providing a full-service collection program to the credit community since 1970.

NCI...A Full-Service Agency.

- Professional treatment of every account by experienced telephone collectors
- Predictive dialer and Interactive voice response module
- 24/7 online payment processing at www.EPAYMYACCOUNT.com
- Worldwide representation through membership in the American Collectors Association
- Monthly computerized remittance and statistical analysis reports programmed to your requirements
- Third party payment processing
- NSF check recovery services available with all costs being the patient's responsibility
- File Transfer Protocol for conversions, reports and referrals

NCI is well attuned to the needs and demands of the credit community. Dedicated to providing a complete collection package, maximum net return at reasonable fees, without violating the rights and privileges of the patient, makes NCI your logical choice!

Better Business Bureau Review

May 1, 2018

THIS BUSINESS IS NOT BBB ACCREDITED.

Northwest Collectors Inc.

Phone: (847) 255-8300 Fax: (847) 255-9651 3601 Algonquin Rd # 232, Rolling Meadows, IL 60008



On a scale of A+ to F

BBB Accreditation

This business is not BBB accredited. Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets [BBB accreditation standards](#), which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

Reason for Rating

BBB rating is based on 13 factors.

Factors that *raised* the rating for Northwest Collectors Inc. include:

- Length of time business has been operating
- Complaint volume filed with BBB for business of this size
- Response to 18 complaint(s) filed against business
- Resolution of complaint(s) filed against business

BBB file opened: October 18, 1990 Business started: 04/10/1970 Business started locally: 04/10/1970

Type of Entity Corporation

Business Management

Mr. Adam Crawford, President Mr. Lawrence Mason, Manager

COLLECTION PROGRAM

Collection Philosophy

On all accounts referred to NCI for collection we attempt to secure payment in full. We attempt to create a sense of urgency so that these accounts, which may have been put to the side by the patient, now become a priority.

Compliance With Regulations

All of our collection procedures and letters, whether directed to the responsible party or to a third party, are in accordance with the Illinois Department of Professional Regulation (Who licenses NCI), the Illinois Collection Agency Act and the Federal Trade Commission (Who enforce the Fair Debt Collection Practices Act).

Installment Programs

We realize that bills are sometimes unexpected. Many patients are unprepared, have had a financial setback or some other unforeseen problem has delayed payment. It is our policy when we find that payment in full is not possible, to arrange reasonable payment programs.

At NCI, reasonable means that a first attempt should be made to obtain funds from other sources such as insurance policies, credit cards, banks, credit unions, or friends and relatives. We communicate that our clients are not in the credit granting business and that every effort to make payment in full should be exhausted before any partial payment arrangements are considered.

Reasonable also means what can realistically be paid, not what is necessarily convenient for the debtor.

System Design

Our collection system is designed so that you can be assured that all of the steps outlined in our collection program are taken. Our initial collection letters are mailed within forty eight hours after we have received your accounts and telephone calls begin within twenty four hours. This same system can also prevent action being taken that you may feel is not in your best interest, such as legal activity and credit bureau notification. These are just two examples of how our system can be tailored to meet individual clients' needs.

As members of the American Collectors Association and the Illinois Collectors Association, our entire staff is continually educated in order to stay abreast of the collection industry and the forces that control it.

THE TECHNOLOGY OF **NCI** Inc.

Proprietary Collection & Reporting Systems

Interactive Voice Response System by INFORMATION ACCESS TECHNOLOGY

Predictive Dialer System by INFORMATION ACCESS TECHNOLOGY-CTCenter

Secure Document Scanning & Retention by CANON IMAGE SOLUTIONS
ImageMaster

Digital Lan Fax Servers by Canon image RUNNER 3100 COLOR

www.ComprehensiveRecoverySolutions 24/7 Exclusive Client Communication Website

www.Epaymyaccount.com 24/7 ONLINE PAYMENT BY CHECK AND MAJOR CREDIT CARD

Online Credit bureau reporting, maintenance & skip tracing

TransUnion **EQUIFAX** experian Accurant **E-OSCAR-WEB** NCOAsource

Digital Communications System by COMDIAL - **PRI Tier 1 Service**
Toll Free inbound calls and fax for both clients and debtors.

Custom Laser Printing by IMMEDIATE MAILING SYSTEMS

www.NorthwestCollectors.com

800-635-8943

866-259-8269 Fax

TECHNOLOGY CONTINUED...

NCI's proprietary collection database is built on a platform provided by Rbase Technologies Inc. Our capabilities include custom reporting, timely follow up on promises to pay and automated skip-tracing. NCI is a monthly data furnisher to three major national credit bureaus: Transunion, Equifax and Experian. All accounts that are unpaid after the first 30 days of the collection cycle are reported to the bureaus for 7 years as prescribed by the Fair Credit Reporting Act.

NCI also integrates two telephony applications with it's collection program beyond collectors merely dialing debtors for payment. Available telephone numbers are attempted within 48 hours of referral. Acquired numbers are called the next business day.

Our Predictive Dialing System allows callees to be immediately connected to our collection staff to discuss their debts thus eliminating the need for manual dialing.

Our Interactive Voice Response Module makes our call blending program fast, efficient and flexible in that it makes calls from 8:00 am to 8:55 pm seven days per week allowing debtors to make payments over the phone with their checks or credit cards without having to speak with a collection representative. Debtors can also pay by Visa, MC, Discover, American Express & personal check on our exclusive website: www.epaymyaccount.com. Payments may also be made in person in our secure and professional suites located in Northwest Suburban Rolling Meadows, Illinois. Our telephony campaigns attempt home telephone numbers and job numbers are called personally by members of our staff. As of October 3, 2018 our systems are calling debtors who were referred as far back as January 1, 2017 and who owe as little as \$50.00.

In addition to aggressive calling campaigns NCI utilizes the United States Postal System to send out a series of notices to every debtor that is referred for collection. All of our notices and collection activity comply with the Fair Debt Collection Practices Act and the Illinois Collection Agency Act. Our notices are transmitted over a secure File Transfer Protocol site to Immediate Mailing Services in Liverpool, NY with toll free telephone and fax numbers and a self-addressed return envelope for payments and correspondence.

In conjunction with CIO Landing Inc., a Microsoft Gold Certified Partner, NCI continually monitors our network with infrastructure services to prevent intrusion detection, spyware and spam. NCI also has a disaster recovery plan that includes off-site space, redundant file services and workstations, and both on and off-site backups in Illinois, Philadelphia and Maryland that are appended every fifteen minutes.

The pages that follow include a sample of NCI's Remittance report, Consolidated Performance Report and samples of our notices. Please note that these are our standard letters and a multitude of other letters are available to the collection staff (ie. Broken promise letters, paid in full receipts, validation cover letters, insurance claim forms, cancellation letters, etc.):

This is a sample of NCI's Remittance Report which
is distributed monthly along with our Collection Activity Report

3592

Client Name

Address

City, State, Zip

THIS REPORT REFLECTS THE PERIOD BEGINNING 3/1/2017 THROUGH 3/31/2017

DATE	DEBTOR'S NAME	ACCOUNT	DATE	FINAL	PAID	NCI	PAID	RATE	UNPAID	PAY	DUE US	DUE US
PAID		NUMBER	REFERRED	BILL DATE			CLIENT		BALANCE	CODE	PAID NCI	PAID CLIENT
3/31/2017	DEBTOR, JOE	3425	6/1/2015	3/1/2015	\$1,000.00			0.30		CK	\$300.00	
3/28/2017	JONES, BILL	7545	6/4/2016	3/4/2016	\$50.00			0.30	\$650.00	MO	\$15.00	
3/1/2017	SMITH, MARY	9987	12/31/2016	6/17/2016	\$400.00			0.30		VS	\$120.00	
3/4/2017	DOE, JOHN	5457	1/3/2017	9/30/2016	\$200.00			0.30	\$713.00	MC	\$60.00	
3/5/2017	DOE, JANE	8642	2/1/2017	11/15/2016	\$800.00			0.10		EP	\$80.00	
3/17/2017	SUSAN CARTER	9986	3/1/2017	5/31/2016	\$1,500.00			0.30		MO	\$450.00	
3/16/2017	CAMPBELL, PAUL	10045	1/7/2014	11/2/2016			\$200.00	0.30				\$60.00
3/18/2017	WILLIAMS, PAUL	9234	7/5/2015	4/27/2015			\$25.00	0.30	\$325.00			\$7.50
TOTALS					\$3,950.00		\$225.00				\$1,025.00	\$67.50

TOTAL COLLECTIONS: \$4,175.00

TOTAL COMMISSIONS: \$1,092.50

OUR CHECK IS ENCLOSED IN THE AMOUNT OF \$2,857.50 PLEASE REMIT: \$0.00

CONSOLIDATED PERFORMANCE REPORT

PERIOD	NUMBER OF ACCOUNTS PLACED	DOLLAR AMOUNT PLACED	CANCELS		NET LISTINGS	COLLECTIONS		PCT TO DATE	ACCOUNTS PIF	COMMISSIONS		ACTIVE	
			NUMBER	AMOUNT		AMOUNT THIS MONTH	AMOUNT TO DATE			TO DATE	FEE		NUMBER
PREV YEARS													
2015	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Jan-16	(1)	NUMBER OF ACCOUNTS PLACED DURING MONTH OR YEAR(S)											
Feb-16	(2)	TOTAL GROSS DOLLAR AMOUNT PLACED DURING MONTH OR YEAR(S)											
Mar-16	(3)	NUMBER OF ACCOUNTS CANCELED BY CLIENT AND BANKRUPTCIES											
Apr-16	(4)	TOTAL DOLLAR AMOUNT OF CANCELED AND/OR BANKRUPT ACCOUNTS											
May-16	(5)	NET DOLLAR AMOUNT OF PLACEMENTS											
Jun-16	(6)	CURRENT MONTHLY DOLLAR AMOUNT COLLECTED AND CREDITED TO THE PERIOD IN WHICH THEY WERE PLACED FOR COLLECTION											
Jul-16	(7)	COLLECTIONS TO DATE											
Aug-16	(8)	RECOVERY RATE											
Sep-16	(9)	NUMBER OF ACCOUNTS PAID IN FULL TO DATE											
Oct-16	(10)	DOLLAR AMOUNT OF COMMISSIONS PAID TO DATE											
Nov-16	(11)	COMMISSION RATE											
Dec-16	(12)	NUMBER OF ACCOUNTS IN INVENTORY											
	(13)	DOLLAR AMOUNT OF ACCOUNTS IN INVENTORY											
YEAR 2016 TO DATE													
12 MONTH TOTALS													
TOTALS													

3601 Algonquin Road, Suite 232
Rolling Meadows, IL 60008
RETURN SERVICE REQUESTED

Service: RADIOLOGICAL PHYSICIANS, LTD.	Acct #: 123456	Balance: \$105.00			
IF PAYING BY VISA, MASTERCARD, OR DISCOVER, PLEASE FILL OUT BELOW					
<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Card #:		3-Digit CCV:			
Expiration Date:		/		Payment Amt: \$	
Print Name					
Signature					

JOHN Q SAMPLE
123 ANY ST
ANYTOWN US 12345-6789

RETURN IN PROVIDED ENVELOPE TO:

NORTHWEST COLLECTORS INC
3601 ALGONQUIN ROAD, SUITE 232
ROLLING MEADOWS IL 60008

IMS00248-001

Toll-Free: 877-297-7246, Ext 214 or pay online: www.epaymyaccount.com

✂ IMPORTANT: TO RECEIVE PROPER CREDIT BE SURE TO ENCLOSE THIS PORTION WITH YOUR PAYMENT IN FULL ✂



NCI_{nc.}
NORTHWEST COLLECTORS INC.

3601 Algonquin Road, Suite 232
Rolling Meadows, IL 60008
Toll-Free Telephone: 877-297-7246, Ext 214
Toll-Free Fax: 866-259-8269
Office Hours: Mon-Fri 8:30am - 5:00 pm CST

August 15, 2016

JOHN Q SAMPLE
123 ANY ST
ANYTOWN US 12345-6789

Services Rendered By: RADIOLOGICAL PHYSICIANS, LTD.

Balance: \$105.00

Account#: 123456

PATIENT: SAMPLE

Healthcare Services Division
PLACEMENT NOTIFICATION

Dear JOHN Q SAMPLE:

Our client's attempts to resolve this matter have been unsuccessful, as they have placed the above delinquent account for collection. All charges were due and payable upon receipt of our client's billing statement.

Your insurance coverage is a contract between you and your insurance company. It may be possible that the medical provider is not a participant in your plan and you are responsible for payment of your account. Insurance companies often set usual and customary benefits that may be below the medical provider's customary fee. Even though your insurance company may establish a level of reimbursement below your medical provider's fee, unless there is a current contract between the insurance company and the provider, you are responsible for the full amount. This also applies to any unpaid claims or pending litigation.

Response on your part is necessary. Return this letter with your full payment, payable to NCI. We also accept Discover, MasterCard, Visa, and personal checks over the phone.

CORDIALLY YOURS,

Eileen Rogers

Eileen Rogers

Northwest Collectors Inc. Collection Supervisor



24/7 PAYMENT BY CREDIT CARD OR PERSONAL CHECK AT:
WWW.EPAYMYACCOUNT.COM

NORTHWEST COLLECTORS INC. IS A COLLECTION AGENCY.
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

IMS00248-001

• SEE REVERSE SIDE FOR IMPORTANT STATE AND FEDERAL INFORMATION •



NORTHWEST COLLECTORS INC.

3601 Algonquin Road, Suite 232 • Rolling Meadows, IL 60008

Office Hours: Monday through Friday
8:30AM-5:00PM Central Standard Time
Toll-Free: 877-297-7246, ext 20
Toll-Free Fax: 866-259-8269

August 1, 2014



JOHN DOE
MAIN STREET
ANYWHERE USA

CREDIT BUREAU NOTIFICATION

Northwest Collectors Inc. is a reporting member of the major Credit Reporting Companies.

Payment in full must be made immediately to avoid credit bureau reporting.

Contact us at once if you wish to avoid this action.

Sincerely,

Eileen Rogers

Collection Supervisor

NORTHWEST COLLECTORS INC. IS A COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ACCOUNT SUMMARY

Original Creditor
MAIN STREET CONSULTANTS

Account No.
123456

Amount
\$415.10

PAYMENT OPTIONS

Payments By Internet

www.epaymyaccount.com

Visa, MasterCard, Discover,
&

Pay by Check also available

Payments By Phone

Please Call Toll-Free:

1-877-297-7246

Visa, MasterCard, Discover,
&

Debit Card,
Check-By-Phone

Payments By Mail

Visa, MasterCard, Discover,
&

Check

(You can use the return envelope provided and the bottom portion of this notice for your convenience.)

IMS00248

✂ IMPORTANT: TO RECEIVE PROPER CREDIT BE SURE TO ENCLOSE THIS PORTION WITH YOUR PAYMENT IN FULL ✂

3601 Algonquin Road, Suite 232
Rolling Meadows, IL 60008

Orig Cred: MAIN STREET CONSULTANTS	Acct#: 123456	Balance: \$415.10
IF PAYING BY VISA, MASTERCARD, OR DISCOVER, PLEASE FILL OUT BELOW		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card #:	3-Digit CCV:	
Expiration Date:	Payment Amt: \$	
Print Name		
Signature		

1

JOHN DOE
MAIN STREET
ANYWHERE USA

RETURN IN PROVIDED ENVELOPE TO:

NORTHWEST COLLECTORS INC
3601 ALGONQUIN ROAD, SUITE 232
ROLLING MEADOWS IL 60008



NORTHWEST COLLECTORS INC.

3601 Algonquin Road, Suite 232 • Rolling Meadows, IL 60008

Office Hours: Monday through Friday
8:30AM-5:00PM Central Standard Time
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August 1, 2014



JOHN DOE
MAIN STREET
ANYWHERE USA

I HAVE BEEN ADVISED BY OUR COLLECTION STAFF OF YOUR
REFUSAL TO PAY YOUR SERIOUSLY DELINQUENT ACCOUNT.

AS YOU HAVE BEEN PREVIOUSLY ADVISED WE ARE REPORTING
MEMBERS OF NATIONAL CREDIT BUREAUS AND YOUR ACCOUNT
IS NOW LISTED AS UNPAID.

IT IS OUR INTENT TO PURSUE ALL AVENUES AVAILABLE TO US IN
ORDER TO RECOVER THE MONIES DUE OUR CLIENT.

YOU MUST ACT NOW IN ORDER TO RESOLVE THIS MATTER.

CORDIALLY YOURS;

Sidney Stein

COLLECTION SUPERVISOR
NORTHWEST COLLECTORS INC.

NORTHWEST COLLECTORS INC. IS A COLLECTION AGENCY.
THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THIS PURPOSE.

ACCOUNT SUMMARY

Original Creditor
MAIN STREET CONSULTANTS

Account No.
123456

Amount
\$1,960.00

PAYMENT OPTIONS

Payments By Internet

www.epaymyaccount.com

Visa, MasterCard, Discover,
&

Pay by Check also available

Payments By Phone

Please Call Toll-Free:

1-877-297-7246

Visa, MasterCard, Discover,
&

Debit Card,
Check-By-Phone

Payments By Mail

Visa, MasterCard, Discover,
&
Check

(You can use the return envelope
provided and the bottom portion of
this notice for your convenience.)

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IMS00248

✂ IMPORTANT: TO RECEIVE PROPER CREDIT BE SURE TO ENCLOSE THIS PORTION WITH YOUR PAYMENT IN FULL ✂

3601 Algonquin Road, Suite 232
Rolling Meadows, IL 60008

Orig Cred: MAIN STREET CONSULTANTS	Acct#: 123456	Balance: \$1,960.00
IF PAYING BY VISA, MASTERCARD, OR DISCOVER, PLEASE FILL OUT BELOW		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card #:	3-Digit CCV:	
Expiration Date: ____/____/____	Payment Amt: \$ ____	
Print Name _____		
Signature _____		

3

JOHN DOE
MAIN STREET
ANYWHERE USA

RETURN IN PROVIDED ENVELOPE TO:

NORTHWEST COLLECTORS INC
3601 ALGONQUIN ROAD, SUITE 232
ROLLING MEADOWS IL 60008



NORTHWEST COLLECTORS INC.

3601 Algonquin Road, Suite 232 • Rolling Meadows, IL 60008

Office Hours: Monday through Friday
8:30AM-5:00PM Central Standard Time
Toll-Free: 877-297-7246, ext 20
Toll-Free Fax: 866-259-8269

August 1, 2014



JOHN DOE
MAIN STREET
ANYWHERE USA

PARTIAL PAYMENT

YOUR PARTIAL PAYMENT HAS BEEN CREDITED TO YOUR ACCOUNT. OUR RULES REQUIRE PAYMENT IN FULL UNLESS A SPECIAL ARRANGEMENT FOR PAYMENT IS MADE. YOU MUST MAIL THE FULL AMOUNT BY RETURN MAIL OR CONTACT OUR OFFICE IMMEDIATELY.

Response on your part is necessary. Return this letter with your full payment, payable to NCI. For your convenience we accept DISCOVER, VISA, MASTERCARD, and personal checks over the telephone.

CORDIALLY YOURS;

Eileen Rogers

COLLECTION SUPERVISOR
NORTHWEST COLLECTORS INC.

NORTHWEST COLLECTORS INC. IS A COLLECTION AGENCY.
THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THIS PURPOSE.

We are reporting Members of Major National Credit Bureaus.
YOU HAVE THE RIGHT TO INSPECT YOUR CREDIT RECORD.



IMPORTANT: TO RECEIVE PROPER CREDIT BE SURE TO ENCLOSE THIS PORTION WITH YOUR PAYMENT IN FULL



3601 Algonquin Road, Suite 232
Rolling Meadows, IL 60008

2

JOHN DOE
MAIN STREET
ANYWHERE USA

ACCOUNT SUMMARY

Original Creditor PALOS HILLS POLICE DEPARTMENT	
Account No. 123456	Amount \$130.00

PAYMENT OPTIONS

Payments By Internet

www.epaymyaccount.com
Visa, MasterCard, Discover,
&
Pay by Check also available

Payments By Phone

Please Call Toll-Free:
1-877-297-7246
Visa, MasterCard, Discover,
&
Debit Card,
Check-By-Phone

Payments By Mail

Visa, MasterCard, Discover,
&
Check
(You can use the return envelope
provided and the bottom portion of
this notice for your convenience.)

IMS00248

Orig Cred: PALOS HILLS POLICE DEPARTMENT	Acct#: 123456	Balance: \$130.00
IF PAYING BY VISA, MASTERCARD, OR DISCOVER, PLEASE FILL OUT BELOW		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card #:	3-Digit CCV:	
Expiration Date: ____/____/____	Payment Amt: \$ ____	
Print Name _____		
Signature _____		

RETURN IN PROVIDED ENVELOPE TO:

NORTHWEST COLLECTORS INC
3601 ALGONQUIN ROAD, SUITE 232
ROLLING MEADOWS IL 60008

SUMMARY

Philosophy . . .*An organization with a definite sense of direction and beliefs founded on the basis of personalized service to the credit community.*

Financial Stability . . .*A soundly financed and planned organization, employing sound business practices and procedures for the protection of the customer, company, and debtor.*

People . . .*An organization directed by and staffed with highly qualified people dedicated to the beliefs and philosophy of NCI.*

Results . . .*A professional collection service dedicated to higher net yield and reduced collection costs, while protecting and respecting the rights, privileges, and image of the customer, NCI, and the public.*

NCI_{inc.}

Northwest Collectors, Inc.

3601 Algonquin Road, Suite 232 • Rolling Meadows, Illinois 60008-3106
Fax (866) 259-8269 (800) 635-8943
