

Highly Responsive. Effective. Professional. Innovative. Results Driven. Since 1996.

**CMC**

credit  
management  
corporation

## PREMIUM COLLECTION

CMC's versatile services are designed to meet and exceed your recovery needs. We help you save time and money. Every day CMC assists a wide variety of businesses by streamlining receivables and reducing operating expenses. First, we provide a complete range of powerful collection tools. Second, our innovative services will save time, increase cash-flow and reduce future collection placements.

## FINAL NOTICE

CMC can, at your request, produce and mail a made-to-order Final Notice, providing all the advantages of the Final Demand except that we handle the mailing and costs. This Notice is provided to you without obligation to place a collection. As a result, you will further reduce costs by saving labour and postage, as well as potentially resolving delinquent accounts without incurring any collection fee.

## LEGAL COUNSEL

CMC manages and maintains a jurisdictional network of legal relationships. CMC is available to secure legal advice on a variety of debt collection matters, and make appearances in both Provincial and Superior Courts. We are uniquely able to quickly address any collection item that becomes a sudden legal issue.

## PAPERLESS SECURITY

We conduct business in a paperless digital environment, where all hardcopy documentation is digitally scanned and archived for instantaneous retrieval. Paperless digital archives deliver invoices, statements, customer correspondence, and back-up documentation at the touch of a button.

## PRIVACY

CMC is proud to boast our commitment to data privacy and compliance with Federal and Provincial privacy legislation. All of CMC's data, web hosting, and back services are provided at data centres within Canada to ensure that we comply with all privacy law requirements.

## TECHNOLOGY

- secure, real-time account detail view and multi-account summary
- secure online account placement, payment reporting and account updates
- preliminary reports within one week of placement
- standard and fully customizable system reports
- payment options for your accounts
- articles and resources to improve your credit strategy
- secure access to statements, acknowledgements, cancellations and reports

Digital Archives.  
Instant Retrieval.  
Secure Access.  
Powerful Analysis  
Tools.

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## EXCLUSIVE COLLECTOR PROGRAM

An experienced CMC Account Manager is immediately assigned to provide our full suite of services. Continuity on our part, combined with a thorough knowledge of your business and industry, significantly improves results, putting receivables money back where it belongs.

Our Customer Service Representatives are committed to extensive on-going training that focuses on professionalism, problem solving, and conflict resolution.

Designated  
Collector.

Immediate  
Contact.

Secure Access.

Cheques  
before your  
month-end.

## CREDIT REPORTING

CMC eliminates your in-house cost of reporting and updating collection account information to major credit reporting agencies. All fees, programming and office labour are included in our collection service. As well, reporting such information to multiple organizations creates leverage and assists in the recovery process, as most credit grantors insist that unpaid collections be resolved before approving new credit.

Locate liable  
parties and assets.

Make use of  
Government  
registry records.

## SKIP TRACING

Our trace specialists are capable of quickly and efficiently locating debtors anywhere in North America or abroad. This expertise is achieved by combining the advantages of traditional skip tracing methods with leading edge technology. Skip tracing is included, at no cost, on accounts placed for collection.

## ASSET INVESTIGATIONS

CMC can help you avoid spending countless hours in the court system and thousands of dollars on legal fees only to find out that you can't collect. Our Asset Investigations can estimate the net worth of defendants, identify siezable assets, and locate bank accounts for a fraction of the cost of litigation. Complete nationwide government registry access compliments our powerful tracing and investigative services.

## FLEXIBILITY

CMC has the infrastructure and experienced personnel to provide state-of-the-art, custom tailored collections services for you. We work with and are equipped to manage large files and small; we service single placement organizations and clients with portfolios of over five thousand accounts.

CMC delivers contingency credit collection - no recovery, no bill.

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