

Forget  
everything  
you know about  
collection  
agencies.

COMPLIANCE EXPERTISE  
PEOPLE-FIRST APPROACH



RETHINK • REIMAGINE • RECOVER



As a full-service partner,  
CCM operates differently,  
because we were  
designed differently.

When it comes to collections, you shouldn't outsource  
to just any agency. Finding the right partner is critical  
to your bottom line and your brand.

**CCM**



# RETHINK

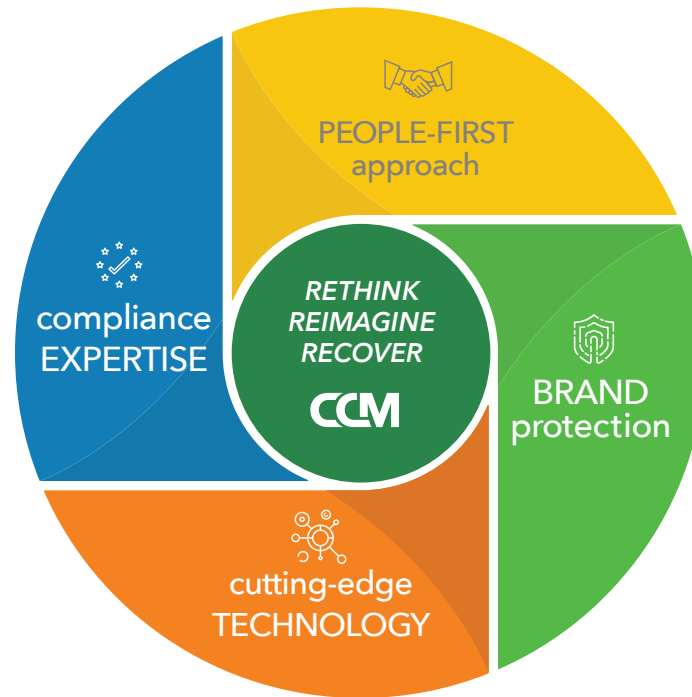
Collection efforts are under more scrutiny today than ever before, with many organizations trying to balance better returns with compassion for the hardships faced by their customers. CCM achieves that balance by following a formula for success that no other collection agency has mastered.

## COMPLIANCE

Reduce your exposure to compliance risk with CCM's customized software and collection specialists that are ACA and IACC-certified and FDCPA-trained.

## CUTTING-EDGE TECHNOLOGY

We leverage industry-leading software, analytics and artificial intelligence to create a custom collection strategy built around your organization's needs.



## PEOPLE-FIRST APPROACH

Our team takes the time to listen and understand with a goal of helping your customers find long-lasting payment solutions that put them on the path to financial success.

## BRAND PROTECTION

Our brand is about protecting your brand, so you can have confidence knowing that your reputation and relationships will always be a top priority for CCM.

Proud associate member of:



# REIMAGINE

CCM is redefining how a collection agency serves its clients and their customers with a full suite of solutions designed to drive more revenue, decrease overhead, and alleviate administrative burden throughout the accounts receivable lifecycle.

## HOW CCM RESOLVES YOUR DEBT

### DEBT COLLECTION

CCM's specialists have the training and expertise to collect secured and unsecured debt for both commercial and consumer loan types.

#### First-party collections:

- Soft collections approach
- Handled in your business name
- For accounts not in default

#### Third-party collections:

- Third-party collections approach
- Handled in our name
- For accounts in or not in default

### DEBT PURCHASING

Realize immediate cash flow and improve your bottom line by selling aged, uncollectible bad debt.

#### One-time portfolio

CCM purchases a single, agreed-upon portfolio. Great for organizations new to debt sales looking to add a revenue stream for their aged bad debt.

#### Forward-flow

CCM will provide pricing for the continued purchase of accounts on an ongoing basis. Best for organizations looking for a consistent revenue stream for their uncollectible bad debt.

### AUTO REPOSSESSION & REMARKETING SERVICES

CCM offers a nationwide network of professional repossession agents and remarketing groups.

Analytics Driven = Higher Premiums  
Hassle-Free Process

### LITIGATION SERVICES

CCM has built a proprietary network of top collection attorneys to provide our clients with representation in their borrowers' jurisdictions.






Nationwide Coverage  
Turnkey Solution

### BANKRUPTCY SERVICING

Our bankruptcy servicing platform handles proof of claim filings, tracking and monitoring as well as collections if bankruptcy falls through.

Payment Tracking & Disbursements  
Hassle-Free Process

## HOW IT WORKS

-  1. Client provides portfolio and documentation for upload into CCM's specialized platform.
-  2. CCM specialist makes contact using a combination of phone calls, emails, and mailed notices.
-  3. If a specialist is unable to connect, skip tracing is performed to find up-to-date contact info.
-  4. Once agreed upon, payments are deposited into a client fund account and a monthly net remittance is processed to your account.
-  5. Clients receive regular reports detailing progress of delinquent accounts.

## CCM CAN HELP YOU:

- ✓ Reduce accounts receivable
- ✓ Improve cash flow
- ✓ Relieve administrative burden
- ✓ Protect your brand
- ✓ Focus on your business
- ✓ Limit internal expense

## CCM CUSTOMER CARE

At CCM, we understand the delicate balance required to collect from your customers, especially if you're still working with them. We are committed to providing the highest level of professionalism, so you can be confident that your customers are being treated with respect and consideration.



# RECOVER

At CCM, we're proving that successful recovery isn't contingent on aggressive pursuit and demanding communications. We deliver results for our clients by providing their customers with a positive experience and long-term payment solution, not just a temporary fix.

## COLLECTING & PROTECTING OUR CLIENTS' BRANDS



*Syracuse, NY* – CCM provides consulting, litigation services, and manages all collections with our first and third-party teams on BHG's **\$3.5 billion** outstanding commercial and consumer loan portfolio.



*Nashville, TN* – CCM manages the collections on a **\$143 million** business and consumer credit card portfolio and a **\$10 million** loan portfolio for this **\$27 billion** asset bank.



*New York, NY* – CCM manages the collections on an **\$4 million** consumer loan portfolio for this **\$3.6 billion** asset bank.



*Syracuse, NY* – CCM is the exclusive agency of the BHG Patient Lending program, offering healthcare providers a complete patient payment solution with patient financing, collections services and debt buying.



*Tamarac, FL* – CCM manages the collections for this family-owned investment firm focused on developing a portfolio of premium rental properties.



*Pittston, PA* – CCM managed the collections on a **\$2 million** credit card portfolio for this **\$325 million** asset bank.

## LEADERSHIP



### JACOB CORLYON

CEO & Co-Founder

As CEO and Co-Founder, Jacob oversees all facets of the business and its operations. Jacob has extensive experience in both commercial and consumer collections, holding numerous industry certifications. He also serves as President of the New York State Collectors Association.

---



### TAMMY VANDENBROEK

Vice President of Institutional Relationships

Tammy Vandebroek is Vice President of Institutional Relationships at CCM. With over 30 years in the ARM industry, she is a key player to the growth and success of our Company. She is responsible for delivering meaningful and consistent client support, driving revenue, brand development and managing long term and mutually successful partnerships.

---



### JEREMY CALI

General Counsel

As General Counsel, Jeremy is responsible for providing legal guidance to the executive team as well as oversight of compliance and litigation activities. Drawing on his knowledge and expertise, Jeremy helps ensure that CCM complies with all applicable laws and regulations.

“CCM’s dedication to providing exceptional service and outstanding collection results have allowed us to originate more accounts to this portfolio, which will help to increase our revenues in the years to come. CCM truly is a trusted partner; their attention to compliance, ethical behavior, and true understanding of the importance of our customer relationships set them above the rest. I highly recommend CCM to any institution searching for a collection agency.”



**DANIEL R. NULTON**  
FORMER PRESIDENT  
LANDMARK COMMUNITY BANK

Looking forward to  
collecting your business

[capitalcollect.com](http://capitalcollect.com)

866.691.8107



*RETHINK • REIMAGINE • RECOVER*