



Antitrust Guidelines

RMAI requires that all members, including employees and agents of members, conduct themselves in strict compliance with all antitrust regulations while participating in RMAI activities.

RMAI provides the following antitrust guidelines for its members' convenience. RMAI strongly encourages each member to review them, in detail, with company or outside counsel, specifically as they relate to members' conduct while participating in RMAI activities.

RMAI members discuss general trends or conditions within the industry or the economy, as well as debt collection related issues. The purpose or effect of these discussions is NOT to elicit or encourage uniform action or policy with respect to future transactions by RMAI members.

RMAI members exchange current, factual information relevant to the receivables industry, including but not limited to the buying and selling of debt. Information shared is based upon actual experience or present knowledge. Members do not share recommendations, opinions, or information received from a third party without substantiation. Members do not participate in or give consideration to any activity which would restrict or interfere with the exercise of free and independent judgment by RMAI members in the management or operation of their respective businesses.

RMAI members do not engage in uniform price setting. Members do not act in concert or agree in any respect to a specific action directed towards a particular company or a group of companies.

Adherence to and compliance with antitrust regulations is a matter of concern for RMAI and each of its members. Although membership by itself in an association found guilty of violating the antitrust statutes is usually not sufficient to establish the liability of any member, the courts have held that if a member knows, or should have known, that their associates in the group engage in unlawful activities and continues their membership without protesting, the member may become liable. The consequences of an antitrust violation are a felony carrying up to a \$10,000 fine plus treble damages to the injured party (or parties).