



## www.AskDoctorDebt.com

*Quickly find answers to credit and debt questions free of charge.*

Given the state of the economy, we wanted to make our clients aware of a brand new, completely free credit and debt education Web site called [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com).

Since our nonprofit trade association (ACA International) launched [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com) this spring, tens of thousands of consumers have logged on to find answers to their credit and debt questions. Millions more have been reached through our weekly Ask Doctor Debt segments on Fox News Channel (every Friday at 11:45 a.m. EST) and other national and regional television and radio outlets.

ACA International, The Association of Credit and Collection Professionals, created Ask Doctor Debt for three simple reasons. First, as the leading trade association in the world for creditors and debt collectors, our members know a thing or two about dealing with credit and debt dilemmas, and our members feel strongly about sharing that knowledge and expertise whenever possible. Second, one of our nonprofit association's primary missions is to serve consumers by doing whatever we can to help improve financial literacy in this country. Third, our members have found that an educated, well-informed consumer that understands all of his or her rights and options when it comes to the credit and collection process is far easier to work with than someone who does not.

Ask Doctor Debt is truly a "no strings attached" attempt on our association's part to help consumers find answers to their most frequently asked credit and debt questions. Serving as an online version of "Dear Abby," [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com) allows consumers to search a dynamic FAQ database, use a budget calculator and even submit their own personal credit and debt questions.

With the expertise and assistance of ACA International's 3,500 debt collection agency members throughout the United States, [www.AskDoctorDebt.com](http://www.AskDoctorDebt.com) has become an indispensable and easy-to-use resource for consumers during these unprecedented economic times.

We encourage our clients to take a look at this web site and refer consumers to it whenever appropriate.

SINCE ITS LAUNCH IN APRIL 2009, "ASK DOCTOR DEBT" HAS REACHED AN ESTIMATED 18 MILLION CONSUMERS THANKS TO MORE THAN 80 INTERVIEWS ON NATIONAL, REGIONAL AND LOCAL TELEVISION AND RADIO.

### PFC Mission Statement

*Professional Finance Company, Inc. endeavors to be the most successful debt collection company possible. We will provide our clients with maximum dollar return and unmatched client service. We will achieve superior recovery rates while strictly adhering to all laws pertaining to credit and collections. This will be accomplished with highly trained, experienced and professional employees at all levels and by utilizing the latest technological advances available to our industry.*

## IMPORTANT NOTICE REGARDING CHECK FEES

At PFC Check Solutions we are experiencing a higher incidence of uncollected fees on bad checks when the check issuer elects to pay our Client directly. PFC Check Solutions will not waive statutory fees owed by the check writer. If there is any doubt on your part as to what fees are due, please do not hesitate to contact our office directly or more ideally, refer the consumer directly to our office to avoid any confusion and billing of the fees to you. Additionally, do not contact the check issuer to pay you as this is a violation of the Fair Debt Collection Practices Act. For your review and consideration, we have included the language from our standard Service Agreement regarding Direct Payments as follows:

**Direct Payments:** *“Client shall not accept direct payment from the check writer unless all fees are also recovered. Client must notify PFC Check Solutions or Agency immediately. Checks recovered without PFC Check Solutions or Agency fees shall be subject to our normal commission.”*

Please contact us if you have any questions.

### United Way Of Weld County

*Professional Finance Company, Inc. is a pacesetter, once again, for United Way of Weld County's annual fund raising event. The fund raising kick-off will start at the beginning of August and includes several fun ways for the employees to contribute to United Way.*



Live  
United.

## FEATURED EMPLOYEE

Judy Nealy - Collection Supervisor



Judy Nealy was born and raised in Greeley, Colorado and attended Greeley Central High School. She is married to Roger Nealy who is also a Greeley native. Their daughters are Tisha, 21 and Sadie, 18. Judy and Roger have owned Nealy Electric Inc. since October of 2001.

Judy has attended the following classes and/or seminars: FDCPA, Professional Telephone Collectors Techniques, Medical Terminology, Achieving Extraordinary Customer Relations, Selling Skills, The Art of Persuasion and Increasing Collection Rates in Troubled Times.

Judy worked in the banking industry, utilities, medical field and at the school district before she came to Professional Finance Company. She oversees the day to day collection activities of 19 collectors. Her solid knowledge and understanding of the FDCPA (Fair Debt Collection Practices Act) helps her in training and assisting them as needed. Judy has found this to be the most challenging job she has ever had and the most rewarding.

Having been involved with direct customer relations throughout her career has taught Judy how to handle challenging and diverse situations in the work place. It is one of her best qualities and the most enjoyable aspect for her. She strongly believes that you should always treat people the way that you want to be treated and know that customer relations is not only external but also internal.

Judy enjoys spending time at their mountain home in Red Feather. Her favorite hobbies are fly fishing, mountain biking, and hiking when the bears are not around.

## ELECTRONIC REMITTANCE



We can deposit your money directly into your bank account! Contact us for details. 800-864-4391 ext. 307