

# **Nassau Collections Group, LLC**

*A Division of Nassau Asset Management*

## **Executive Summary**

### **2011**

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## Introduction

Thank you for your time and for giving us the opportunity to introduce Nassau Asset Management and the services we offer.

At Nassau Asset Management, we believe in forming strategic alliances with our clients in order to offer the highest quality corporate debt collection services available.

Nassau Asset Management has built a reputation for being the best in the business. We service over 5,000 clients and have been in business for 30 years. Due to our experience and professional approach, our collections percentages are the highest in the industry---guaranteed!

We also attribute our success to the fact that we treat every outstanding account as a potential loss for our clients. Our recovery efforts are swift, assertive and most of all effective.

Our company's success is due to the logical approach we take to asset and receivable recovery. Using the latest technology available, we begin our recovery efforts within hours of receiving an assignment.

To locate the debtor, we use every information source available including the internet and public information available through the federal government, state UCC filings, tax liens and judgments in addition we have a nationwide network of attorneys at our immediate disposal.

With these tools and our team of professional collectors who average over 15 years of commercial collections experience, we are able to provide our clients with quick results and the highest recovery percentages in the industry.

We accept the placement of accounts by e-mail via, the internet, fax or phone to expedite the recovery process. We encourage you to challenge our team of experienced specialists with your past due receivables .

We are confident that we can form a mutually beneficial partnership that will exceed your expectations and significantly improve your bottom line!

## **Commercial Debt Collections: Service Scope**

### *Nassau is committed to:*

- Providing services for large-small sized corporations and businesses
- Customizing Services to accommodate the needs of our diverse client base
- Identifying and applying the tools and techniques needed to resolve each individual situation

## **Account Management**

Nassau uses an *account management* approach when assisting our clients with their delinquent accounts. Each of our clients is assigned a seasoned manager to manage the account resolution process, simplifying and providing an unfiltered stream of communications when monitoring accounts.

## **Investigation & Negotiation**

- Analyzing information for the best collection approach
- Achieving optimal results with sophisticated investigative resources
- Proposing realistic goals and demands on debtors using acquired knowledge of what they are capable of paying through investigation of the debtors financial resources ensuring a strong negotiating position with debtors.

## Nassau's Approach to Debt Collection:

- **Experience**  
Highly effective and experienced collection staff
- **Expertise**  
Skip tracing  
Third Party Notices
- **Cutting edge debt recovery technology**  
Compliance  
Collection efforts begin within 24 hours of placement
- **Resources**  
Field investigations  
Legal network



## Intelligent Collections

Nassau strives to provide maximum recovery in the shortest time possible to our Clients. To help us to achieve this goal, we implement a process of intelligent collections, **utilizing exceptional people, the best procedures and practices and the most effective systems available.**

At Nassau, we are well aware of the fact that there is a direct link between the age of an account and the percentage of recovery. Generally, the earlier the placement the higher the return. Nassau has created a multi-level collection process that combines a quick and thorough approach to insure maximum returns in the shortest amount of time.

## Process

- Accounts processed within 24 hours of receipt
- Accounts are worked methodically according to the account's specifications
- Collectors have several tools at their disposal to insure that every stone for recovery is unturned
- Accounts are continually reviewed so that none are left unattended
- Reassignments are made if necessary to insure ultimate collection success

## Investigative Collections

- Collectors employ an approach that goes beyond the traditional standard of direct contact with responsible parties
- Collectors determine the debtor's ability to pay, and determine alternatives to satisfy their obligation
- Collectors explore every opportunity to discover a payment solution

## **Experienced Professionals**

- Nassau collectors average 15 years experience in commercial collections
- Nassau collectors have a high level of professionalism when handling all accounts on their queues
- Nassau collectors have the support of highly experienced and exceptional management, helping to support their efforts

## **Continuous Training**

- Our experienced collectors benefit from ongoing training to hone their skills and learn new techniques
- Training includes client's requirements and how to use new resources

## **Dedicated Research**

- Our collectors understand that successful recovery depends upon the ability to investigate and skip-trace accounts
- Our collectors use the best for-fee and public resources and are experts at finding information to unlock an otherwise uncollectable account

## **No Scoring**

- Nassau believes that scoring has no place when serving our clients
- At Nassau all assignments are worked thoroughly... our job is to make sure that we accomplish our due diligence on every account

## **Client Image Protection**

Today's Debtor can be a future key customer . Nassau is always mindful that we represent our client's good name and reputation, and that our actions will be a reflection on them. Your customers are your most valuable asset. Entrust them to the quality service of Nassau's collection and remarketing services.

## **Legal Management Services**

Nassau offers its clients un-paralleled, legal representation throughout the United States in the event an account is not collected or recovered and the creditor wishes to pursue legal resolution.

We have developed an effective network of first-class attorneys across the country over the past decade. All accounts are consistently monitored by Nassau to insure that the best interests of our clients are always at the forefront.

Upon execution, our clients are kept up to date of account status as they progress through the legal system.

- Nassau and the attorney network will use local resources to seek resolution without litigation
- Nassau will provide information available and advise accordingly
- If litigation is the recommended solution, our clients are informed off all requirements necessary to proceed
- If our clients make the decision to proceed with the legal action, Nassau and it's legal network will closely monitor and effect a resolution in the shortest time possible, while keeping the client informed with significant updates.

## **Reports**

Nassau's clients enjoy countless report options including, status and performance and accounting and analysis. All reports can be customized to meet our client's needs and requirements providing a perfect fit for their operations.

## **Client Services**

- 24/7 online access to placement status and collection activity
- Customized collection cycle for our clients who seek input on how to approach their customers during the debt recovery process



## Better Systems..... Maximum Results

Nassau provides a level of efficiency integration between collections, recovery, remarketing and support operations that is unmatched in the asset management industry today. Nassau's clients have the advantage of 24-7 access to their accounts through their web portal on [nasset.com](http://nasset.com).

**Our clients are always informed with the “right information” and have the benefit of:**

- Rapid placement and activation
- Immediate calls to all responsible parties.
- Agents having instant electronic access to all available documentation to resolve disputes and stalls
- Customized displays tailored to specific industry and client needs
- Real-time updating to all accounts and accounting
- Full access to their accounts via our web portal
- Ability to place accounts online are quickly assigned to an agent and an email confirmation of their placement sent to them
- 24 hour a day IT staff to ensure their information stays safe and secure without exception



## Why Choose Nassau?

The selection of an asset management company is an important decision. The company you choose will be handling your money, talking to your customers and representing you in the marketplace. Recovery and rates are important, but there is more to it....

The needs of commercial creditors are centered around three major points....

- Recovery:** Experienced agents are supported by superior systems and resources, covering all bases needed to maximize recovery for our clients. Nassau is consistently the highest performing service providers for our clients.
- Service:** Nassau's job is to make our clients lives as easy as possible, by providing exceptional services. Nassau's policies, practices and systems are designed to work the way our clients do and take the bite out of dealing with their problem accounts .
- Trust:** 30 years of experience and an outstanding , industry-wide reputation, make Nassau the service provider you and your company can trust and rely upon.

**Nassau Collections Group**  
New York  
400 Post Avenue  
Suite 300  
Westbury, NY 11590  
1-800-4Nassau

**Nassau Collections Group**  
Florida  
2255 Glades Road  
Suite 319A  
Boca Raton, Fla. 33431  
561-989-2210

**Nassau Collections Group**  
Massachusetts  
100 Stonewall Boulevard  
Suite 105A  
Wrentham, MA 02093  
508-384-0764