American Financial Management

LEADING THE COMMERCIAL COLLECTION INDUSTRY

SINCE **1964**



ATTORNEY
SERVICE
AT COLLECTION
AGENCY
RATES

American Financial Management

AFM's Attorney Intervention Collection Program

We provide attorney service at collection agency rates. From the first day we receive an account for collection, an in-house AFM Attorney or experienced collector contacts your debtor from an on-site law office to obtain immediate payment. Our lawyers do not litigate. Rather, our attorneys solely focus on collection and account resolution, on a contingency fee basis. If we do not collect the monies owed to you, then we do not earn a fee. Here is an overview of our program and why it generates a 25% higher net recovery rate than other providers:

- ▶ AFM Attorney directly handles your account from Day 1
- ▶ Debtor contacted from a law office
- Stronger leverage. More payments.Faster resolution.
- ▶ Enhanced professionalism
- ▶ Thorough investigative efforts

- ▶ NO Collection = NO Fees
- ▶ FREE Credit Reporting to Experian, TransUnion, Dun & Bradstreet, and Cortera
- ▶ 24/7 Online Reporting
- ▶ Comprehensive analysis when legal action must be considered
- Litigation Support through AFM's Attorney Network

Credit Granting Services

We partner with Experian to provide you with the analytical tools necessary to manage business risk by minimizing losses and, therefore, maximizing profits.

Early-Out Programs

We reduce your internal operating costs, while we improve results and grow customer relationships, especially in high volume environments.

Free Demand Letter Series

At NO cost, we send your delinquent customers *final* demand letters on our letterhead that direct payment and communication to your office. There is NO fee for any payments you collect and report to us during the 10, 20, or 30-day period you select.

Litigation Experts

For more than 5 decades, we have formed strong partnerships with attorneys throughout the world to support your legal needs. Our local attorney partners are licensed, bonded and insured, and are members of the Commercial Law League of America.

24/7 Online Reporting

Our secure, online portal, which is available 24/7, allows you to review <u>ALL</u> notes for every account assigned to our office. We are completely transparent. At NO cost, we provide detailed analysis, recovery performance rankings, and recommendations on individual files and overall portfolios.

The level of service provided demonstrates that they go above and beyond for their clients... Besides the personalized service they provide, the results they achieve for my company are far above what I received from others I worked with in the past.

Jeff, Commercial Packaging Company

77

The AFM Story

AFM is one of the world's leading international debt collection firms. We are a third-generation family business that has provided nationwide and international commercial debt collection solutions since 1964. We customize our services, in the way you desire, to most effectively expand on your own collection strategies. By doing so, your personnel can focus on your core business while we increase your net income by resolving your past-due receivables.

Our Core Values, our HEART, drive all our decisions and interactions. We are a client-focused organization. Our mission is to go above and beyond to provide a 'customer-thrill' or 'wow' experience. We handle each file with the utmost care, in a professional and comprehensive manner, while keeping your most important needs central throughout our collection pursuit.

Our innovative collection strategies, cutting-edge technology, exceptional staff, and our client-focused mindset propel us as the leader within the commercial collection industry.



Honesty & Integrity

Empower

AFM Client Focus

Respect

Teamwork

www.afm-usa.com







































American Financial Management

We are results driven. We are a client-focused organization. Let us create a 'wow' experience for you by collecting the *uncollectible*!

We currently provide collection services for Fortune 500 Companies in the following industries:

- ▶ Business Services
- ▶ Medical
- **▶** Construction
- Security
- ▶ Financial
- ▶ Staffing
- ▶ Hospitality
- ▶ Technology
- ▶ Insurance
- ▶ Transportation

- Media
- ✓ Founding Member of the Commercial Collection Agencies of America
- ✓ Developer of the 30-Day Free Demand Letter Series
- ✓ SOC 2 Audited; PCI DSS Compliant; Licensed; Insured; Bonded.
- ✓ Database of 1.5 Million Commercial Debtors

Have a question? Want to learn more about our services or resources?

American Financial Management, Inc. 5500 Pearl St, Suite 250, Rosemont, IL 60018

Phone: (847) 259-7000 Website: www.afm-usa.com