



United Credit Service Inc.

Licensed Debt Collection Agency

Your ARMor

The UCS Newsletter, providing accounts receivable management and debt collection insights.

With the commitment to maintaining the important balance between

Results and Relationships.

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OCTOBER 2007

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Gratitude

Kim,

You have been great to work with on this unfortunate issue.

Thank you so much for your kindness.

Please apply this check to reference # XXXXXXXXXX

Thanks so much,
a consumer

Just want to let you know I appreciate you calling me today to remind me. I usually think of it around the 15th each month when I try to pay.

I also appreciate you working with me on this debt. Call me with any questions, XXX-XXX-XXXX.

Greetings!

I don't think I'm going to surprise anyone by saying the debt collection industry is not well loved. If you are using a collection agency or contemplating using one you already know how beneficial we are to businesses and municipalities, and how much money we put back into the economy. But because of the unscrupulous actions of the few--the ones that get all the media attention--an entire industry gets a bad rap.



What does this mean? It means that often when a collector makes a call--especially when calling someone for the first time--she (or he) is met with a person who has a negative preconceived idea of how the call is going to go, a person whose defenses are on high-alert. Collectors need to breakdown those defenses and change those preconceived ideas. How do they do that--with positive interactions.

"You catch more flies with honey than with vinegar" is a well-known adage, but there is actual science behind it.

Building trust and good relationships usually occurs over time, growing out the exchanges we share. Relationship guru, John Gottman, sees our daily interactions as attempts for connections. We can either lean into or away from these attempts, but each interaction sets the foundation that sometimes determines whether a relationship will succeed or fail.

Thanks again,
Sincerely,
a consumer

Hi Shirley,

thank you for always treating me with respect when you would call. I'm sure you're their #1 collection person. Could you please send me the paid in full letter for both accounts.

Sincerely,
a consumer

Dear Cathy,

Thank you for all of your help.

Best,
a consumer

Thanks for your understanding on me paying my bill.

a consumer

I want to thank you and let you know how much I appreciate your understanding. Please tell the agency to continue to be nice and understanding. There are people who appreciate it.

Thank you so much again,

a consumer

Connecting with consumers, getting them to lean in, during calls is an important step in gaining their trust. Treating them with respect and kindness calms the "fight-or-flight response" many consumers have when dealing with debt and those who want to collect it.

Once the consumer--*person*--understands we really want to *help* them get out of debt, they lean in a little further, connections are formed, and money exchanges hands.

It's really not rocket science. Think about it, most people who are sent to collections don't have enough money to pay all of their debts. Who do you think they would rather pay, the collector who is bullying them for money or the one who is treating them respectfully, helping them solve their financial problems?

Gottman studied the positive-to-negative ratio and proclaimed "the magic ratio" for a happy marriage was 5:1--five positive interactions for every 1 negative interaction. Research in the workplace revealed that team members with a positive-to-negative ratio greater than 3:1 are happier and have increased performance and productivity.

In the collection industry getting the 3:1 ratio can be challenging--especially for the collectors who are working hard to improve society's perception of our industry. It's important for us all to try and be positive when interacting with each other and be cognizant of how words and actions can affect others. Sometimes an off-the-cuff statement can have an unintended negative effect.

If you want to make changes within an industry--or the perception of an industry--you start with the people in your organization. And the best way to do that is to lead by example. Focusing on individuals and providing them with positive feedback and positive consequences for their actions are good ways to start.

Best regards,



Consumer Confidence Index Rises to Highest Level Since October 2007

by Lisa B



Consumer confidence in the United States continues to improve month after month to an almost seven-year high.

The Conference Board, a not-for-profit global independent business membership and research association, recently conducted their monthly Consumer Confidence Survey with the help of Nielsen, a global information and measurement company that provides market research, insights and data about what people watch, listen to and buy (think TV Nielsen ratings).

According to their report, the Consumer Confidence Index--which measures how optimistic or pessimistic consumers are about the state of the economy--increased by almost 4 points, from 86.4 in June to 90.3 in July and continued to improve by over 2 points in August and currently sits at 92.4. The Present Situation Index rose from 86.3 in June to 87.9 in July and then jumped 6.7 points to 94.6 in August.

"Consumer confidence increased for the fourth consecutive month as improving business conditions and robust job growth helped boost consumers' spirits," said Lynn Franco, director of economic indicators at The Conference Board.

The Expectations Index improved 5.5 points from 86.4 in June to 91.9 in July, but decreased slightly in August to 90.9. "Consumers were marginally less optimistic about the short-term outlook compared to July, primarily due to concerns about their earnings," Franco said. "Overall, however, they remain quite positive about the short-term outlooks for the economy and labor market." Respondents who reported jobs to be plentiful increased to 18.2 percent--the most since March 2008.

The consumer confidence index was started in 1967 and is benchmarked to 1985=100. 1985 was chosen because it was neither a year of highs or lows.

Volunteer: Help Others and Help Yourself

by Lisa B

Do you ever see volunteers helping others and wish you had the time to join them? Sometimes our lives get so hectic we don't think there is enough time to give-back. However the impact is ginormous. Volunteering not only benefits a community it also has far reaching positive effects on volunteers. Depending on where you volunteer, you can learn different skills, connect with new people, boost your self-confidence, advance your career, and even improve your health.

The most well known benefit of volunteering is the impact on communities. There is no doubt that many worthwhile nonprofit organizations could not (and would not) exist without volunteers. Never underestimate the power of individuals on a mission. Together they accomplish a lot of meaningful things that could not get done any other way. According to the report, "[Volunteering and Civic Life in America 2013](#)," people in the Midwest did a great job of giving back. Wisconsin ranked 8th in the U.S. 35.6 percent of Wisconsin residents gave 165.3 million service hours in 2012. That amounted to \$3.7



Harry helping seniors at Walworth County Fair. This is how people at UCS "push people around."

billion of service contributed.

Helping others can be as beneficial for the giver as it is for the receiver. Volunteering is known to decrease the risk for depression and increase self-confidence, self-esteem, and overall life satisfaction.

Volunteering can strengthen your connection with humanity. Seeing how people who are less fortunate handle their problems can have a profound effect on how you look at your own challenges--and stimulate personal growth. It can be exciting to work alongside a diverse group of people from differing circumstances and career paths. In fact, volunteering may even improve your interpersonal skills and relationships.



Here I am assisting at the reception desk at Open Arms Free Clinic in Elkhorn

Like-minded people who come together to help others often develop strong networks and these *connections* are thought to help minimize stress and reduce the risk of getting sick.

There is no telling what great benefits could arise from contributing a few hours of your time volunteering. To get the most out of the experience find a cause you are passionate about and please consider the following:

- Are you a person who likes to work in groups or by yourself?
- Do you prefer to be front and center or behind the scenes?
- How much time are you willing to commit? To avoid burn-out or the guilt of calling in "sick" be realistic and don't over-commit--even if pushed--that way you can be proud you are a reliable volunteer.
- Remember your fellow workers are volunteers too. Be kind in your thoughts and interactions--they are contributing what they can, just as you are.
- It's not all about the work, have fun!

If volunteering is something you would contemplate if you had the time, consider this quote by the memorable Lucille Ball, "If you want something done, ask a busy person to do it. The more things you do, the more you can do."

Core-Collect in Review



Every customized collection solution at United Credit Service, Inc. starts with our accredited fundamental recovery program which we call Core-Collect. This program is used to collect on delinquent accounts by implementing a series of highly effective processes: telephone calling campaigns, written correspondences, credit bureau reporting, skip tracing, and after exhausting all other traditional collection processes, litigation. Core-Collect can be combined with one or more of our ancillary programs in order to create an effective, customized bad debt collection solution for our business partners.

- **Automated Telephone Calling Campaign** - For maximum efficiency and productivity, we utilize a web-based predictive dialer. Compared with traditional dialing, it can increase the number of consumers we are able to contact daily by 500%.
- **Manual Telephone Calling Campaign** - At times, the use of an automated system is unlawful or an unreasonable option. To contact these accounts our ACA certified Professional Collection Specialists will manually dial the telephone number.

- **Written Correspondences** - We start with a--FDCPA required--debt validation notice, and follow with a series of effective letters to hasten payment of outstanding balances. (Check out our Pre-Collect program for additional customizable collection letters.)
- **Skip Tracing** - The ability to contact a consumer is essential for debt recovery. At UCS we have proven high-tech solutions for locating debtors and their assets.
- **Credit Bureau Reporting** - UCS reports to the three national credit bureaus: Equifax, Experian, and Trans Union.
- **Litigation** - After an extensive asset search, UCS may recommend litigation to recover an otherwise uncollectable debt. UCS is able to handle almost all legal cases without our business partners' attendance in court. This means less time out of the office for you. We will advance all court costs and pay attorney fees in order to obtain a judgment. (UCS will never pursue legal action without written authorization from our business partners)

Strict adherence to all laws, privacy and ethical standards is paramount here at UCS and espousing these values is the hallmark attribute of every employee here. Your customers are as important to us as they are to you. This is why our ACA certified Professional Collection Specialists will always act professionally and show your customers the respect and dignity they deserve.

If you would like information about other programs and services at United Credit Service, please click [here](#) or call us at 1.877.723.2902.

Welcome Brayden Alan



Congratulations To Stacy and Craig on the birth of their son Brayden Alan on September 3rd.



HaPpY
BiRtHdAy
Brayden

Fun & Games

The first person to submit the correct answers wins a prize. Good Luck!

Positive Music Trivia - Name the artist.

1. "I Feel Good"
2. "Don't Worry, Be Happy"
3. "Aint No Mountain High Enough"
4. "Respect"
5. "Happy"

To submit your answers [click here](#)



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