

RCB

COLLECTIONS

"We collect and prevent bad debt"

RCB Collections
Range Credit Bureau, Inc.

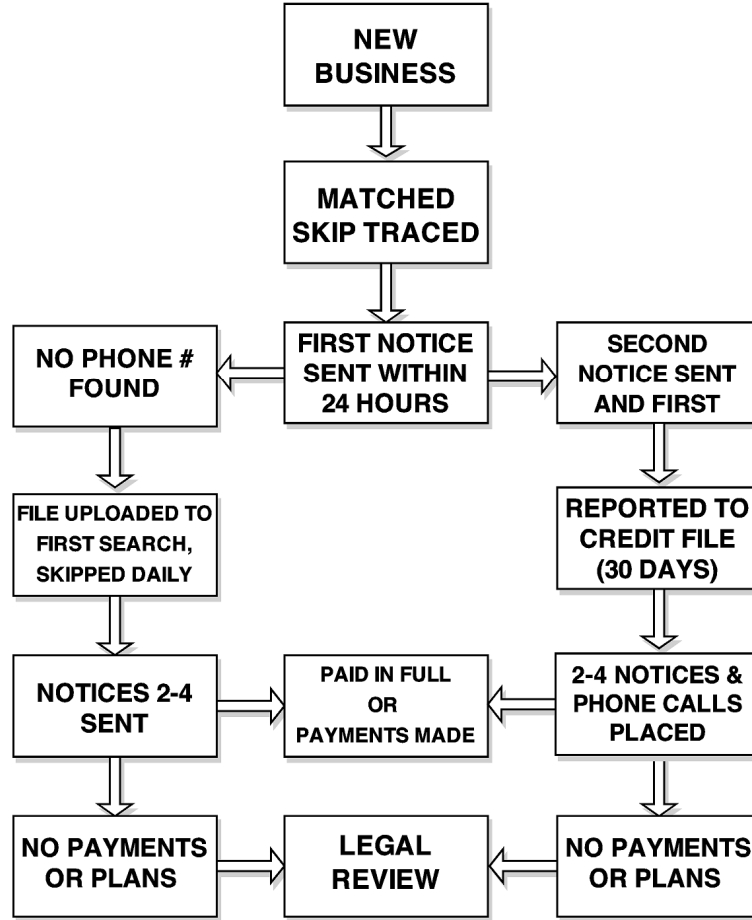
PO Box 706
310 East Howard Street
Hibbing, MN 55746

1507 Tower Ave Suite 207
Superior, WI 54880

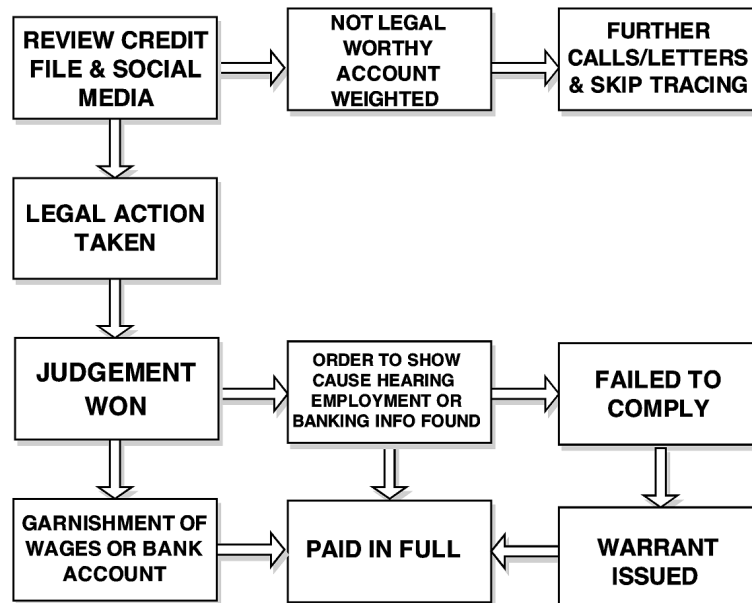
Company Profile

- Our owners are Scott & Lorraine Caucci. Scott is past President of the Minnesota Collectors Association.
- RCB works with our client's account receivable personnel to collect and prevent bad debt.
- We bring 100+ years experience and knowledge to achieve the best possible recovery.
- We are active participating members of the American Collectors Association, Minnesota Association of Collectors, Health Services Division of American Collectors Association, Consumer Data Industry Association.
- We are also representatives for Equifax, National Check Network (NCN), Electronic Clearing House (ECHO), Electronic Funds Transfer (EFT).
- RCB staff has many years experience and conduct themselves professionally in accordance with all state and federal collection laws.
- Our collectors are trained to perform a thorough credit evaluation to negotiate maximum payment in the shortest time frame. RCB is committed to the ethical collection of healthcare accounts. On going training materials used but not limited to ACA Member Training Materials, HIPPA, FDCPA Compliance, Professional Telephone Collectors Techniques, Skip Tracing Techniques and Technology.
- As a member of HSP, staff at RCB are continuously educated on the issues facing the healthcare revenue cycle, including billing and collection from the uninsured, consumer-directed healthcare, HIPAA, and more. This on-going education parallels the ACA's Guidelines that staff who work closely with patients, including those involved in billing and collection, are educated about hospital billing, financial assistance and collection policies and practices.
- We are happy to work with you to draft language for our business associate agreement that solidifies our on-going ethical and professional work on your behalf.

COLLECTION FLOW CHART



LEGAL REVIEW PROCESS



Testimonials

1. "I manage a billing company that serves clients in Minnesota, North and South Dakota and I have been referring my collection accounts to RCB for over 12 years. I have complete trust in how they do business. They are very assertive in keeping up on regulatory demands as well as new technology. The staff and management are good people and great to work with."
2. "RCB is very easy to work with. They are always accommodating and professional. They have done a very good job for us".
3. "In contracting with RCB, we have had almost a year of transition due to a disastrous change when our old collection agency selling out to an irreparable collection agency. Our RCB sales representative was a great help in getting settled and on the right track with the transfer of old accounts. It would not have turned out as well as it had without your excellent crew. Everyone has been so respectful, accessible, and easy to work with on any issue from a question, concern, or a disputing customer. I always know that if I have a question, I will receive the information or help I need in a very timely manner. Besides your customer service, I feel too, that we have received a substantial rate of return on our accounts especially considering the economic times. It is a joy to work with people of integrity and good work ethic".

Collection Tools

We blend these tools as keys to success.

- Technology- skip tracing, imaging, dialer, social media, etc.
- Well trained staff
- Vendor outsourcing
- Account monitoring
- Automated debtor payment opportunities
- 24 hour access to accounts via web interface
- Credit reporting
- Safe and secure off site servers

Your office will be connected directly to our office, at no charge, through web interface so that you will have direct access to our database and your accounts 24 hours a day.

Web Interface will allow you to:

- List new accounts
- Check the status of your accounts
- Display and print statistical reports
- Report direct pays
- Send messages to agency personnel

The screenshot shows a web interface with a search bar and a results table. The search bar has fields for 'Last Name, First Name' and 'Account Number'. The results table displays account details for account G-29449, including principal and NSF fees, debtor name (JACK LANTERN), status (PROHIBITED PAY), and dates.

Search	
Account #	G-29449
Agency Account #	G-29449
Name	MOBILE JACK LANTERN
Status	PROHIBITED PAY
Skipped	08/09/2004
Last Pay	00.00
Return	00.00
Comments	12345678
Debtor #	11234
L Name	REYDIE
F Name	JACK LANTERN
Principal	\$25.00
NSF Fees	\$30.00
Total Debt	\$55.00
Activity Date	01/15/2000
Base Plan	215-965-1234
Work Plan	

- RCB can manage all customer disputes and log their results.
- Based on your volume of business, RCB will meet with you on a regular basis to uncover bottlenecks, improve data fields and discover methods to streamline your account write off procedures.
- Listings can be mailed, faxed, emailed, uploaded via web interface, picked up, or by secure data transfer.
- We have access to millions of local and national consumer files. Skipped (unable to locate) debtors are checked against these files and are automatically tracked for change of address or credit inquiries. This is an included service at no additional charge.
- RCB is a professional credit reporting agency that reports debtor activities to their credit files. RCB also has the ability for our clients, to allow access to EPORT to pull credit files.

Compliance

- Our HIPAA compliance plan details are provided upon request.
- RCB has a detailed security plan available for review when there is a business relationship.
- FDCPA compliance policy consists of written policies and procedures.
- Written policies and procedures identify areas of risk where violations are especially common.
- Compliance Officer and Compliance Committee:
 - Training and education
 - Communication
 - Disciplinary Action
 - Auditing and Monitoring

Why Choose RCB?

- Our primary goal is to recover the most money as quickly and efficiently as possible.
- We have the workforce to better serve your company whether small or large.
- We strive to be easy to work with and value your time, no auto voice attendant.
- Over 100 years in the collection industry has made RCB Collections sensitive to the negative consequences of over aggressive collection methods.
- Our professional collectors work with your customers in a firm but fair manner.
- With your authorization, we will utilize the court system when the ability to pay is present but not made.
- We cover all legal fees

- All of our employees are trained in federal & state regulations regarding debt collections, including the Fair Debt Collection Practice Act, HIPAA, and the Fair Credit Reporting Act.
- We assure you, after choosing RCB you will be satisfied with the recovery rate and that our collection efforts will make you look good.
- RCB wants to be the shortest distance between you and your money!

RCB Collections
Range Credit Bureau, Inc.
PO Box 706
310 East Howard Street
Hibbing, MN 55746
Tel: 800-477-7046
218-263-8886
Fax: 218-262-5762

RCB Collections
Range Credit Bureau, Inc.
1507 Tower Ave Suite 207
Superior, Wi 54880
Tel: 800-477-7046