

# Debt Collection

# NCSL Fall Forum

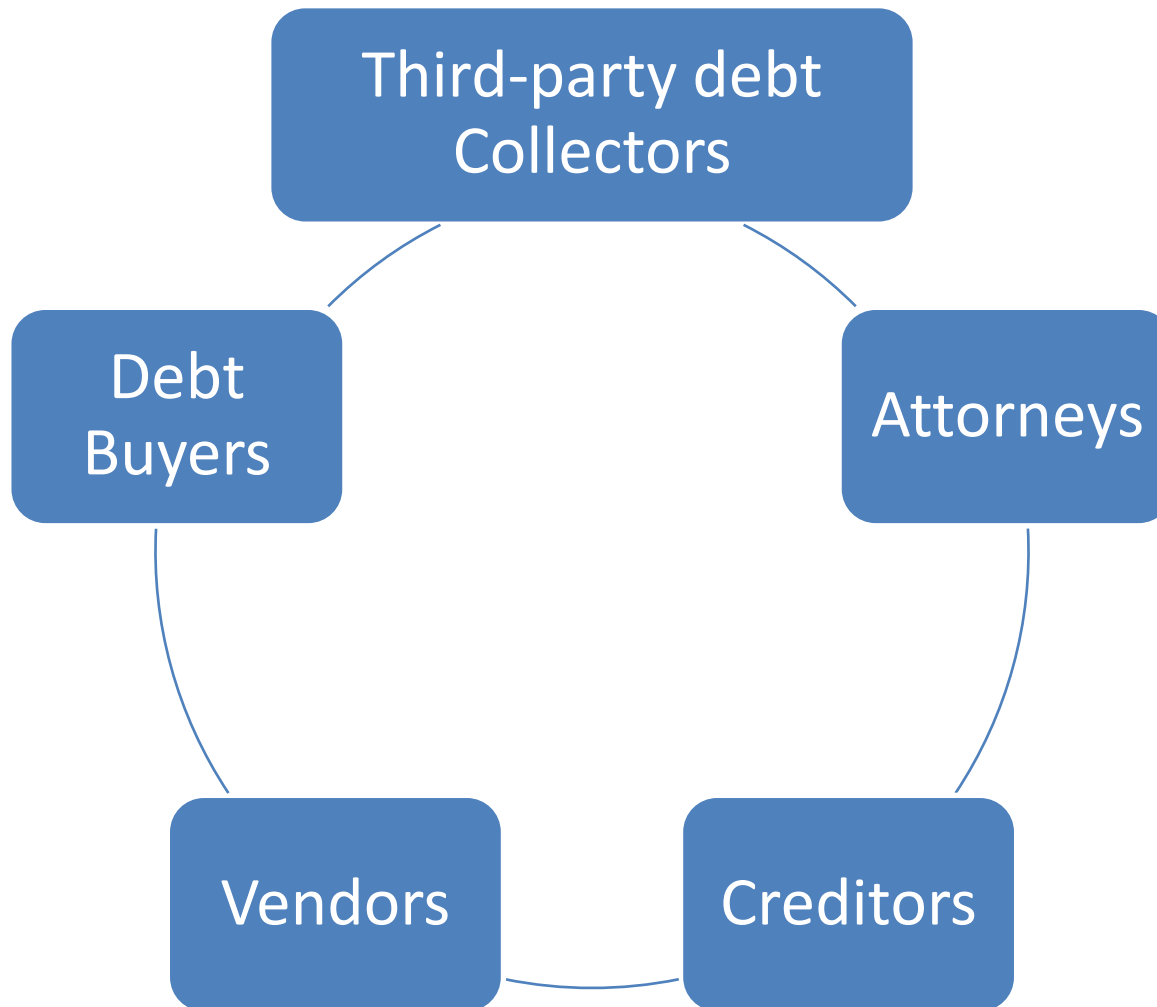
11.30.11

David Cherner  
Corporate Counsel  
Director of State Government Affairs  
ACA International



# ACA International

*National association with state units*



# Commitment to Compliance

- Free compliance department
- Free Compliance resources
- Compliance guides
- Collection-specific designations
- Code of Ethics and Operations
  - Treat consumers with dignity and respect
  - Complaint resolution

# ACA Blueprint

## *Consistency, Clarity, Balance*

1. Use modern technology responsibly
2. Better, simplified communications with consumers
3. Advocate for responsible litigation in the collection industry
4. Assure proper documentation of debts
5. Uniformity of statutes of limitation for the use of litigation to collect debt

# Financial Literacy

Ask  
Doctor  
Debt

*Answers to Your Debt Questions.*

[www.askdoctordebt.com](http://www.askdoctordebt.com)

- Over 85,000 Visitors Since 2009
- English and Spanish
- Financial management tools
- Responses to consumer questions
- Broader participation in financial literacy

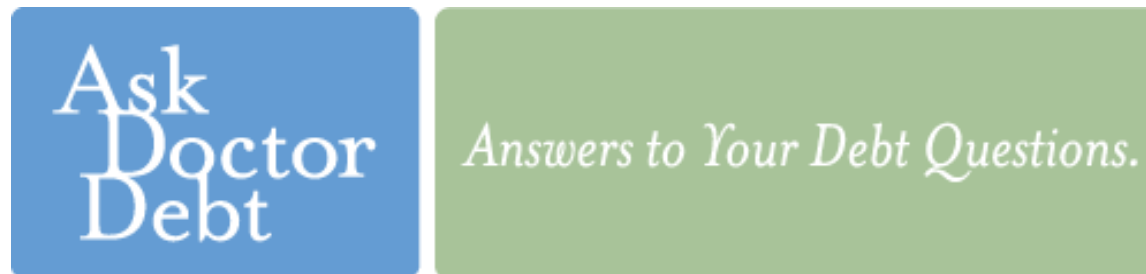
# Thank You



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