



NORTHSTAR

BANCOLLECT

Powered by NORTHSTAR

Do you need assistance collecting on charged-off deposit accounts, credit card accounts, or delinquent loans? NorthStar has the solution to fit your needs! From friendly reminders, collection notices or use of our robust outbound dialer to help with new regulatory disclosures, we want to be your collections technology partner.

NORTHSTAR APPROACH

- We are results driven but we also recognize bad things happen to good people.
- We treat debtors with respect because it's the right thing to do and we believe it is more effective. When someone gets a collection letter, chances are they have several others. We earn the right to be paid first.
- Accounts are assigned to collectors who get to know the story, the habits and the personality of the debtor so they have the opportunity in some cases to build rapport with the debtor.
- We seek to contact the debtor every four days

BANCOLLECT PROCESS

Our collection process is divided into two phases. Phase 1 involves a series of letters and is a softer approach to collections. Phase 2 features placement in our dialer program along with skip tracing on both phone and address.

Phase 1: We have two options, depending on your specific needs. Both run for 42 days and return 100% of the collected funds back to you.

SilverStar: Starts with a three letter series, spaced at fourteen days, which we produce and send on your behalf. These are “first party” letters, meaning we are transparent, acting on your behalf. We offer a robust web interface and payments come back directly to you. \$4.95 per account.

GoldStar: Includes everything in the SilverStar, plus three calls that are interspersed between the letters, negative database reporting and a consolidated payment option which you can have us receive payments, then remit to you with detailed reporting. \$6.95 per account.

Phase 2: At the end of Phase 1, the account then rolls into Phase 2. This is our contingency collections offering where we return the majority to you based on a percentage of what we collect. This starts with a third-party demand letter from Equinox, a division of NorthStar. We then begin regular, repeated phone calls from our trained collectors and skip tracing as needed.

PROFIT. RECOVERY. SOLUTIONS.

Please visit our website for more information at: www.northstarget.com

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