

WESTERN CAPITAL

Collections Servicing Proposal for National Clients 2021

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An Introduction to Western Capital!



In a retail bankcard environment, cash flow and delinquency control is crucial to the success of the portfolio. With Western Capital as your chosen service, you will have the skill and expertise needed to collect your consumer accounts, by delivering improved cash flow, reducing days outstanding and controlling bottom line delinquency.

Western Capital is one of a select group of agencies that is a member of the Commercial Collection Agency Association, certified by the Commercial Law League of America and The American Collectors Association.

Western Capital's Portfolio Services team delivers services that extend beyond traditional bad debt collection to include all aspects of revenue cycle management.

Integrated Contact Solutions: Large-scale outsourcing programs featuring advanced technology applications designed to improve cash flow and customer relationships across multiple phases of the revenue cycle

Pre-Collection: First or third-party contact with recently delinquent customers, featuring rapid deployment of resources, designed to reduce the number of accounts reaching delinquency status to allow your staff to focus on what you do best, managing your portfolio.

Attorney Network Services: Comprehensive or specialized legal recovery programs including attorney network collections, pre-litigation collections, bankruptcy recovery programs, and deceased debtor and probate recovery programs

Western Union Quick Collect, MoneyGram and ACH Payment Transfer: Electronic payment acceptance tools for your cardholders. Your cardholders can pay by phone, the Internet or wire services.

Financial Investigative Services: Specialized skip tracing and credit data analysis tools that provide factual intelligence that exposes hidden risks; detailed research options including asset and liability investigations, background and financial investigations, and comprehensive debtor skip trace services.

Experian, Trans Union and Equifax Credit Information Products: Providing the information you need to make fast, informed, and cost-effective decisions about potential new business and aged portfolios through our relationships with the three major credit bureaus, while monitoring the changing financial conditions of existing customers; also offering Experian Business Profile, Experian Business Summary, and the Experian Commercial Intelliscore reports.



Local Access to Your Collection Team in Salt Lake City: Clearly, it is essential that your servicing partner be accessible to your Salt Lake office. With Western Capital, you are only 10 minutes away! Need a report? Need a quick status update? No problem! We are here 24/7 to help you.



Company Overview

Western Capital specializes in consumer and commercial recovery of bad debt and has expertise in dealing with credit card issuers such as Chase Manhattan, First USA and Household Bank through its relationship as a servicer to one of the nation's largest portfolio investors, ExTerra Credit Recovery. Western Capital was founded in May of 1989 and has grown to be a powerful force in the business of debt collections.

Western Capital's primary focus is recovering balances from purchased portfolios and contingency placements directly from several of the nation's largest banks and credit issuers.

Western Capital maintains an unwavering belief in treating customers with dignity and respect, operates under the highest ethical standards, and complies with state and federal regulations at all times. By ensuring these standards, we are a trusted resource for our financial institution clients.

With our extensive operations experience on the commercial, consumer and corporate side of the credit and recovery business; our team has valuable insight to understanding the complex credit issuers' procedures and processes. Doing business with Western Capital requires little or no time expended in bringing us up to speed on the intricacies of dealing with bank-regulated assets.

Simply stated: Western Capital provides institutional business partners maximum returns with minimal effort required from the credit issuer.

The company is headquartered in Salt Lake City, Utah and Las Vegas Nevada, Recovery operations are conducted from this centrally located facility in the Trump International Office Complex. All accounts are serviced in-house and under management's direct control. All payment-processing operations are performed in a secure dual custody environment at the executive offices in Salt Lake City, Utah.

Western Capital is backed by Utah based Paradigm Venture Partners, one of the nation's premier investment banking and venture capital organizations, as well as Bain Capital Holdings Inc.



The 3 C's of Western Capitals Operating Philosophy

Western Capital engineered its operating philosophy to encompass the critical operational considerations of its customers when selecting a contingency recovery agency. Specifically, the **3 C's of credit card charged-off recovery** was developed; **Competence, Capacity, and Credentials:**

Competence

- Does the agency have experience for this type of project?
- Does the agency provide the necessary management commitment & philosophy?
- Does the agency provide accurate strategies and planning for each project?

Capacity

- Does the agency have the appropriate technology, equipment, and physical housing?
- Does the agency have the right personnel and training?

Credentials

- Does the agency have solid references?
- Does the agency have financial stability?

From the beginning, Western Capital's operating philosophy was designed to consistently exceed these critical operational needs of our clients.



Value Proposition

Our objective is to continue extending our experience, knowledge, and infrastructure to major credit card issuers on a contingency fee contract basis.

Western Capital's successful specialization in credit card charged-off recovery creates a valuable and targeted niche resource for credit card issuers seeking focused operational support.

Western Capital's value proposition to top-tier credit card issuers:

- Industry experience - Western Capital is accredited with servicing over \$28 Million in specialized credit card charged-off purchases and recoveries. Our most important goal is to protect our clients assets. We have established an unprecedented record of delinquency control for our customers.
- Industry knowledge - Western Capital understands the intricacies of dealing with bank-regulated assets from an issuer perspective. Executive management's background is from the institutional side of the banking business, and provides a skilled comprehension of credit issuers' processes and procedures.
- Industry infrastructure - Our facility was designed with one thought in mind.... to be flexible! We understand that business can change at a moments notice in the banking industry; therefore, it is essential that your servicing partner be able to expand with your needs. Western Capital is experienced in all facets of credit card portfolio recovery servicing and ownership.
- Industry backing - Western Capital is funded by investment bankers; Salt Lake City based, Paradigm Venture Partners.

The Western Capital system and portfolio management platform are based upon equal treatment and resources for both contingency recovery and ownership recovery charged-off credit card accounts.

Unlike a traditional collection agency, we possess a keen ability to manage recovery of your portfolio(s) from an issuer perspective. Western Capital functions as a partner, not just an outsource contractor.

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Our Management Team

Robert Paisola

Robert's work at Western Capital builds on 20 years of success in the consumer and commercial debt collection industry, including 4 years with ITT Consumer Financial Corporation, based in Minneapolis, Minnesota. Robert is a recognized expert in the business of debt collection, turnaround management, and is a motivational speaker on the subject of debt collection worldwide. Robert has lead numerous distressed collection companies to renewed profitability. With a client list spanning the globe, Robert has been instrumental in the direction and leadership that has set Western Capital apart from the crowd. He grew the company's North American sales operation from \$2 million in revenues to more than \$28 million in under a year. Robert has appeared as a guest on numerous radio and television programs throughout the world and is featured in Who's Who of American Businessmen. Robert attended Brigham Young University, in Provo, Utah and is currently a member of the American Collectors Association, The Commercial Law League and is a circuit lecturer for the International Association of Credit and Collections.

Lauren C. Templeton

Lauren joined Western Capital in 1999, having previously served in key management positions with ERS Consulting. As vice president of sales at ERS. Under her leadership, this publicly held company became the leading provider of network security and management tools to small and medium-sized companies. Kathryn also served as vice president, Europe, and vice president, Eastern sales, for ERS. During Lauren's tenure, total company revenues grew over 40-fold.

Jackson H. Wardwell

Justin joined Western Capital November 1999 and served as a Collection Manager until November 2000 when he was promoted to vice president. His responsibilities include forecasting revenue and expenses, business and sales planning and formulating sales operations procedures. With an extensive background as a Financial Administrator, Jackson brings with him the keen ability to effectively direct the future of Western Capital.

Warner G. Marshall

Warren joined Western Capital in June 2000 following a successful career with American Premier Holdings. While with APH, Russ spent two years managing supply and manufacturing operations in the

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US, followed by a one year immersion program in Brazil leading the company's expansion. As it evolves into a global operation, Russ directs and manages all aspects of Customer Service at Western Capital.

Lisa Hall

Joining the ranks of Western Capital in April 2000, Lisa brought with her more than 16-years of experience at some of the world's premier firms including Delta Airlines, STS Travel and RasterOps Computer Corporation. Lisa has been honored International Employee of the year at both STS and RasterOps Corporation. Lisa attended Brigham Young University and is currently our Business Marketing Analyst; working with advertising and future projections within the company, Lisa is a leader in her industry.

Larry Pino, Attorney

Larry's law firm was retained as corporate counsel to Western Capital in June 2000. Besides providing the legal services for Western Capital, and as a private practitioner, Phil's offices provide numerous legal services for many other clients. From 1994 to 1998, Phil was senior partner in Larry Pino and Associates, mainly handling estate planning and probate matters. From 1998 to 2000, Phil was the senior vice-president, legal and risk management, for American Premier Holdings, where his services centered on litigation and contract dispute negotiation. Phil has degrees in Business, Business Management, Finance, Accounting, and Korean from Brigham Young University, Provo, Utah, and his Jurist Doctorate from the University of Utah in Salt Lake City, Utah. He maintains separate offices in Salt Lake City, Utah, for his private law practice.

Albert C. Sanchez

A veteran of the debt collection market, Albert joined Western Capital in 2000 after serving as a collection manager for two years. The bulk of his career was spent at American Premier, where he not only sold computers but also managed the company's health industry marketing and sales training programs. Two start-ups benefited from his expertise in Sales and Marketing and he was the senior director of APH's New Media Division. More recently, Albert founded and ran a successful sales consulting business, the Improved Performance Group, focusing on improving sales productivity while lowering the cost of sales in technology businesses. Albert attended The University of Utah in Salt Lake City, Utah.



The Recovery Site

Recovery operations are centrally operated in Salt Lake City, Utah, and Las Vegas Nevada. With Amazon Data Cloud Centers in Draper, Utah - Newark, Ohio and – Palo Alto California

The facilities were engineered as production centers and have continued to function in that capacity since its inception.

Western Capital's technologically centralized production facility allows executive management to directly control all day-to-day operations.

Recovery Center

- Dedicated computerized recovery workstations for every collector maintaining the latest in technology with the highest level of security.

Hours of Operation

6AM - 9PM M.S.T., Six (6) days per week to ensure national time zone coverage

Disaster Prevention

The Building is a brick and steel reinforced with 24/7 heat, motion, and sound detection security.

Western Capital planned for data accuracy, and integrity by:

- Redundant Hardware - Parallel systems, application software and data in a real-time, locally mirrored, hot, and swappable environment
- Data/system back-up - 24 hour and routinely tested back-ups of system, application, and account data, on rotating media
- Virus Protection - Continual anti-virus software network system monitoring
- Power back-up - Uninterrupted Power System (UPS), network-wide
- Western Capital Retains a full time IT Department to handle our Information Systems and to perform day to day technical operations.



Information Technology & Telecommunications Infrastructure Overview

Western Capital's data and telecommunications infrastructure are key to daily operations and revenue generation. Therefore, equal steps of redundancy have been built into Western Capital's Information Technology system, including the following:

- Hardware redundancy
- Data redundancy
- Backup redundancy
- Telecommunications redundancy

The Salt Lake City installation houses servers run the Debtmaster collections management system and database. The topography of each Intel based Local Area Network (LAN) use integrated Dell servers running Unix, and Compaq network servers running Windows NT operating system.

All servers in Salt Lake City, Utah are real-time, locally mirrored, and hot-swappable.

All workstations are all Windows based units with SLB Data Cloud Encryption.

Data Communication utilizes dual dedicated 115 MBS lines, operating as firewall platform/gateways *via* Internet for Western Capital's Virtual Private Network (VPN). This network engineered design ensures double-check, controlled internal/external and Intranet/Internet access through pre-established user permissions.

Telecommunications services are provided through installed Private Branch Exchange (PBX) systems at our offices. The PBX instantly routes all calls to our collectors. All members of the collection team have remote voice mail access to ensure 24 hour debtor communication.

The Tadarian PBX is used for larger applications, scalable to 300% of current capacity, and effectively meets the demands for the payment processing, collections, legal and operational needs of our company.

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Information Technology & Telecomm Infrastructure - Technical Itemization

Hardware Platforms

Computer Systems

- Unix Servers –designed for maximum performance, availability, and reliability. Unix systems with Debtmaster installed are designed with no single points of failure
- Network Servers –PC Based server platforms, designed for high-availability with redundant hardware to reduce failure points
- Client (Workstation) Systems – Windows Based Terminal Server Units with Government Enabled Encryption.

Configuration

- Windows 10
- All Intel Pentium CPUs Processor Gen. Frequency Turbo (1 Core) Turbo (All Cores) Intel Pentium 7505 11. 2.00 GHz 3.50 GHz 3.50 GHz Intel Pentium Gold 5405U 10. 2.30 GHz Intel Pentium Gold 6405U 10. 2.40 GHz Intel Pentium Gold G5420 9. 3.80 GHz 39 more rows
- Two 512 MB of RAM per Unit
- Two – 7 TB Hard Disk Drives running on the Debtmaster Server into the Amazon Cloud.
- One – 26 TB Hard Disk Drives used for backup data storage and transfer to tape

Telecommunications Hardware

- Tadarian PBX, includes redundant systems, capacity for 100 plus agents, integrated advanced call routing and management features
- Central complex T-1 lines dedicated in Salt Lake City, Utah for data, internet and voice communications

Dialer Interface

- Automatic full dialer functionality is available for use within the Debtmaster Collections System.

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Information Technology & Telecomm Infrastructure - Technical Itemization

Software Platforms

Common Software

- Debtmaster – account and workflow management, used for production collections efforts
- SQL – database application, provides framework for Debtmaster to function
- Accurint – demographic information presented in ‘White Pages’ format, used for locating customers and advanced skip tracing
- Paymaster- Check by phone processing software
- Checkpoint – Firewall software, used for inbound and outbound access to Internet based services
- Norton Systems – network antiviral software
- Off Site Backup – site centralized network data archive software
- Microsoft Office – suite of software including document editing, spreadsheet, and client database tools
- Internet Information Server – provides internal web based services and information with Amazon Cloud Computing
- Microsoft Exchange – group messaging and collaboration application
- Windows 10– Network server software, provides network services to end-users



Human Resources & Training

Hiring Practices

Western Capital is a community based and industry oriented equal opportunity employer. Western Capital prides itself on solid career path opportunities for its collection staff and management programs. Western Capital has one of the lowest employee turnover rates in the industry. This is a result of generous incentive programs, a well-funded employee referral program and strong employee benefits.

Additionally, Western Capital augments hiring qualified personnel through internships, placement programs, headhunters, college recruitment centers, classified ads, and our Internet web site at www.mycollector.net.

All employee candidates must undergo a thorough screening process:

- Core competency skills pre-test
- Complete a minimum of two personal interviews
- Comprehensive background investigation conducted

Last 5 years of employment verified
Personal and professional references contacted

Western Capital's Profile of an "ideal" employee candidate includes:

- Previous collections/recovery industry experience
- Related experience, (i.e., sales, customer service, telemarketing or retail)
- Excellent communicator, intelligent, adaptable, outgoing, high energy, persistent, goal and team oriented



Human Resources & Training

Collector Training Program

Western Capital features a dedicated learning environment:

Each Western Capital new hire receives dedicated, in-depth training, divided into 2 phases:

Instructional - classroom style training

- Orientation, company policies & procedures
- Communication, negotiation, and telephone skills
- Collection practices and techniques
- FDCPA regulations
- Skip tracing tools and techniques
- Systems - Atlas and electronic skip tracing tools

Application- training in our production floor “incubator”

- New employees segregated and closely supervised
- Collect live accounts - smaller balance, retail portfolio
- Practice skills and system in a controlled environment

Graduation Exam

Each employee must pass stringent post-test examination prior to graduation

Continuous Skill Development (CSD)

Semi-annually all collectors receive:

- 4-hour refresher course on FDCPA
- 3-hour update on skip tracing tools and techniques
- 8 hours of team building exercises
- 6 formal one (1) hour career developmental sessions with manager



Recovery Account Portfolio Management

Account Modeling/Scoring

Western Capital uses a proprietary modeling and management strategy that scores portfolios for collectibility.

This methodology utilizes a blend of multiple regression analysis, credit bureau data, issuer information, and Western Capital's historical liquidation experience in dealing with credit card charged-off account portfolios.

The Portfolio Management Group process incorporates a multi-dimensional approach for maximized recoveries including the following: dollars, units, geography, production reporting, collector skill sets, and caseloads.

MIS/Performance Metrics

Portfolio Management Group process is constantly up-dated using various production control measurements including, hourly, daily, month-to-date, queue, portfolio batch-tracks, utilization benchmarks, and reporting.

Attribute Standards (AS), Performance Standards (PS) Implementation Standards (IS), are Western Capital's guideposts for mining meaningful relationships between the data sets.

This comprehensive tracking provides Western Capital management, investors, and clientele a multi-layered understanding of liquidation, profitability, recovery opportunities, and risks.

Work Standards

Western Capital exploits a low-ratio account-ownership, teamwork, and a "problem-solver" approach to recover charged-off credit card accounts

Recovery productions focus while maintaining compliance with:

- Fair Debt Collections Practices Act (FDCPA), all applicable laws, and statutes
- Contact guidelines, account activity and liquidation requirements



The Western Capital National Accounts Standards Threshold

Your Team Will Consist of:

- Western Capital will immediately dedicate Twenty Five collectors who will solely work your accounts. This figure will increase as additional accounts flow to Western Capital. One Senior Manager will be responsible for the collectors on the National Team.

Portfolio Ownership:

- Collectors (Account Managers) are assigned a specific portfolio or set of accounts
- Goals are reflective of a projected recovery curve against the total face value of the accounts assigned over a pre-determined placement month period
- Promotes continuity, and file penetration
- File production coverage 6a.m. – 9 p.m., 6 days a week
- 24-hour account activation
- Phone accounts at different intervals throughout the day, and attempting communication each day of the week until contact is successful
- Accounts placed on skip status will be researched with a minimum of 4 skip tracing databanks within 5 days of placement.

Liquidation Guidelines

- Balance-in-full, quick collect, phone pay, wire transfer, overnight check
Balance-in-full, Post-date payment arrangement over 3 - 4 months
- Settlement-in-full of 80% lump sum amount owed or 50% down payment and 3-4 consecutive post-date payments provided quick collect, phone pay, or check w/in 5 days. Recovery amount relative to issuer or portfolio owner requirements, book value, estimated collections
- Out-to-raise lump sum of 50% or greater
Suggested sources of funds (i.e., relatives, friends, payroll advance, 401K loan, refinance, pawnshop (auto, equipment, tools, jewelry), garage-sales
- PPA arrangement approved by Manager
- In principle we do not support Consumer Credit Counselors, unless VERIFIED need is evident.

Anything outside of these guidelines must be authorized by the Account Manager.



In the event that standard collection actions do not work or any of these situations arise, your accounts will be escalated to our Asset Recovery Team.

- NSF Check Accounts
- Multiple Broken Promise Accounts
- Multiple Refusal to Pay Accounts
- Special Settlement Requests
- Litigation Account Candidates



Auditing & Compliance

Western Capital's auditing and compliance programs are proactive and maintain our ongoing commitment to quality control.

As a focus of real-time measurements, both Western Capital system and process work standards are designed for preemptive inspection. Data extraction and analysis of On-going production activity is a Western Capital edict. This methodology substantially reduces exposure risk and irregularity associated with traditional lag-time auditing approach.

The quality assurance (QA) on the front-end mitigates the issue of clean-up on the back end in which time cannot be recovered.

Western Capital's Chief Audit Executive (CAE) reports directly to the CEO, as an independent, objective assurance that all fiduciary and service level responsibilities are monitored, and reviewed. Our internal auditing team equally scrutinizes compliance of Fair Debt Collections Practices Act (FDCPA), organizational processes, and system functions.

Operating at this level brings a systematic and disciplined approach to evaluate and improve the effectiveness of performance, systems, risk management, organizational control, and governance processes.

Western Capital's Performance Standards parallel the internal auditing process. This means we specify quality criteria by which performance of recovery work is measured, so that all activity yields maximum value to the organization.



Accounting & Reporting

Accounting

All payment-processing operations are performed in a secure dual custody environment at the executive offices in Salt Lake City, Utah.

Payment posting activity is audited and reconciled on a daily or monthly basis or as required by your company.

Bank reconciliations are also completed monthly for each operating account.

Western Capital utilizes the services of our Certified Public Accountant in order to ensure the highest financial management standards.

Reporting:

Accurate and timely reporting is essential for the success of any project. Debtmaster can provide customized reports in addition to standard daily and statistical reporting. Franklin Templeton Bank will receive daily statistical reports and management reports as directed or requested.

Example elements of recovery program reporting include but are not limited to:

- Production Hours
- Total Calls and Distribution by Status
- Batch-Track Recovery (\$, %, & Cumulative)
- BIF (Balance in Full), SIF (Settled in Full)
- Payment Size
- Penetration Rate
- Any field available sort (i.e., Alpha, State, Date of Placement, etc.)

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Pricing

Although there is some commonality with all recovery program designs, objectives and background circumstances vary widely. As a result, Western Capital routinely prices programs on a project-by-project basis. This approach allows for:

- Mutual engineering of each project
- Appropriate system of operational checks and balances
- Insurance for optimal performance
- Maximum value

Western Capital's pricing covers:

- Standard programming
- Standard reporting
- Project specific training

Pricing Options may be combined for flexibility and performance. Options include but are not limited to:

- Contingency (flat rate, tier rate)
- Per account
- Per activity (cure, locate, or conversion)

The bottom line is that we WANT YOUR BUSINESS and pricing is an issue that will easily be resolved after you have had an opportunity to review our competition. Simply said... This association will be the most financially successful relationship for our National Clientele on The Market.

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Operational Highlights

Western Capital understands the importance of executive management's involvement, an organized plan, and a dedicated team to ensure a quality servicing relationship between Our National Partners and Western Capital. From assignment to liquidation to communication and reporting, quality and performance are paramount. Below are some highlights for your consideration:

Each project is established with an:

- Implementation Standards/Process Flow Agenda
- Pricing Schedule

Each project is assigned a:

- Unit Manager
- Unit Lead

Western Capital is able to jointly develop collection, recovery, cure, early-out, and roll-rate-reduction demand strategies with our clients to ensure quality and accuracy:

- Western Capital has fully automated scripting to insure presentation thoroughness
- Western Capital has a facility dedicated for project training with our clients
- Collectors receive extensive Continuous Skill Development (CSD)

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Summary

Western Capital has prepared this documentation in an attempt to itemize and explain some of the unique qualifications and benefits that can be offered to Our National Accounts Partners.

While other options exist for outsourcing, Western Capital has dedicated a majority of its business purpose as a facilitator of **Charged-Off Credit Card Recoveries**.

Western Capital's specialized servicing relationships have demonstrated, from concept to reality, that our collection approach reduces expenses and increases performance.

Our references speak for themselves, and we would consider it a privilege to provide Franklin Templeton Bank and Trust key individuals and organizations that will verify and validate Western Capital's track record.

Western Capital's bottom line commitment:

- Operational Focus - we will provide the required resources to ensure mutual objectives are achieved.
- Customer Focus - we will ensure each customer (debtor) will be treated with dignity and respect as we strive to obtain balance in full from each debtor.
- Organizational Focus - we will ensure our company is supporting credit card issuer goals, objectives and growth.
- Western Capital is backed by a 20 Million Dollar Liability Bond and Commercial Policy. It is also covered by its Parent Company, Bain Capital Holdings and Paradigm Venture Partners as well as the Robert Paisola Foundation Trust.



Other Items of Interest...

- ✓ Your Company has indicated that their chosen vendor should be able to utilize the services contained in the FDR System. At this time implementation has not been established to utilize this resource. However, Western Capital is willing and able to utilize the system if requested.
- ✓ Our position on delinquency control and roll rates is simple... We expect our collectors to concentrate on the pre-charge off accounts equally to the delinquent accounts that have charged. It is essential that we understand and formulate a plan of action as soon as the debtor indicates inability to pay. This is what we call the "debtor training process". We believe that if the cardholder knows our expectations up-front, we have a much better opportunity to get paid in the event of default.
- ✓ When you align your company with Western Capital, you will be given the full resources of a company that understands your business. We will work with your internal teams to establish policies and procedures for new product roll-outs. We will review and recommend internal strategies that will enable you to control delinquency on the front end. We are aware that Franklin Templeton is in a constant state of change and we will be working right beside you to efficiently facilitate these ongoing changes.
- ✓ Western Capital is a member of the American Collectors Association's MAP Attorney program. This involvement, along with our affiliation with the Commercial Law League, gives you the assurance that all of your accounts can be collected regardless of where in the United States that your debtor ends up.
- ✓ Western Capital will work with your staff to determine the most efficient way of transferring media to our office. With our close proximity, we anticipate hiring a liaison that will assist both companies in the time consuming task of "searching for the data".
- ✓ All "one off requests" should be transmitted to our offices via e-mail to ensure accurate implementation. All requests will be entered into our systems within one day and we will follow up exactly as requested in the e-mail.
- ✓ Western Capital will provide Our National Clients with full access via either a VPN Connection or dedicated Cloud Connection to our Servers located in the Amazon Cloud, in Palo Alto, Ca or another live remote as agreed.



Attachments:

Addendum A - Policy and Procedure Data "handling of inbound and outbound calls"

Addendum B - Policy and Compliance Employee Manual

Addendum C - Collector Phone Monitoring Form

Addendum D - FDCPA Compliance Worksheet

Addendum E - Settlement Authorization Sheet

Addendum F - Quality Control Program Guidelines and Tracking Forms

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