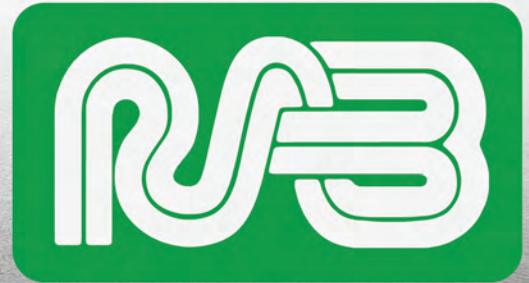




COMMERCIAL DEBT COLLECTION SERVICES





## ABOUT US

RAB, Inc. is one of the most highly respected collection agencies in the industry. You can take comfort knowing that RAB, Inc. opened our doors in 1971 and has remained a significant competitor in the collection industry while maintaining honesty and integrity. With over 70 years combined collection experience, our goal is to earn your trust, give you superior service and the best return on collection efforts.

## BUILDING CLIENT RELATIONSHIPS

As finance and credit professionals, RAB takes pride in knowing that we can build a long standing relationship with each of our clients. Our philosophy exemplifies the fundamental belief that quality service comes from understanding each client's needs and implementing solutions to increase our client's revenue. Your business is important to our success and our main focus and goal is to provide outstanding service while establishing a relationship that will give our clients' confidence and security when placing accounts with RAB.



### TRANSPARENCY & COMMUNICATION

RAB provides our clients with online access through our client web portal enabling you to view the current status on your accounts and/or payments posted or pending. Our clients never feel as though they are in the dark about the progress being made on any account placed for collection. A dedicated client services representative is assigned to each client to provide updates at any time.



### EFFECTIVE

RAB uses the knowledge and skills gained over the last 45 years to make sure each account you place is worked diligently and appropriately. We utilize the most professional and effective collection techniques and strategies which translate to having a higher collection percentage than the industry standard. RAB combines experienced and effective collection teams with state of the art collection technology and skip-tracing tools. We are linked to the same skip-tracing database that is used by law enforcement and the FBI. Skip-tracing allows us to effectively locate and investigate businesses as well as determine pending lawsuits, liens, judgments and/or UCC filings. RAB is unmatched at successfully recovering monies owed to our clients.



### EFFICIENCY

RAB knows that sometimes it is difficult to find the time to place accounts. RAB has created several ways to make this process easier for our clients. Accounts can be placed in any fashion our clients desire. No paperwork is needed to get the collection process started. Accounts are accepted through our online portal, email, phone, FTP, etc. All account placement procedures are completely customizable to fit our client's preference or needs.



### FOCUS AND FLEXIBILITY

RAB's experience and capabilities provide the best services available to our clients. RAB gives individualized attention to each and every client and we offer an array of services that can be custom tailored to fit your specific needs. In addition, each client is provided with a designated customer liaison to streamline the collection efforts. We realize that there is no cookie cutter method or approach so our goal is to create a plan that enables profitability while also securing customer retention for our clients.

## MISSION STATEMENT

RAB, Inc. is dedicated to increasing our client's rate of recovery in a professional and ethical manner while generating a mutually rewarding relationship with integrity and success. RAB's business philosophy exemplifies the fundamental belief that quality service comes from understanding each Client's needs and implementing creative solutions to increase revenue.



# SHIELDING YOU FROM ECONOMIC STORMS

As tough economic times continue, the credit market becomes increasingly more challenging for daily business activities which can negatively affect your company's bottom line and cash flow.

## SERVICES

All collection services provided are on a contingent basis. Rates are negotiated ahead of time with our clients so everyone is on the same page. If we do not collect on an account, our clients do not pay a fee and we release any information gained through our collection process back to you.

### CREDIT REPORTS & CUSTOMER PROFILING

RAB provides Experian based Business Credit Reports to our clients. We also have access to a collection database to help advise our clients with their customers. These tools are utilized by our clients when they are determining whether to extend credit to new/existing customers or if the customer must be placed for collections.

### ACCOUNT RECEIVABLES/PRECOLLECT SERVICES

RAB acts as an extended billing office to our clients that have a volume of accounts and would like to reduce the size of their in-house staff. We can customize the process to meet the needs of our client's current A/R procedures. RAB offers services ranging from sending initial invoices to demand letters. This service is all done with our client's letterhead with pre-approved services and letters. Outsourcing debt saves our clients time and money by eliminating the hassle and expense of additional employees on staff.

### 10-DAY FREE DEMAND LETTER SERVICE

RAB will send a collection letter to your customer to notify them that they have 10 days from the date of the letter to clear the debt in its entirety. If the customer pays within this time frame, you as the client will not be expected to pay any fees to RAB and we will not initiate any further collection action. Should the customer fail to pay in its entirety within these 10 days, RAB will initiate the debt collection process in order to collect the outstanding amount for you.

### STANDARD COLLECTIONS

When commercial accounts are placed with us, our highly trained and motivated staff immediately attempts to contact the debtors and collect the debt. This service is perfect for businesses to utilize before attempting any legal means. Our fees are on a contingency basis so no money is out pocket if the debt is not collected. At RAB, our main goal is to collect our client's delinquent accounts while maintaining the relationship between our client and their customer. This services includes all business to business collections as well as some business to consumer collections.

### INFIELD COLLECTIONS

In certain situations, RAB finds that sending trained infield collectors to meet with debtors face to face can be extremely effective. RAB can get to the bottom of why our client hasn't been paid and begin to work through any issues to resolve the balance.

### LEGAL SERVICES

RAB employs in house counsel as well as having access to our nationwide network of attorneys. We offer legal services for filing lawsuits, liens, repossessions, and much more. RAB clients do not pay retainers like attorneys typically demand. RAB only asks for the filing fees that are associated with which ever service our client desires. RAB also offers free legal advice to help our clients with difficult decisions.







**I N T E G R I T Y**



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Our mission is simple; to provide the most comprehensive and professional debt recovery services available to our clients.

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

