



Do You Know if Your Commercial Collection Agency is Operating Legally?

When you deal with C2C Resources, you can feel comfortable that we are licensed wherever we do business. Unfortunately, a majority of commercial agencies cannot say the same.

■ Why is it important for my agency to be licensed?

Besides that it is the law, it helps to protect your business, your customers and the collection agency that you have selected. These laws were designed to make sure that an agency operates in a professional and ethical manner when dealing with you and your customer. While each state may have different laws, some requirements may include: registration and testing of agency personnel, audit of collection procedures and letters, agency bonds, and most importantly trust procedures and audits to make sure that your money is safe.

■ How do I know if C2C or any other agency is licensed?

Simply ask us or any agency that you use to provide you with a copy of their license in a particular state. You may also call the regulatory agency in that state for information as well.

■ What states require a commercial collection agency to be licensed?

If your company is located in any of the following states, your collection agency must be licensed to solicit or handle your business.

Alaska, Arizona, Arkansas, Delaware, Florida, Idaho, Illinois, Indiana, Minnesota, Nebraska, Nevada, New Jersey, New York (City of Buffalo), North Carolina, North Dakota, Oregon, Tennessee, Utah, Washington, West Virginia.

If your delinquent customer is located in any of the following states, your collection agency must be licensed to collect in that state.

Arizona, Arkansas, Delaware, Idaho, Illinois, Minnesota, New Jersey, New York (City of Buffalo), North Carolina, North Dakota, Oregon, Utah, Washington.

Please feel free to contact the compliance department at C2C for clarification or if you feel any of these requirements are not accurate. All requirements are current as of August 2002. The states of Illinois and North Dakota may offer exemptions to the location of your customer requirement if certain conditions are met. The material above is not intended as legal advice, but is presented for informational purposes only.

C2C Resources, LLC

Creating Creditor to Customer Solutions

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