

NO
ORDINARY
FACE
IN THE
CROWD

 **ACS**
Aman Collection Service, Inc.

No Ordinary... *Philosophy*

For over 45 years, Aman Collection Service, Inc. (ACS) has been bringing professional collection services to public- and private-sector clients. Presently serving more than 150 colleges and universities, educational guarantee agencies, the federal government, state departments of revenue, and commercial lenders, ACS ranks as one of the largest collection corporations in the nation.

Located in South Dakota, ACS enjoys the distinct advantage of an abundant supply of highly educated and exceptionally motivated employees. Recognizing this unusual resource, we build our corporate approach around a simple principle: recruit the highest-quality people and give them the highest-quality tools.

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Two of our most important tools come from seemingly opposing sources: the revolution in communications technology and the company's long-standing tradition of ongoing professional collector training. Since our inception in 1957, we have embraced both of these elements by aggressively incorporating the most

advanced hardware and software available, while maintaining an uncompromising zeal for top-flight training. This enthusiasm for blending innovative technologies with our staff's commitment to professionalism has become the cornerstone of the ACS management philosophy.

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No Ordinary... *Experience*

Department of Education

We have successfully held a major contract with the U.S. Department of Education since 1992, and currently manage over 400,000 accounts for the Department with a total value in excess of \$2 billion. The department ranks ACS as one of the top agencies in the nation for netback dollars and has rewarded the company with outstanding ratings in its evaluations.

Department of the Treasury

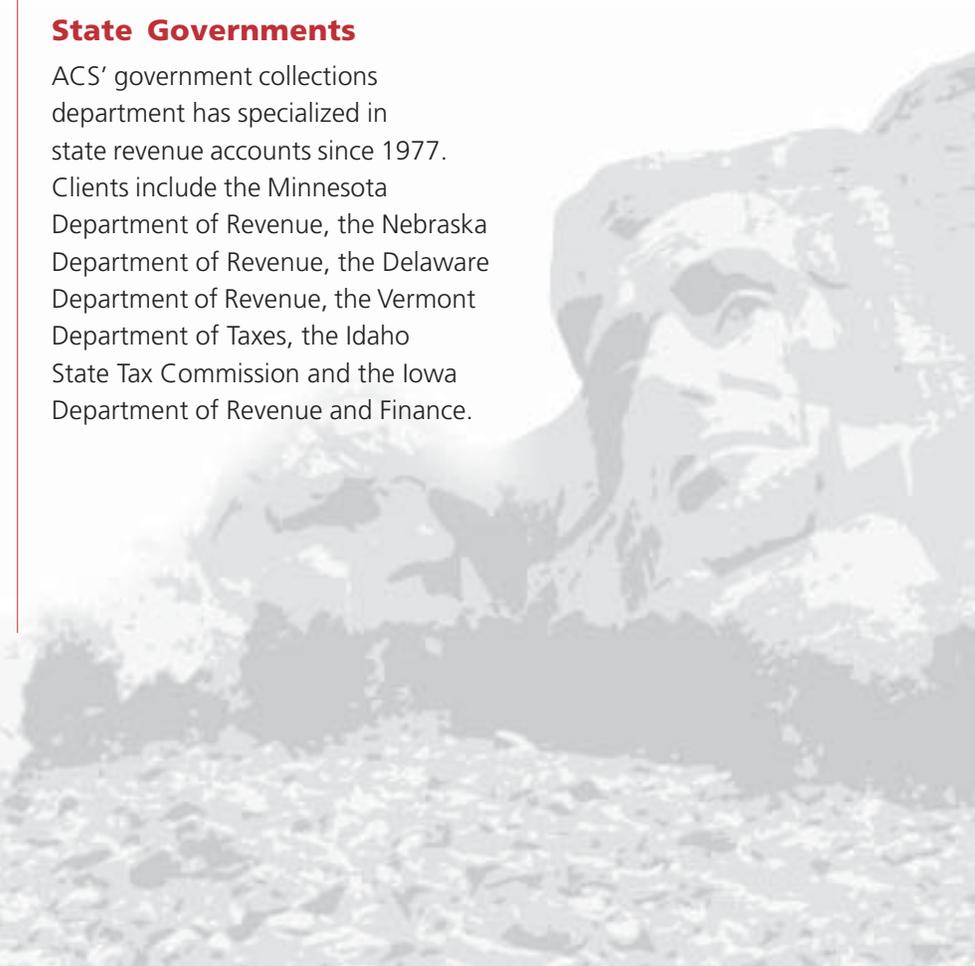
In 1996 ACS was selected by the Internal Revenue Service to participate in a unique pilot project to explore the capacity of private-sector agencies to collect delinquent income tax, while maintaining high standards of security and confidentiality. In clearly demonstrating this ability, ACS added a level of expertise that has proven distinctly advantageous to subsequent clients. In 2002, ACS was appointed as one of only three Subject Matter Experts to assist the Internal Revenue Service with the development of an RFP that will solicit proposals from private-sector agencies to collect delinquent federal taxes.

Education Guarantee Agencies

ACS serves the EdFund/California Student Aid Commission, the largest state guarantee agency in the nation; Educational Credit Management Corporation; and the Oregon Student Assistance Commission. In 2001, we earned ECMC's Agency Partner of the Year Award for outstanding customer service, value as a partner, collection results and audit results.

State Governments

ACS' government collections department has specialized in state revenue accounts since 1977. Clients include the Minnesota Department of Revenue, the Nebraska Department of Revenue, the Delaware Department of Revenue, the Vermont Department of Taxes, the Idaho State Tax Commission and the Iowa Department of Revenue and Finance.





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Colleges and Universities

ACS has been collecting student loans such as Perkins, NSLs and HPSLs, tuition and other institutional debts for hundreds of colleges and universities since 1968. Nearly four decades of experience has allowed us to develop and refine sophisticated skiptracing and collection procedures specifically for high-volume first- and second-referral education accounts. Our college and university clients include the California State University System (CSU), the State University of New York (SUNY) and the City University of New York (CUNY). Combined, these three university systems enroll more than 1 million students.

No Ordinary... *Solutions*

Special Services

ACS offers its clients a variety of specialized services, including

- skiptracing
- purchasing accounts
- administrative wage garnishment
- consolidation
- rehabilitation
- cohort management
- litigation management
- administrative resolution
- collection of
 - alternative loans
 - child support

ACS Skip Central

ACS is committed to expending all the corporate resources necessary to achieve excellence in skiptracing. This commitment takes shape in five pivotal areas:

- rigorous training in the skills,
- techniques and attitudes that
- produce exceptional skiptracing results
- willingness to research, test and experiment with skiptracing data to acquire the best possible sources and combine them in the best possible way
- a specialized department dedicated exclusively to handling the most complex and time-consuming accounts

While many agencies focus on one area, ACS believes that exceptional results hinge on the fusion of all five.

Financial Recoveries

ACS' Financial Recoveries division effectively manages a broad range of consumer debt:

- credit cards
- home equity loans
- educational loans
- mortgages
- auto loans
- personal credit lines
- leases
- personal loans

ACS Central Calling

An exciting new direction for ACS is our expansion into mortgage refinancing. In partnership with Wells Fargo Home Mortgage and staffed by more than 50 ACS employees, Central Calling is an inbound call center that allows Wells Fargo Home Mortgage customers to take advantage of lower interest rates by refinancing their current home loans. ACS will soon expand on this calling center partnership to include early stage collections for past due loans.



No Ordinary... *Client Service*

Customer service is more than a trendy phrase at ACS. For us it means a worthwhile investment of time, energy and personnel. Our client service representatives are trained to anticipate customer concerns and guarantee continuity throughout each contract.

At ACS, customer service also means accessibility — for both our clients and their debtors. To ensure maximum access, we have incorporated a number of critical communication elements into ACS' customer service program.

Toll-free Telephones

All client service representatives, as well as all collectors and senior staff, are assigned individual toll-free numbers. These numbers provide our clients and their debtors with easy, cost-free access to ACS.

Voice Mailboxes

A confidential voice mail system extends this toll-free accessibility, and is available 24 hours a day, seven days a week.

E-mail

All ACS employees have individual e-mail addresses, which allow us to respond to our clients' requests quickly and efficiently.

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No Ordinary... *People*

ACS' commitment to creating an exceptional team of collection professionals begins with the continuous process of seeking out, screening and training the very best candidates. The recruitment staff presents pre-hire orientation programs to prospective employees, gathers complete credit histories, and checks prior employment and personal references.

Once hired, ACS employees receive six weeks of new-hire training, followed by 50 hours of advanced training each year and specialized training for each contract. Additionally, our managers receive comprehensive training through our Aman University program. The result is a work force well suited and professionally prepared for the task of debt collection.

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