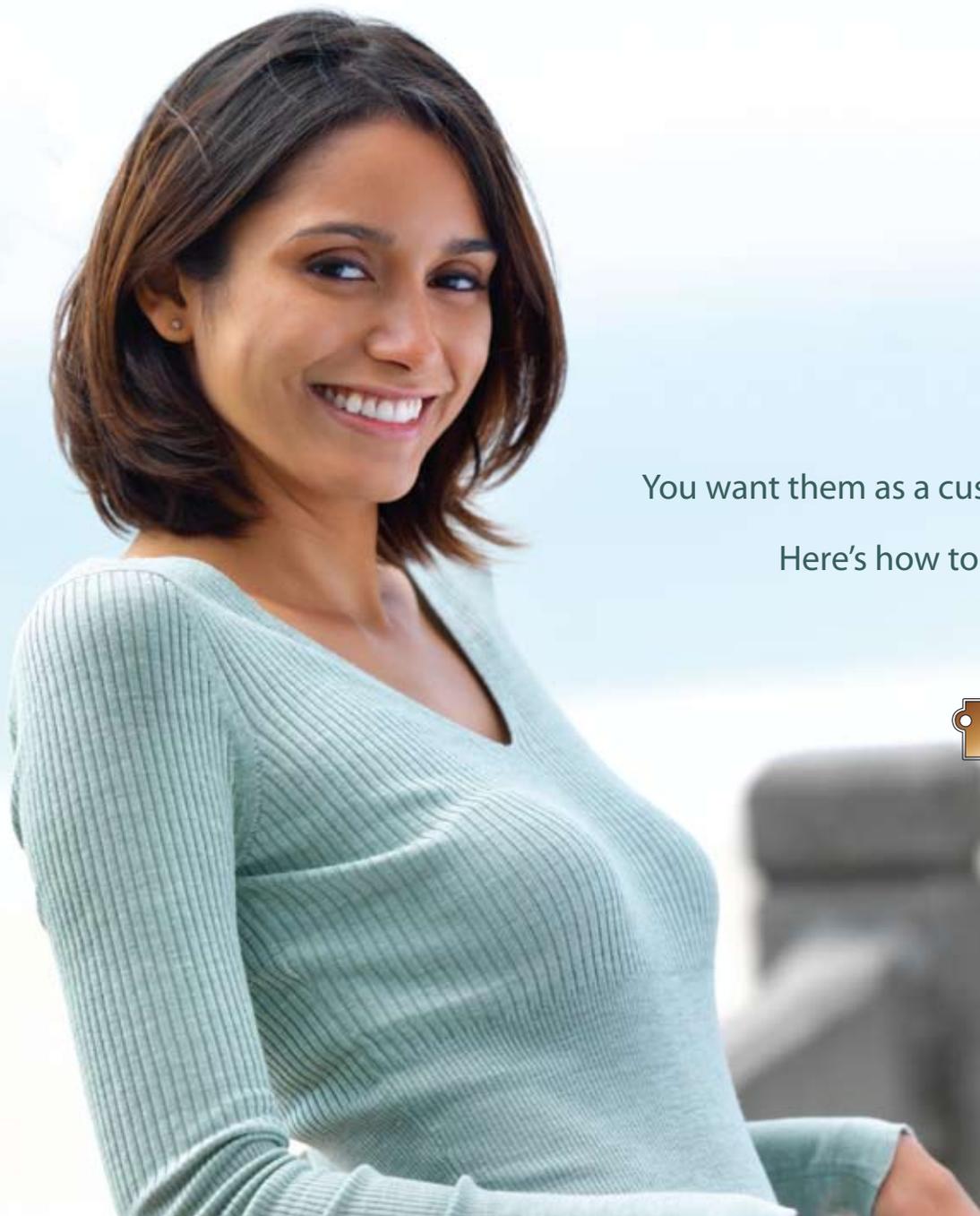


You want their debt paid.



You want them as a customer, too.

Here's how to have both.



A past due customer is still a customer. They want respect.

So how you treat them during this critical time can strengthen or ruin your relationship.

That's why National Business Factors uses a highly personalized process that focuses on engaging your customers in conversation. Creating the support they need. While collecting the payments you need.

As a result: our collection rates always beat the national average!

If you want to increase your cash flow, call for your **complimentary collections assessment** today: (800) 845-5392. Or visit www.TheNBFGroup.com

Here's how we do it:

Efficiency through Technology

Using the latest technology, we reach more of your customers per day and enjoy higher collection rates per call.

That's not all. We collect more for you by optimizing every phase of your collections cycle. Responding quickly to delinquency levels and risks. And changing contact strategies in real time.

Other ways we collect more for you:

- Manage calling strategies according to call follow up, call frequency, and responses
- Automatically prioritize contacts to meet your business goals
- Run several custom calling campaigns tailored to specific clients, balances, collection phase, and more
- Maintain at least a 78% match-up ratio – one of the highest in the industry



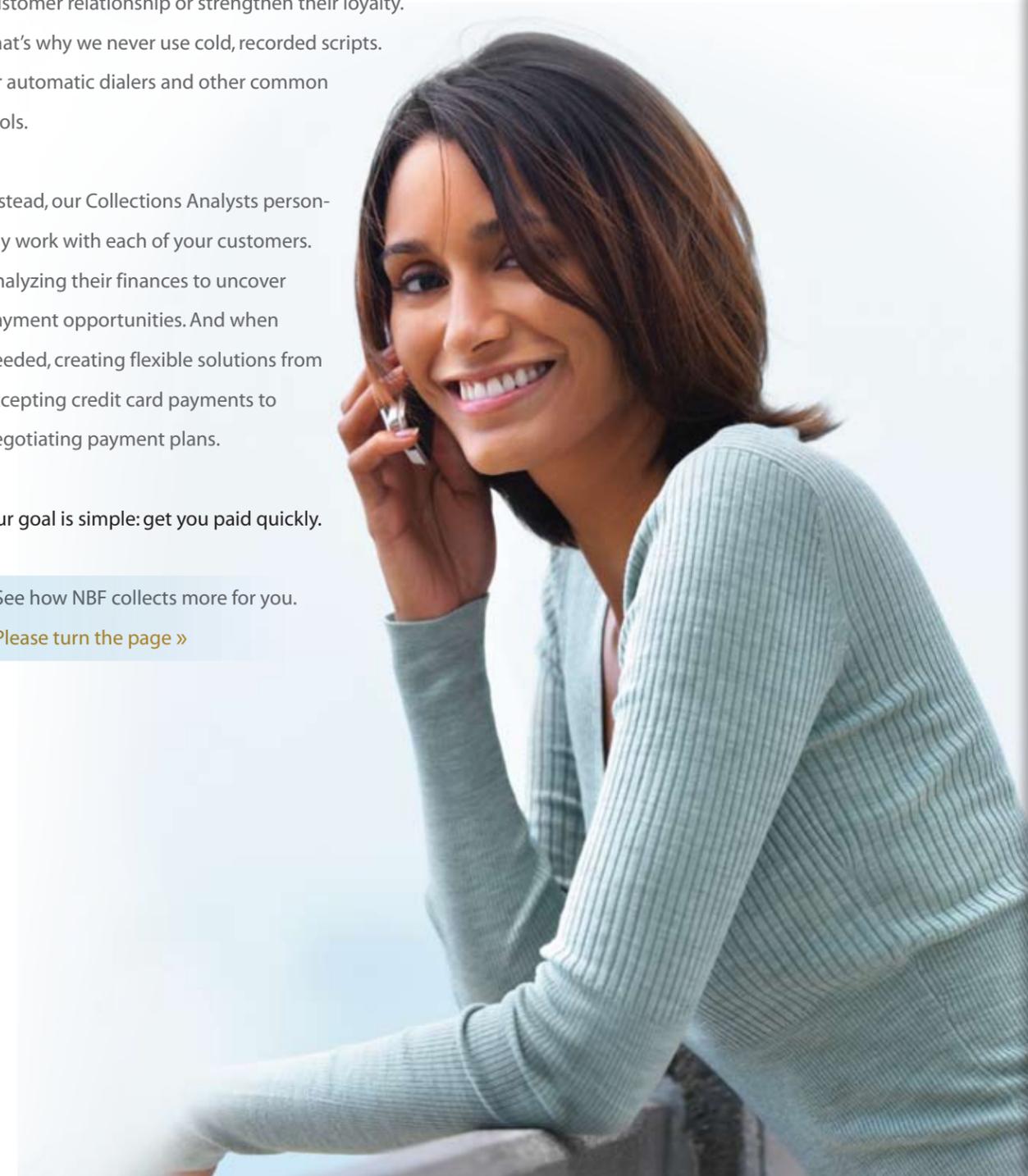
Preserving your Customer Relationships

How you handle debt collections can either ruin your customer relationship or strengthen their loyalty. That's why we never use cold, recorded scripts. Or automatic dialers and other common tools.

Instead, our Collections Analysts personally work with each of your customers. Analyzing their finances to uncover payment opportunities. And when needed, creating flexible solutions from accepting credit card payments to negotiating payment plans.

Our goal is simple: get you paid quickly.

See how NBF collects more for you.
Please turn the page »



"We have been with (NBF) since 1989. They provide the best recovery of any other collection agency we used in Northern Nevada. They are always responsive and considerate to our patient's situations."

Patrick Smith, CEO, President REMSA and Care Flight

"We have been with (NBF) since 2000. Their recoveries are considerably higher than our previous agency. Their customer service is of the highest standards."

Todd Conradson, Battalion Chief, North Tahoe Fire Protection District

"The (NBF) team has been associated with us since 1986. They are courteous, professional and result-oriented when it comes to the very difficult task of collecting healthcare related billings."

Eddy D. Davis, Chief Financial Officer, Humboldt General Hospital

Experts at Collecting More for You

Our skilled Collections Analysts also:

- Train daily to overcome objections and uncover customer revenue sources
- Health Insurance Portability and Accountability Act (HIPAA) compliant
- Continuous training in Fair Debt Collections Practices Act (FDCPA)
- Empathize with your customers while positively motivating them to pay
- Are in your community – for maximum quality control, we never use overseas phone banks – never
- Educate customers on the benefits of paying you
Skillfully identify and negotiate creative payment solutions

Extra Service – Without Extra Fees

With National Business Factors, you never worry about hidden fees or extra charges. We focus on doing what it takes to serve you better. And greatly increase your cash flow.

- Dedicated customer service staff so your questions are answered quickly
- Create flexible payment arrangements as needed per customer
- Report debtors to credit bureaus
- Process credit card payments
- File lawsuits
- Customize collections screens so you get the data you need in your reports
- Immediate customer file adjustments

Monitor Collections Progress from Your Desk

Review your accounts in minutes—all from your desk.

Use our secure Client Access Web (CAW) to download reports, access customer account status, and more.

All at no charge!

You can also:

- Run custom inventory reports
- Drop electronic or payment files
- Set up as many users as you wish and set security parameters per user
- Look up current balances and status of each account



Trusted in your community since 1960, our clients span industries including: hospitals, doctors, clinics, supermarket chains, retailers, medical groups and urgent cares, and ambulance providers.

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