



Dear NARAMU Member:

During these times of tightening profit margins, it is increasingly important that businesses maximize all the revenues they have earned. We are pleased to introduce a new Member Benefit Program for NARAMU members from NCSPlus Incorporated, one of the nation's leading collection service/accounts receivable management firms.

As opposed to collection agencies that charge a percentage of the recovered money, or a flat fee *and a percentage*, NCSPlus charges NARAMU members *only* a low flat fee. NCSPlus is not compensated based upon a percentage of the debt, so they pursue both small and large balances and give equal attention to both. Because of their customer service focus, NCSPlus reports a recovery rate that is more than twice the national average.

NARAMU members who enroll in this program receive a free Bonus Upgrade Package that includes:

- **All members must receive a minimum R.O.I. of 400% or NCSPlus will do free collections until you do.**
- **Complimentary computer maintenance fee**
- **Free debtor reporting to the major credit bureaus**

NCSPlus has affirmed to NARAMU its compliance with all state and federal collections laws and requirements, and holds you harmless from actions taken in response to its efforts to collect on your accounts. NCSPlus can also help you convert the un-submitted accounts you have with other collection firms.

A strong focus on service and competitive rates translate into a valuable benefit for our members. To get started in this low-cost and effective collections system, please contact your NCSPlus Representative, Bill Spencer, at **800.363.7215, ext. # 6400**, or email wspencer@ncsplus.com.

Sincerely,

A handwritten signature in blue ink that reads "Brent Felstead".

Brent Felstead
General Manager