

# Meeting a Higher Standard



## Ethical, Professional, Qualified

When sending your delinquent accounts to a collection agency, you want to know they will be handled by a collection specialist who is ethical, professional and qualified to provide the high level of service your business deserves. Working with members of ACA International, the Association of Credit and Collection Professionals, helps provide this assurance.

To become an ACA member, agencies must:

1. Pass a rigorous reference check.
2. Provide a letter of good standing issued by their secretary of state.
3. Adhere to federal and state laws and licensing requirements.
4. Abide by ACA's strict code of ethics and rules and regulations.

The benefits of working with an ACA member include:

- **Knowledge**—ACA members have access to the most comprehensive array of collection industry educational courses, products, events and publications to hone their skills and stay current with developments in their industry.
- **Connections**—ACA members are plugged in to a network of industry peers and resources to help broaden their areas of expertise.
- **Legal Compliance**—ACA members have access to up-to-date legal compliance information to help them comply with all the laws and court decisions affecting the credit and collection industry.
- **Ethics**—ACA members agree to abide by the stringent ACA Code of Ethics and Code of Operations, reflecting their commitment to meeting the high standards of creditor clients and the public.
- **Licensure**—ACA members possess the **applicable** collection agency licenses issued by their state licensing authority as a requirement of membership.

## For More Information

To verify a collection agency's membership in ACA International or to learn more about the premier trade association for the credit and collection industry, simply call ACA at +1(952) 928-8000, ext. 206, e-mail [membership@acainternational.org](mailto:membership@acainternational.org) or visit <http://www.acainternational.org>.

