

OUR CONSUMER-FOCUSED APPROACH

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Industry-leading Consumer Bill of Rights
We give concrete assurance regarding Encore's conduct and clearly state what consumers should expect from Encore
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Credit reporting grace period
We delay credit reporting new accounts for 3 months and continue to not report with payment activity
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Stop credit reporting negative information after 2 years
(instead of 7-year industry standard), where consumer has paid or otherwise settled their debt obligation
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Do not collect from active duty military
We actively screen accounts to identify Servicemembers
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Don't charge fees or pre-legal interest
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Never restart the clock on time-barred debt
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Consumers can obtain validation of their debt obligation at any time
We provide our consumers at any time with proof of their account and our ownership of the account - far beyond the federal law's 30 day validation period
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Robust disclosures to consumers
We provide disclosures regarding the statute of limitations, tax consequences of paying account, and the consumers' legal rights.
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Work with consumers over a 4-6 year collection cycle
We own the account and will never resell it
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Focus on transparency, honesty and clarity in our letters and other communications
Our Consumer-centered communications provide consumers with:

 - Key account details & what to expect
 - Clear and easy communications
 - How to access our Consumer Bill of Rights
 - How to contact us