



SEPARATING THE FACT FROM FICTION

Myth: Collectors continually hassle people who cannot pay.

Fact: One of the first lessons a collector learns is that constant harassment of a consumer is both ineffective and illegal under the Fair Debt Collection Practices Act (FDCPA). Instead, collectors are trained to listen to what consumers say and determine if they actually have the resources to pay the past-due bill.

Myth: Tough, threatening collectors are the most effective.

Fact: The most effective collectors are well-trained, sophisticated professionals who (1) understand what motivates a variety of people, (2) can determine quickly what will motivate a particular person and (3) are able to communicate well with others. The best collectors work with people to get their accounts paid.

Myth: Collectors are a special breed of people.

Fact: Collectors come from all backgrounds with different experiences. Collectors often develop new traits and skills: quick-thinking, goal-oriented, problem solving and effective communication. Tact, persistence and an understanding of people's motivations are traits of a good collector.

Myth: Collectors deal mainly with the destitute and the downtrodden.

Fact: Collectors learn quickly that debtors come from all walks of life. In fact, many people with debt are people like you and me who happened to be unable to pay bills for a time for one reason or another. Collectors know that they must treat each person as an individual and understand each person's specific situation.

Article taken from ACA Int'l.'s article "Separating Fact from Fiction."

Stillwater CBSA Staff

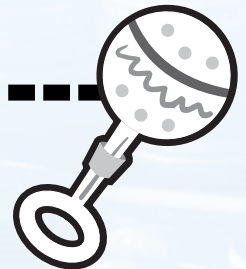
Volunteers

We are once again looking forward to volunteering for Oklahoma's State Special Olympics being held in May in Stillwater.

CBSA recently sponsored several tables at "The Taste of Stillwater", a benefit for the Stillwater Public Education Foundation.

CBSA staff will be sharing "Family Night" in May.

You Could Say We're Proud!



Larry & Pauledde Plank's new grandson Bryson Craig

Larry & Pauledde Plank are proud to announce the arrival of a new grandson. Bryson Craig was born March 4th weighing 7 lbs. 10 oz. Larry's daughter Amy and her husband Brian are Bryson's parents.



Phyllis McIlvain's new granddaughter Dani Faye

Phyllis McIlvain welcomed her new granddaughter Dani Faye on January 10th, weighing 8 lbs. 4 oz. Phyllis' daughter Amber and her husband Patrick are the proud new parents.

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Customers in the Spotlight

**Bradley County
Medical Center**

Bradley County Medical Center (BCMC), Warren, Arkansas, is a forty-nine-bed acute care hospital, serving the healthcare needs of Bradley County and surrounding areas since 1951. The hospital operates thirty-eight acute beds and eleven geriatric psychiatry beds. A full range of healthcare services are available including general nursing care, intermediate care, intensive care, radiology, nuclear medicine and ultrasound, CT, laboratory, respiratory therapy, physical occupational and speech therapy. A staffed emergency department is available twenty-four hours a day.

BCMC Home Health Agency offers skilled nursing, personal care and homemaker services to homebound residents within a fifty-mile radius of Warren.

...continued at right

spotlight

**WELCOME!
NEW CBSA STAFF MEMBERS INCLUDE-**

- Crystal Golden
- Holly Chapples
- Lanai Johnson
- Kendra Morris

Did you know?

- Credit Bureau of Enid originated -1907
- Credit Bureau of Stillwater - 1927
- Credit Bureau of Ponca - 1928

Customer Spotlight continued...

The active medical staff of BCMC consists of seven family medicine physicians, one ophthalmologist and one radiologist. In addition, BCMC offers many outpatient clinics to the community. These clinics include: cardiology; urology; oncology and hematology; ear, nose, and throat; neurology; and general surgery.

Telecommunication services are utilized at BCMC to provide many hours of in-service for their staff, as well as physicians and support groups in the area who utilize the interactive telecommunications for conferences. This service enables visual and audio communication with a physician in Little Rock, as well as with the University of Arkansas for Medical Services.

Bradley County Medical Center is a valued CBSA client.