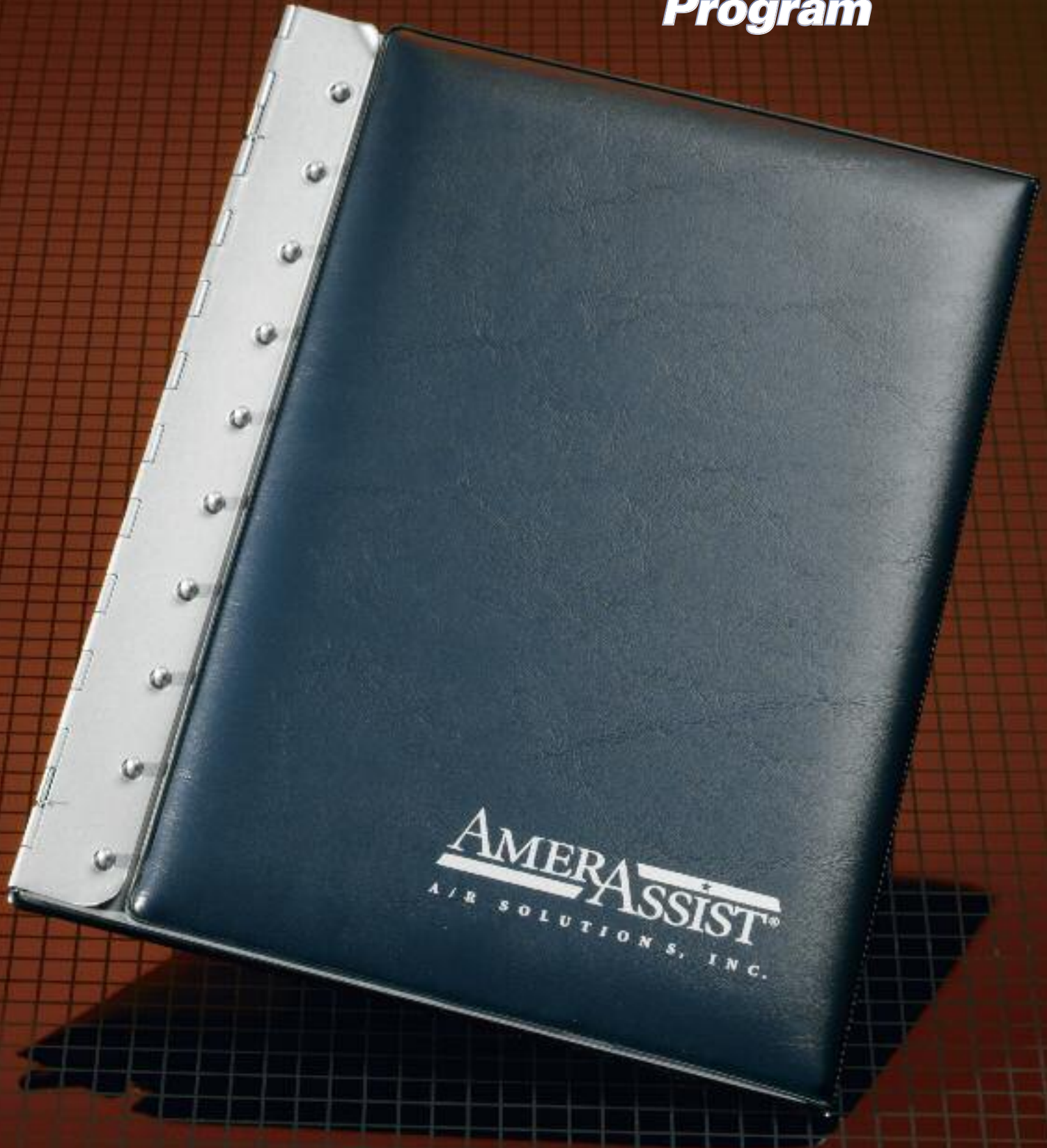
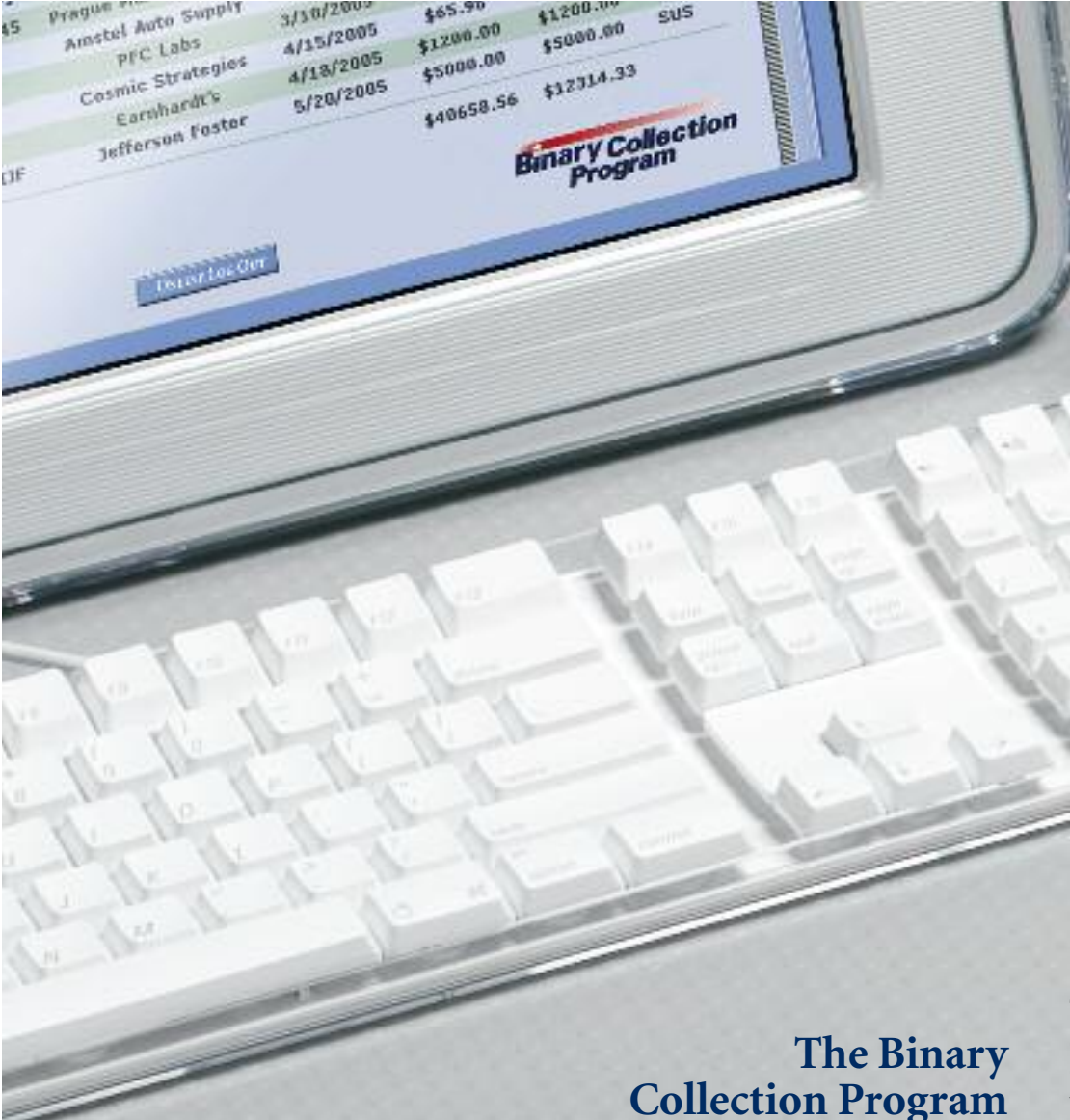


**★ Binary Collection
Program**



Professional • Economical • Comprehensive • Effective



The Binary Collection Program

AmerAssist

AmerAssist, a subsidiary of the Millennium Trust Company, Ltd., is one of the most experienced collection organizations in the nation, serving credit grantors in a broad range of industries. The Binary Collection Program concept, offered by our Accounts Receivable Solutions Division, is endorsed by over 100 national trade and professional associations.

Last year, the people in our organization collected over \$800 million dollars, maintaining the cash flow necessary for the profits and growth of over 30,000 credit grantors. Our licensed and bonded services are provided nationwide. AmerAssist also maintains a \$1,000,000 excess liability policy for each client's protection.

As the name implies, The Binary Program has two phases (Primary and Secondary) – one following the other.



Primary Phase

The Binary Program's Primary Phase consists of a series of high impact collection contacts, including an attorney demand, which direct payments to you. Payment demands by professional collectors are also included during this phase for a low, fixed fee, *which averages less than 10 cents of each dollar collected*, regardless of the age, size, or debtor's location. The debtor is put on notice from the start that AmerAssist has full authority to pursue your claims with all available remedies.



The *daily* involvement of professional collectors and portfolio managers, as well as overnight delivery of collection documents and same day payment pick up by Federal Express, are also available during the Primary Phase for creditors who are especially concerned about immediately accelerating cash flow. Your local AmerAssist account executive can recommend a level of service tailored to meet the individual needs of your organization.

At your option, accounts not collected in the Primary Phase can automatically be transferred to AmerAssist's Secondary Phase Workout Division.

Secondary Phase

The Binary Program's Secondary Phase is provided by a *full-service workout division*, which includes one of the nation's most comprehensive litigation services departments. It is specially structured to pursue and salvage second placements (i.e., accounts that have previously been worked unsuccessfully by a collection agency as a primary placement). In this Secondary Phase, payments are directed to AmerAssist while providing the industry's most comprehensive approach to collecting hard-core accounts.

Utilizing sophisticated recovery strategies, this intense Secondary Phase of service is implemented in a manner that gets results, while preserving your image and reputation. AmerAssist's state-of-the-art, automated support systems monitor, assist, and improve the efficiency and effectiveness, of each collection effort while providing management information for daily, hands-on decision making.

AmerAssist's Workout Division maintains responsibility for processing, negotiating, remitting and accounting for all payments and settlements, in accordance with your guidelines. Collector workstations are supported by powerdialing, headsets and LCD screens, which provide full account history information, and access to email and word processing technology for personalized communications. This comprehensive assistance provides AmerAssist collection professionals with the knowledge and the time necessary to effectively conduct asset searches, intensive skiptracing as needed, and personalized negotiations and follow up on every account. AmerAssist is even designated as a Western Union Quick Collect, PhonePay and American Express MoneyGram receiving agent for instant, local, debtor payment at over 20,000 locations nationwide.

At your discretion decisive court action will be brought to bear when necessary, in the debtor's locale, through our worldwide network of collection attorneys.



AmerAssist assures service excellence and provides you with virtually every remedy available that is allowed by law. This is why AmerAssist's recovery ratio is more than *double the national average!*

The Workout Division's services are provided for a straight contingent fee, which includes litigation when warranted, at AmerAssist's expense. Bad checks are also handled on the same *no collection – no charge* basis.



Ken Monnett CPA, Chief Executive Officer





Easy To Use

The innovative design of the Binary Collection Program's online or one-write system makes managing delinquent receivables as easy as using a checkbook or online banking.

To assign an account simply complete a transmitter as you would a check and forward it to AmerAssist, online or by mail, for immediate action.*

This one-step process creates a permanent record on your one-write or online system ledger (which is password protected) and you use this information to notify us when the debtor pays.

Options on the transmitter allow you to select the intensity of the pre-litigation collection effort to be made on each account during the Binary Program's Primary Phase. These options include a *pre-collection* Audit Bureau Balance Verification at no additional charge, which allows you to avoid alienating future business. Complete instructions are provided with your system, and customer service is always available should you require information or assistance.

Active Account Status Reports are sent to you each month, and are always available online. This management information enables you to monitor all collection activity. Emphasis on communication and *low cost results* separates AmerAssist from the conventional agency.

The profit improvements attained from AmerAssist's lower rates and consistently higher recoveries, *in addition to the strongest guarantee in the industry*, have made the Binary Program a logical choice for America's most astute credit grantors.

(* Other forms of transmittal are available for volume accounts such as computer print-outs, magnetic tape, ledger cards, debtor lists, invoice copies, copied checks, email or other electronic files.



Early Intervention

The conventional agency approach to collecting delinquent receivables is **expensive, produces poor results, and alienates customers**. The conventional strategy is to salvage a percentage of the write-off **after** deterioration has occurred.

AmerAssist accelerates slow paying accounts with the Binary Program's *early intervention strategy* and more comprehensive approach to managing receivables.

Economical

The Binary Program's low, fixed fee, which averages *less than 10 cents of each dollar collected*, is normally more economical than the cost of pursuing an account internally!

There are never any percentage charges in the program's primary phase. Therefore, accounts can be referred earlier in the collection cycle when third-party authority is most effective. The Binary Program's preventive maintenance benefits provide a unique, low-cost program that accelerates cash flow – faster than any other source – while reducing write-offs.

Professional

The Binary Collection Program can be utilized with the knowledge that your image and reputation will always be maintained. AmerAssist is staffed by experienced personnel who are exceptionally knowledgeable about collection techniques. High caliber professionals are developed for the ongoing demands of aggressive pursuit through extensive training programs and continuous evaluation.

Effective

The profit improvements provided during the Binary Collection Program's Primary Phase are compounded for those clients who also elect to transfer hard-core accounts to AmerAssist's Secondary Placement Workout Division on a straight contingency fee basis.

This *workout division's* comprehensive approach to collecting hard-core accounts (such as intensive skip tracing and asset searches) is coupled with litigation when warranted, at AmerAssist's expense. Virtually every remedy available will be utilized on your behalf, which is why AmerAssist's recovery ratio is currently more than *double the national average!*

Comprehensive

The service that AmerAssist provides with this accounts receivable management and recovery system is the finest available at any price, from any source. Whether you seek the lowest possible cost, or the maximum recovery ratio, the Binary Collection Program's two-phase service satisfies the need for profit improvements.

Let us share with you the superior results now being obtained for creditors with debtors like yours, and we'll show you how to test our system as an extension of your staff – at



Facts That Have Made AmerAssist The Logical Choice Of America's Most Astute Credit Grantors

Comparison Factors	AmerAssist	Your Agency
Collection Cost Under 10%	YES ¹	_____
Free Audit Bureau Balance Verification	YES	_____
Comprehensive Automated Systems <i>(including sophisticated powerdialers)</i>	YES	_____
Custom Contacts Available	YES	_____
Debtor Credit Record Affected	YES	_____
Dedicated Customer Fax Line	YES	_____
Employment Verification	YES	_____
Fixed Fee Services	YES	_____
Free Demand Stickers	YES	_____
Fulfillment Processing & Facilities Management	YES	_____
High Impact Federal Express Deliveries & Payment Pick-Up	YES	_____
Independent Attorney Demands	YES	_____
Industry Specialist Staffing	YES	_____
Litigation Follow-through Nationwide <i>(Agency advanced court costs and attorney fees)</i>	YES	_____
Minimum Account Resolution Standards	YES	_____
Monthly Progress Reports	YES	_____
National Association Endorsements <i>(Trade & professional co-developed programs)</i>	YES	_____
Nationwide Delivery Capability	YES	_____
Professional Collectors Assigned	YES	_____
Internet Service Option	YES	_____
Skiptracing Included	YES	_____
Western Union Quick Collect Payment Processing	YES	_____
100% Collection Guarantee	YES	_____

(1) Primary Phase



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