ACA International

2025 Accomplishments Report

Helping Members Succeed



ACA®
INTERNATIONAL
The Association of Credit
and Collection Professionals

2025 ACCOMPLISHMENTS REPORT

We've been working on some exciting things this year!

Internal Rigor

Our Vision

ACA International is the recognized thought leader, indispensable resource, and voice of the accounts receivable management industry.

Our Mission

ACA leads the accounts receivable management industry through education, advocacy, and resources designed to help members succeed.

Our Strategic Goals

- Maintain effective advocacy leadership at the State and Federal levels.
- Provide exceptional and relevant education, credentialing, business, and professional development resources.
- Explore expanded offerings to serve our broad membership base.
- Aggressively combat meritless litigation and legal claims.
- Pursue new, and strengthen existing, strategic partnerships.



NEW MEMBER BENEFIT PROGRAMS



Recognizing Community Service:
ACA launched a page on our website highlighting the meaningful ways our members show up in their communities. The Community Impact page features a spotlight highlighting member companies giving back; a Consumer Education Hub, which links to our Know My Debt website; a section highlighting positive Google reviews; and an infographic explaining the credit cycle



Gathering Member Insights:
ACA, in partnership with SAGAC Public Affairs, completed an in-depth membership survey and engagement of industry professionals through virtual focus groups. The goal was to gain a better understanding of industry issues and explore why companies join ACA and how they use their products and services and participate in events. ACA senior staff and leadership reviewed the survey and focus group results to help develop better member services, education products and advocacy priorities that address the changing needs of our industry.



Enhanced Membership Directory:
ACA launched an enhanced Membership Directory to help members connect with potential clients and partners. It also serves as a powerful marketing tool. Sophisticated search filters help others find your business based on location, services, industry specialties, and business classifications. Listings are complimentary with membership.



ACA's New AI Assistant, AVA:
Launched at Fall Forum in November, AVA is our new AI assistant who provides instant access to ACA's knowledge base. She is designed to unlock deeper insights from ACA's resources and save members time. AVA has learned everything about our industry to become the perfect business partner for ACA members.



Benchmarking Intelligence:
ACA updated its Benchmarking Intelligence program to deliver greater value while simplifying participation for members. In response to member feedback, the program is transitioning from quarterly to annual data submissions, marking a significant improvement in how industry insights are gathered and shared. This change will reduce members' administrative time and effort and provide more comprehensive industry comparisons. Starting in 2026, the annual data collection period will open in February, giving members ample time to compile and submit information after year-end closing.

ACA AWARDS

Communications

Winner: *ACA Daily* newsletter

Awards: From the American Society of Business Publication Editors:

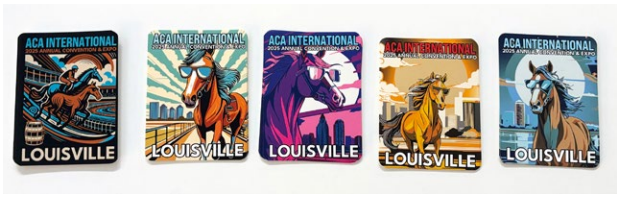
Honorable Mention, Overall Excellence Award: Recognizes the core editorial products that business publications typically offer their audiences, from print magazines and websites to email newsletters and social media.

Winner: *Collector* magazine

Awards: From the American Society of Business Publication Editors:

Gold Award: "How to Make the Leap," which breaks down how businesses can tackle technology updates.

Silver Award: "Money Matters," which explores the ARM industry's commitment to financial literacy efforts in their communities.





Marketing

Winners: 2025 Convention promotions

Awards: From the Association of Marketing & Communication Professionals:

Gold Award: 2025 Convention shirts

Platinum Award: 2025 Convention stickers and magnets

MEMBER AND ASSOCIATION SERVICES

Answering Member Questions

So far in 2025, the Member Services team has responded to more than 2,000 phone calls and online chat messages as well as over 1,500 online message portal requests and over 2,500 email requests. The Member Services team encourages members to use the online message portal that was introduced several years ago. This portal is tied directly to our member database and allows for quicker response times and gives members a single place to access all of their exchanges with the ACA Member Services team.

Association Management Services

ACA currently manages five of the association's 28 units as well as assisting the Mid-America Unit and the Gulf States Unit with registration for their Annual Conferences. We are happy to announce that the New York State Collectors Association has been added to the associations we manage this year. ACA provides these units with executive leadership and strategic guidance and manages all business functions, including finance and accounting, marketing communications, membership processing, event management and administrative support.

Many members may not be aware that ACA has an association management team that manages several related entities, in addition to the units mentioned above, such as the International Association of Commercial Collectors, and new this year, the Minnesota Library Association. This is an area ACA looks forward to continuing to grow in the future.

ACA International manages five of the association's 28 units:

- California Association of Collectors
- Florida Collectors Association
- Georgia Collectors Association
- Great Lakes Credit and Collection Association (Illinois, Michigan, Minnesota and Wisconsin)
- New York State Collectors Association







LEGAL & COMPLIANCE TEAMS

In 2025, the Compliance team accomplished the following:

- Read and analyzed more than 3,000 federal and state judicial opinions related to industry-relevant issues arising from the FDCPA, FCRA, TCPA, and analogous state laws. Synopsized over 300 of the most salient opinions for inclusion in the Daily Decision library.
- Answered over 175 member questions via the Compliance Help Desk.
- Reviewed and analyzed dozens of new and updated state and local laws effective in 2025 for relevance to the credit and collections industry; created or updated summary content for more than 50 laws for inclusion in ACA's Guide to State Collection Laws and Practices and related ACA SearchPoint resources; and improved tracking of legal changes for State Guide Cohort subscribers.
    - Completed significant updates to State Guide Cohort subscribers' experience with the Guide to State Collection Laws and Practices content via newly created artificial intelligence search engine tools that can quickly and easily populate a table of selected topics and states, customized by the user.
    - Added new subheadings to the Debt Buyer section and created a separate chapter for New York City to the State Guide.
    - Provided detailed compliance updates about new industry-relevant judicial decisions and changes in applicable state and federal laws on 40 weekly ACA Huddles.
    - Made substantive updates to 50 ACA SearchPoint documents.
    - Provided significant testing and feedback for ACA's new artificial intelligence webpage assistant, AVA.
    - Published multiple "Ask the Compliance Help Desk," "Daily Decision Deeper Dive" and "ACA SearchPoint" articles in Collector magazine.

Judicial Advocacy

The Industry Advancement Fund (IAF) is a potent ACA International member benefit created to:

- Proactively support ACA International members;
- Resist abusive trends;
- Protect consumer needs; and
- Positively advance industry positions in settings from Capitol Hill to the state capitals, and from the Supreme Court to local regulators.

With the IAF's financial support, ACA participates in regulatory and legislative processes, reshapes judicial doctrines and drives positive decisional law.

In 2025, the Judicial Committee:

- Approved **two** amicus brief requests totaling $55,000 in Industry Advancement Fund support.
- Approved **nine** Traditional Program applications totaling $125,400 in support from the Industry Advancement Fund.
- Approved **three** Member Matching Program applications totaling $20,000 in support from the Industry Advancement Fund.

AI Innovations

After gathering extensive member feedback, ACA partnered with the AI experts at Strategy3 to deliver a dramatically improved State Guide experience, featuring over 60 new topical PDFs aggregating state laws, AI-powered updates across all document formats, dual-format Excel spreadsheets for custom data analysis, and so much more!

Additionally, ACA conducted extensive testing of our AI assistant, AVA, to present the SearchPoint information effectively in that new tool.

FEDERAL ADVOCACY

ACA's Federal Advocacy team worked to educate and engage new members of Congress about ACA and the accounts receivable management industry. The lobbying team, Board Advocacy Committee, Federal Affairs Committee, and the Board Officers were active in Capitol Hill meetings and educating regulators, White House officials, the National Economic Council, and members of Congress about the industry.

This year, ACA led the charge in navigating a changed regulatory landscape under the Trump administration and Republican-led Congress.



Pushing Back on CFPB Overreach

Under new leadership, the Consumer Financial Protection Bureau saw a dramatic shift in its regulatory posture. For example, the bureau rescinded 67 guidance documents, marking a decisive departure from the prior administration's reliance on interpretive rules and advisory opinions to implement policy changes outside formal rulemaking.

ACA's efforts to push back against policymaking that bypassed the Administrative Procedure Act were instrumental in prompting the CFPB to retract its burdensome guidance – including issues related to the Fair Debt Collection Practices Act, the complaint database, and UDAAP, among several others impacting the industry.

Following ACA's efforts to educate the administration and key congressional stakeholders on the CFPB's 2024 advisory opinion that would have imposed novel restrictions on collectors seeking to recover past-due medical debts and a legal challenge from ACA, Brownstein Hyatt Farber Schreck LLP and Collection Bureau Services Inc., the bureau withdrew the opinion in May 2025.

In another legal victory, ACA, Brownstein and Specialized Collection Systems successfully challenged Biden-era CFPB rules that sought to suppress medical debt information in credit decisions. ACA and the Consumer Data Industry Association filed parallel lawsuits opposing rules that prohibited credit reporting agencies from including medical debt in consumer reports and barred creditors from considering such information when making credit decisions.

After the administration change in January 2025, ACA continued to educate stakeholders about the medical debt rule's legal and practical flaws. The Trump-era CFPB amended its position and joined CDIA in a motion to vacate the rule, which the court approved.

In another major development in May 2025, the CFPB withdrew its proposed data broker rule, stating that rulemaking in this area was "not necessary or appropriate at this time." ACA's advocacy helped prevent the rule from advancing, preserving the industry's ability to use data responsibly.

In October 2025, the CFPB issued a rescission of its 2024 Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders final rule, which established a registry of nonbank companies that have entered into consent agreements or that have otherwise been found by the CFPB to be in violation of laws under their jurisdiction. ACA was active in advocating for this.

The CFPB also withdrew a separate proposed but never finalized rule that would have required most nonbanks to register in a database and provide information about their use of certain terms and conditions in form contracts. ACA also advocated on this issue.

ACA also worked with the CFPB to withdraw a problematic Biden administration amicus brief in *Carrasquillo v. CICA* and filed its own brief in a case related to the FDCPA and the bankruptcy code.

On the heels of the CFPB's October 2025 clarifying interpretive rule that the Fair Credit Reporting Act generally preempts state laws related to credit reporting, ACA filed a lawsuit challenging Colorado's House Bill 23-1126 – the nation's first state law prohibiting the reporting of medical debt information on credit reports.

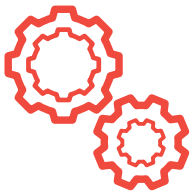
This challenge isn't just about medical debt. At state and federal levels, regulators and legislators are pursuing a broader agenda to weaken credit reporting for telecommunications, rental, utility, student debt, and potentially other debt types.

Adding additional weight to ACA's work, the CFPB issued an interpretive rule clarifying that the FCRA generally preempts state laws related to credit reporting. This rule has meaningful implications, as numerous states have enacted laws regarding what information can be included in credit reports, with many of the laws related to medical debt reporting.

A favorable decision in Colorado and the 10th Circuit is part of a larger strategy to overturn state laws that violate federal law and constitutional rights.

FTC

ACA worked with the FTC to identify a surge in alleged identity theft claims that was not matched by an increase in actual identity theft, driven in part by "finfluencers" and credit repair organizations. In response to this advocacy, the FTC made changes to its website and continues to engage directly with ACA on this issue.



Legislation

Amid the CFPB's deregulatory efforts, Congress passed CFPB reforms supported by ACA in the One Big Beautiful Bill (H.R. 1), including a provision that would reduce the CFPB's long-term budget by cutting its funding cap from 12% to 5% of the Federal Reserve's operating budget. This statutory change to limit the CFPB funding marked the first successful rollback of Dodd-Frank as it relates to the CFPB, marking an important first step in larger reform efforts.

ACA is also actively working with Congress to provide feedback on developments in AI and privacy. House Financial Services Chairman French Hill introduced AI legislation over the summer. While federal legislation appears to be more of a 2026 issue, ACA continues to educate stakeholders on the importance of innovation and consumer protection and maintains a seat at the table in these discussions.



FCC Call Blocking & Labeling

ACA played a pivotal role in delaying and reshaping proposed Federal Communications Commission rules related to "revoking consent." Thanks to ACA's efforts, a one-year delay was secured, giving the industry critical time to adapt. ACA continues to advocate for permanent changes to the order.

ACA has been deeply involved in the development of these rules to update the FCC's initial proposal that would have required callers to honor revocation requests within 24 hours. ACA advocated for a 10-business-day period, which the FCC adopted in its final rules. ACA also sought and obtained several critical revisions once a draft of the final order was released.

Along with other industry trade groups, in the late fall, ACA proposed the FCC extend the current deadline in a draft further notice of proposed rulemaking (NPRM) for implementing the "revoke all" rule form April 11, 2026, to April 11, 2027, or six months after the adoption of an order addressing the revocation rules, whichever is later.

The NPRM addresses issues under the Telephone Consumer Protection Act, including mitigating illegal robocalls and call authentication.

Brownstein Hyatt Farber Schreck, on behalf of ACA, and industry trade groups met with FCC Commissioner Olivia Trusty's office on the proposal, specifically industry's time-sensitive communications with consumers and how the "revoke all" rule can create a barrier between desired communications between businesses and consumers.

ACA also advocated for secure transmission of caller ID information and call branding solutions as the FCC considers changes to its call and text rules.



Data-Driven Work

As part of ACA's lobbying relationships with hundreds of members of Congress, and our national network of state unit lobbyists with significant state house relationships, we provide details about the economic benefits provided by ACA members. ACA used data from the Federal Reserve Board, CFPB and other sources to quantify the negative impact on credit availability by state and population demographics.



Furthering Our Outreach

From regulatory rollbacks to courtroom victories, ACA has demonstrated unparalleled leadership in navigating a complex and rapidly evolving environment. Its accomplishments in 2025 reflect a strategic blend of legal expertise, policy advocacy, and coalition building that has delivered measurable benefits to its members and the consumers they serve.

Our advocacy team continues to be recognized as a thought leader, with invitations to speak and educate other groups about ARM industry issues. ACA's lobbyist, Leah Dempsey, co-chair of Brownstein, Hyatt, Farber & Schreck's LLP Financial Services Practice, was recognized by the National Institute for Lobbying & Ethics as a Top Lobbyist in 2025.

We also:

- Held hundreds of meetings with lawmakers and regulators to advocate on ACA members' behalf.
- Continued to drive detailed and effective policy advocacy, focusing on reforms to the CFPB, support for the funding reforms and TABS Act, and collaboration with the Federal Trade Commission on fraudulent disputes.
- In partnership with Brownstein and support of the Industry Advancement Fund, filed several amicus briefs on industry issues playing out in the courts, such as clarity between the FDCPA and the bankruptcy code and state workers compensation laws and FDCPA requirements for debt collectors.
- Built on the momentum of ACA's advocacy during two successful fly-in events in Washington, D.C., that included members of Congress on both sides of the aisle, regulators and coalition partners.

ACA IN THE MEDIA

ACA provides expert perspectives and represents the ARM industry on key issues in the media. The association and its leaders are quoted in a variety of news outlets, offering insights on regulatory changes, industry trends, and advocacy efforts.

ACA's goals in media are not only to educate reporters about the industry and its contributions to the economy but also to share the impact of rules and laws and that were asking for solutions with input from more stakeholders.

In 2025, medical debt regulations and legislation at the state and federal level continued to receive attention from the media, as well as data reports on debt collection complaints.

ACA has also focused on proactively submitting statements, press releases and regulatory comments directly to reporters we have relationships with and those that regularly cover the industry.

In January, *Bloomberg Law* reported on ACA's lawsuit against the Consumer Financial Protection Bureau's ban on medical debt in credit reports that was ultimately overturned in court.

The article highlighted a statement on the lawsuit and overall challenges to government overreach in medical debt credit reporting from ACA CEO Scott Purcell: "If left unchecked, this power grab will harm not only ACA members, lenders, and small businesses but it will put many critical care facilities on life support."

Reporters from *USA Today, News Nation* and *Bloomberg* sought expertise from ACA to provide context on debt collection complaint trends and collections on mortgage accounts.

In October, ACA responded to media requests regarding a reported surge in debt collection complaints shown in Federal Trade Commission data.

USA Today and *News Nation* contacted ACA for insights into the increase in complaints, offering an opportunity to provide context to consumer complaint information and publicly demonstrate how the industry assists consumers.

In response to the media, ACA also shared its advocacy efforts with regulators to ensure complaints from consumers are verified and not influenced by scammers or AI.

Debt collectors take every complaint seriously, ACA noted to both publications.

"Two-way communication between a consumer and the collection agent is the best way to learn about options to successfully resolve a debt," *USA Today* quoted.

News Nation further reported that the increase in complaints can reflect scams, not actions by legitimate companies.

ACA's insights on the rise in AI-generated, duplicative complaints influencing the data were included in the report.

ACA's comments in the media reports noted the association's advocacy efforts to address concerns with developments in the CFPB's Consumer Complaint Database and recommend improvements to the FTC's fraud mitigation processes.

Working with the reporters on the debt collection complaints article resulted in new media relationships as well as the opportunity to help create a balanced picture of the issue for readers.

Get more information here.



ASK AVA

What is ACA's media strategy?

STATE/UNIT ADVOCACY

State-Level Advocacy

All 50 states held legislative sessions in 2025 with more than 1,200 bills being introduced that could have impacted the ARM industry. ACA and its state and regional units worked to advocate on industry priorities as legislation and new regulations were considered throughout the country. A network of more than 30 state lobbyists and legislative unit committees provides the industry with a critical presence at state capitols, enabling engagement with lawmakers and supporting the organization, recruitment, and strategic coordination of coalitions with like-minded business partners.

ACA continued to host monthly Unit Leader & Lobbyist Calls to help our boots on the ground lobbying teams quickly share and learn about successful strategies and legislative trends in other states. In addition to traditional lobbying and advocacy activities, ACA has worked with our state units and used the resources of the Industry Advancement Fund to deploy several litigation strategies to delay and, if successful, overturn onerous regulations impacting the ARM industry.

Medical Debt

Medical debt, billing and credit reporting remained a top issue with many states including Oregon, Maine, Washington, Florida, Rhode Island, Alabama, Vermont, Indiana, Alaska and Maryland considering proposals. ACA's units in Indiana, Alabama and Alaska were able to successfully table medical debt proposals while lobbying efforts in Washington, Oregon and Florida successfully secured major amendments to provide clarity and lessen the negative impact of the legislation.

In November, ACA filed a lawsuit against the state of Colorado's unconstitutional law prohibiting credit reporting of medical debt. The lawsuit outlines examples of how compromising the accuracy of credit reporting has harmed medical providers and patients throughout Colorado.

Coerced Debt

Legislative teams in Illinois and New York worked to secure critical amendments on broadly worded coerced debt proposals. Both units shared legislative language and borrowed from previously negotiated language adopted in Connecticut and Minnesota.

Statute of Limitations and Exemptions

Several units successfully fought back against proposals to significantly shorten the statute of limitations (California, Missouri) and to expand wage and bank garnishment exemptions. The Northwest unit's Washington legislative team successfully secured a compromise amendment cutting proposed bank levy expansion by 75% prior to the highly politicized legislation passing the legislature.

Licensing

In addition to playing defense on many bills in New York, the New York State Collectors Association's draft of an industry coalition-supported licensing bill was introduced in the legislature. While the legislation did not pass this session, it is now the preferred legislative vehicle for regulators in the state and will help thwart the passage of other harmful bills that continue to be considered in New York.

New York City

In addition to state-level activity, ACA and the New York unit continue to push back on a multi-year comprehensive rulemaking undertaken by the New York City Department of Consumer and Worker Protection (DCWP). In the wake of ACA filing a complaint seeking declaratory and injunctive relief, the DCWP announced several delays to the regulation enactment before withdrawing and re-issuing an amended proposed rule.

Through an Industry Advancement Fund grant, ACA and the New York unit continue to engage Brownstein Hyatt Farber Schreck LLP to file formal comments and negotiate further clarity and amendments to a regulation that has been indefinitely delayed.

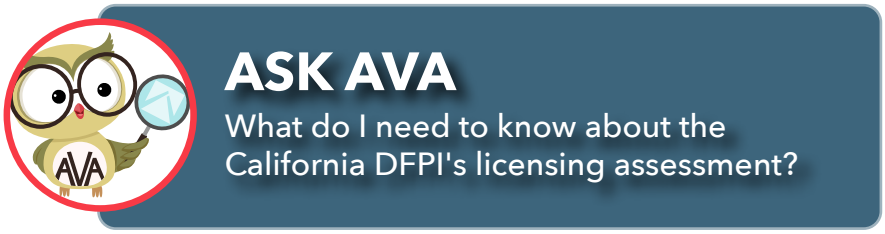
California DFPI

In late September, the California Department of Financial Protection and Innovation (DFPI) announced the first annual assessment for licensed debt collection agencies. The extremely high level and unreasonable nature of these assessments drew an immediate response from ACA.

The ACA Board of Directors, working in conjunction with the California unit, tapped the resources of the Industry Advancement Fund to push back on these unreasonable fees. The ACA Board committed to working 50/50 with Receivables Management Association International to use whatever means are necessary, be it litigation, legislative advocacy, or other means, to get the current amounts reduced to reasonable levels.

Regulators

ACA continues to strengthen relationships with several national associations of state regulators, including NACARA, the Conference of State Bank Supervisors, and state attorneys general. These relationships with policymakers allow ACA and its members to educate them on pressing issues facing the ARM industry at both the state and federal levels.



COMMUNICATIONS

Customized Job Roles

ACA's customized job roles and communications preferences allow members to tailor their online experience and take advantage of the educational offerings that best fit their employees' specific roles. Our online store features a list of job roles to choose from so you can filter relevant educational courses and resources included with your Training Zone membership. We've also started releasing role-specific emails, education and meetups.

Member Roles

- Accounting/Finance
- AI Leader Role
- Analytics/Data Science
- Attorney/Legal
- C-Suite/Senior Management
- Chief Compliance Officer
- Client Service
- Collection Floor Leadership
- Collector
- Compliance
- Cybersecurity Qualified Individual
- General Counsel
- Human Resources
- Information Technology
- Marketing
- Operations
- Risk Manager
- Sales
- Training

Most Popular Roles:

- Supervisor/Manager (3,244)
- C-Suite/Senior Management (2,615)
- Collector (1,973)
- Operations (1,540)
- Compliance (1,458)
- Client Service (1,086)

Member Benefit Highlights: Each month, ACA sends out an email to members highlighting a handful of our member benefits. The open rates for this email have grown steadily over time, indicating that members crave these reminders of all the ways we are helping them succeed.

88,500
Visitors use ACA's website on average each month.

4,700
People subscribe to *ACA Daily.*

32,000+
Readers visited the July/August 2025 issue of *Collector* online, making it our most popular issue of the year.

ACA's key publications:

ACA Daily newsletter

Collector magazine

COMMUNICATIONS



Social Media Engagement

ACA shows consistent growth in its social media activity.

1,937

FACEBOOK FOLLOWERS

3,226

X (TWITTER) FOLLOWERS

9,495

LINKEDIN FOLLOWERS

NEW IN 2025:
We have started using LinkedIn ads to promote ACA events and products.



MEETINGS AND EVENTS







AS OF NOV. 25, 2025

1

Annual Convention & Expo

July 23-25 | Louisville

What an amazing toast to Bourbon City!



This year we had an unforgettable convention that blended cutting-edge industry insights, powerful networking, and the rich traditions of Louisville. From thought-provoking keynotes to game-changing breakout sessions, and exclusive experiences like Millionaires Row at Churchill Downs and bourbon-infused networking, big ideas ran wild!

Endless networking opportunities included multiple receptions, 555 minutes of Expo time and new sold-out activations in the Expo Hall, including T-shirt giveaways, belt bags and full Derby Hat Studio. The convention closed out with the President's Celebration featuring ACA President Jennifer Whipple's vision for her year as president.

More than 35 industry movers and shakers led 24 breakout sessions over the course of convention. The Innovation Stage sessions on the Expo Hall floor continue to grow in interest as Affiliate members showcased 15-minute presentations on their latest offerings, many maxing out on seats available. This year, ACA offered three community chats live in-person including The Clinic, the Small Agency Jam Session and At the Bar for attorneys.

On the opening Main Stage, Ben Whiting used magic tricks to illustrate key principles of communication and connection. ACA's leading advocates led the day two Main Stage session with impactful topics at the state and federal levels. Erica Bailey closed the Main Stage sessions in her powerful story of being a struggling single mom to being the associate director of food and beverage at the Omni Louisville. She emphasized how her early work in collections taught her the importance of compassionate communication.

Convention By the Numbers

%	#	Member Type
34%	305	Affiliate
3%	30	Attorney
45%	405	Company
3%	28	Creditor
2%	22	International
3%	25	Other
10%	87	Nonmembers

- **902 Participants**
  (286 Exhibit Booth Staff, 593 Attendees, 23 ACA Staff)
  from 403 different companies
- **94 Exhibiting Companies**
- **35 Sponsoring Companies**
- **90%** of survey respondents said they would recommend the convention to others.
- **92%** of survey respondents said they were satisfied with their overall convention experience.

Continued...

MEETINGS AND EVENTS

ACA's Convention is more than just keynote and breakout sessions and exhibits. If you didn't know, here's what else takes place at convention in addition to the Expo Hall and Sessions:



Day 1:

- ACA's Council of Delegates Meeting – ACA's Board of Directors Election takes place here.
- ACA's Outgoing Board of Directors meets to elect officers.
- ACA's Incoming Board of Directors holds its first meeting.
- Community Chats LIVE:
  - The Clinic
  - Small Agency Jam Session
  - At the Bar
- Affiliate members are holding user meetings at convention.
- Visionaries Reception
- First Timers & New Members Reception
- Dinner with Strangers
- Kick-off Innovation Stage sessions



Day 2:

- CEO Scott Purcell and ACA's newly elected president have breakfast with the Korean Credit Information Association (KCIA).
  Each year 8-10 members of KCIA travel from Korea to attend ACA's convention.
- group50's Annual Meeting – group50 is comprised of ACA's 50 largest agency members.
- Benchmarking groups comprised of ACA members meet at convention.
- Emerging Leaders Reception
- ACPAC's off-site event
- Innovation Stage sessions



Day 3:

- ACA Awards Breakfast
- ACA's Past President's Lunch – each year 10-15 ACA Past Presidents attend convention and gather for a lunch together.
- Innovation Stage sessions
- President's Closing Celebration



Continued...

MEETINGS AND EVENTS

What attendees had to say:

- The Convention provided a great platform to meet industry leaders, learn about evolving trends, and explore partnership opportunities. The sessions were relevant, and the networking was invaluable.
- The blend of educational sessions, exhibitor booths, and structured networking events like "Dinner with Strangers" was fantastic. It made it easy to connect with both peers and potential partners.
- As an exhibitor, I liked that you had so many interactive things happening in the hall – the hats, belt bags, shirts, etc. It definitely gave us a lot of traffic. I also liked that there were opportunities to network with people in creative ways – especially the dinner with strangers.
- The topics / work sessions were meaningful, relevant, and engaging. Though we are first party collectors for our local county government, we collect medical debt and look forward to the legislative updates and learning opportunities ACA offers.
- My team and I are incredibly grateful for everything the ACA team did to make this event such a success. We truly appreciated the clear communication, the attention to detail, and the overall smooth experience as exhibitors. Everything was so well organized! The venue was fantastic, and I have to say — we absolutely loved the app! It made navigating the event seamless and added so much value to our experience. Thank you again for all your hard work. We're already looking forward to the next one.
- Yes — absolutely [we'll go next year]. We're already following up with leads from the event and actively giving demos to several prospects we met — many of which show strong potential to close. It also gave us valuable face time with existing clients and partners, while opening doors to new relationships. For pipeline building and strengthening industry ties, ACA delivered.
- I liked everything. The new training techniques and listening to Erica speak. I liked everything. Vendors, contests, events, seminars, food. Very entertaining convention. Most conventions are dull. This one is worth attending.
- The ACPAC event was probably our favorite ever. Would have loved some pictures of everyone dressed up. The t shirts, hat and bags were a great addition and we appreciated them. Would like to see themed t shirts at each location. This was such an amazing event. I don't think there was much more I can think of that ACA could have done better. It was knocked out of the park!
- This was my favorite annual convention yet. Well done, team!
- As usual ACA does an outstanding job of producing this event year after year. Louisville was a nice surprise, ACA signage throughout the city was exceptional and the convention center was very convenient to the hotels. Not much to complain about. A job very well done by the ACA Staff!
- It was a great experience and I believe at the top of my list when comparing to past ones. I have been to at least 8+ and this was superb. I also thought that the Convention/Vendor floor really flowed extremely well.
- Loved the free hat making with our dinner experience. Lots of fun. The night out to the Derby was nice. Overall, it was fabulous and we'll be back every year! Great job!!!









2 Committee of 100

Feb. 25-28 | Four Seasons Oahu



The Committee of 100 Meeting owes its success to its intimate format, which fosters meaningful networking and the exchange of ideas. Each year, the event reaches full capacity, reflecting its strong appeal among ACA members. Attendees look forward to discussions on critical issues and forward-thinking strategies spanning a wide range of business areas—such as human resources, compliance, marketing, vendor relations, and state and federal regulations.

In addition to its educational value, the Committee of 100 serves as a key fundraising opportunity for ACPAC, generating an impressive $248,000 this year to advance its essential initiatives.

What attendees had to say:

- The networking is one of the very best parts. While I very much enjoy the group sessions, it is the in-between moments those sessions lead to that seem to generate the most interesting discussions and opportunities. The overall networking at C100 is truly invaluable.
- I came home from C100 this year recharged and focused on growth. This happens because of the friends, colleagues and discussions which happen in and out of sessions. The people are the best part of C100.
- The most value occurs when multiple people speak on a single subject in the best ideas/burning issues sessions.
- Networking with industry leaders in a small, loosely structured schedule has been extremely valuable. I appreciate the morning format of "heavy work" with the afternoon to have follow-up discussions. This is the first ACA conference I felt attendees went out to the way to connect with people they didn't know well, openly answering questions in follow up to the morning topics. (From a first-time attendee)

When asked to rate the learning, networking and overall experience, survey results showed:

- 80% - Extremely Valuable. This is one of the best ACA meetings. I would absolutely attend again.



3 Cybersecurity & Risk Forum

March 31 – April 1 | Hyatt Regency Austin



The Cybersecurity & Risk Forum brought networking to Austin and delivered actionable strategies and expert insights to help ACA members strengthen their cybersecurity framework. Attendees explored emerging threats, best practices for breach prevention, and practical techniques for risk management across the credit and collections industry. From navigating complex standards like NIST and PCI DSS to addressing employee susceptibility to phishing—the #1 threat vector—the sessions provided a comprehensive roadmap for transitioning from reactive to proactive security strategies. Interactive work plans and real-world case studies made the content highly relevant and immediately applicable.

The forum wasn't just about learning — it was about impact. Participants left energized and equipped with tools to protect sensitive data, maintain client trust, and reduce cyber insurance premiums. 93% of survey respondents said their expectations were met during their onsite experience at this event.

What attendees had to say:

- Another informative and well thought out meeting. You guys are a valuable resource, and I appreciate your work making these happen.
- I absolutely would come back to another Cybersecurity Forum. I think the information is super valuable and gives so many practical takeaways to implement into our business to help protect us from breaches moving forward.
- It is one of the most important topics for every agency. I want to sleep at night and being there helped me sleep, knowing we are doing what is needed.
- I have told multiple people that I have spoken with internally and externally that this was the single most important and helpful industry event I have attended in my 18 years in the business. I left with 5 pages of notes to discuss with my IT team and we have already taken multiple actions.
- I found the topics covered to be both engaging and valuable. It was refreshing to hear real-world scenarios rather than just abstract discussions about regulations. I especially appreciated how the presenters during Monday's welcome forum actively engaged with the audience—it was a welcome and impactful shift from the typical one-way presentations. The sessions covered a broad range of timely and relevant topics in today's evolving cybersecurity landscape giving enough detail to keep people engaged.



ASK AVA
When is ACA's 2026 Convention?

4 Washington Insights Fly-In



June 3-5 | Royal Sonesta Washington DC Capitol Hill

The Washington Insights Fly-In was an incredible opportunity for industry leaders to advocate directly on Capitol Hill and shape the future of our work. Coming off a pivotal election cycle, attendees were at the center of critical conversations with lawmakers and regulators, addressing issues that impact how we operate and serve consumers and businesses. From discussions on CFPB leadership to small business regulatory impacts to connecting with new and returning members of the 119th Congress, this event empowered participants to make their voices heard where it matters most.

The energy and impact were undeniable. ACA members met face-to-face with congressional leaders and top officials in D.C., building relationships that strengthen our industry's influence in Washington. With appearances from key figures — including Congressman Andy Barr and other prominent lawmakers — the Fly-In reinforced ACA's role as the leading advocate for our industry. Attendees left with renewed confidence and the knowledge that their engagement is driving meaningful change at the federal level.

ACA continues to build tremendous relationships on the Hill, evident in the showing of elected officials and Hill leaders who came to speak at the event including:

- Congressman Andy Barr (KY-06)
- Congresswoman Janelle Bynum (OR-05)
- Congressman Scott Fitzgerald (WI-05)
- Congressman Ralph Norman (SC-05)
- Congresswoman Nikema Williams (GA-5)
- James Bergeron, Deputy Under Secretary of Education, U.S. Dept. of Education
- Chip Bishop, Deputy Chief Counsel, SBA Office of Advocacy



Attendee takeaways include:

- My biggest takeaway from Washington Insights is the critical importance of having a unified and proactive voice in the legislative process. Our industry is increasingly facing challenges from a complex web of local, state, and federal regulatory bodies. Without active engagement from ACA members, there is a real risk that harmful or misinformed regulations will continue to be implemented — regulations that could significantly hinder our ability to serve clients effectively and operate sustainably.
- Advocacy is one of the most important things for us to do individually in this industry. ACA does a great job of advocacy and relationship development.

5

Leadership Summit

Sept. 10-12 | Omni Charlotte

The Leadership Summit was created for learning and building connections in a small group setting, and delivered on its promise to create meaningful, high-impact experiences for attendees. Forty-five ACA members met up in Charlotte to gain crucial leadership skills for the collections industry.

By combining specialized, industry-specific sessions with opportunities for authentic connection, the event empowered participants to strengthen their leadership skills and broaden their perspectives. The intimate setting allowed for open dialogue and collaboration, allowing attendees to engage deeper with seasoned leaders and peers. This environment not only enhanced knowledge sharing but also encouraged participants to commit to building leadership within their organizations, ensuring long-term value beyond the summit itself.

Innovative networking and experiential components, including the Custom Kicks Lab and Dinner with Strangers, provided attendees with creative outlets and opportunities to form genuine relationships in a relaxed, engaging atmosphere.

What attendees had to say:

- The small setting allowed for meaningful connections. The conversations had were at a higher level. Connecting outside of the conference felt "natural."
- This truly was a great conference. I liked the various backgrounds of the attendees; the content was very useful with a lot of practical information included.
- The Custom Kicks Lab was a very unique experience! Dinner with Strangers was also great.
- This was a great event. It was intimate enough that we all really got the chance to be involved and develop relationships with peers. It also encouraged engagement which is sometimes hard to come by in bigger groups.
- This event was exceptionally well done. Location and hotel were great. Content was exceptional. The length of the conference was just right.
- With the smaller group I felt more comfortable to share and felt like I added value to the group. Also, it was nice to have time after our day was over and not be overloaded with vendor events in the evening.

6

Visionaries

Nov. 4-5 | Radisson Blu Aqua Chicago

Visionaries focused on the most critical element of business optimization—people. By blending thought-provoking sessions, the event equipped attendees with practical tools to enhance self-awareness, sharpen focus, and lead with intention. Four key messages were introduced:

- Focused Power: **WE** Direct Our Energy
- Future You: **WE** Build Trust
- Momentum Makers: **WE** Accelerate What Matters
- Own It: **WE** Drive Our Own Success

Participants walked away with actionable strategies to strengthen their performance and that of their organization. The program's emphasis on personal clarity and energy resonated deeply, ensuring that attendees not only learned but felt empowered to apply these insights immediately. Networking activities included Dinner with Strangers, a Chopped Cocktail Challenge and access to the Fall Forum opening reception.

What attendees had to say:

- This is my favorite event of the year as it allows attendees to hold a mirror to themselves to think about our personal impact on our organization, but also the organization's impact on our personal lives.
- I loved it. The focus on personal growth instead of just debt-related topics was refreshing and needed. I loved that it was so interactive during all the sessions. I think you should promote that in the marketing for it that there will be a lot of interactivities (it's great!).
- Love this conference so much! It's so different from others and the small and interactive atmosphere encourages networking like no other.
- Kelli's session and Ali's session this year were my favorite because they forced us to work together and discuss things as a group, which helps with the networking opportunities.
- I always look forward to Kelli's sessions and this was no exception; although, I will never look at a hula hoop the same way. Kelli is engaging, inclusive and always insightful.

7 Fall Forum

Nov. 5-7 | Radisson Blu Aqua Chicago

The Fall Forum in Chicago brought together more than 240 attendees to focus on business optimization. As every agency is searching for ways to work smarter and more efficiently, Fall Forum took members beyond surface-level improvements to transform how they think, lead and execute. This year's event brought in 38 industry experts to cover 19 sessions.

The Talent Blueprint, Financially Optimizing a Balanced Communication Strategy, The Pre-AI Playbook, The Yellow Brick Road to Reinvention and Adopting AI Voice Agents were just a few to name. New this year, two hands-on workshops required attendees to bring in their laptops for The Automation Journey and DIY Code Lab. Attendees rolled up their sleeves and built real solutions to take back to their agencies.

Beyond the formal sessions, networking opportunities were abundant and dynamic. From impromptu hallway conversations to engaging exhibitor demonstrations featuring efficiency-boosting tools, Fall Forum served as the catalyst for innovative ideas to transform into actionable strategies and meaningful connections ignited lasting collaboration.

What attendees had to say:

- Breakout sessions were fantastic. I have pages of notes and great ideas.
- The hands-on, how-to sessions were FABULOUS!!!
- ACA Fall Forum did not disappoint. I'm walking away from this conference with tools in hand to impact my business and personal productivity! Thank you, ACA, for putting on such a hands-on show and thank you to the mean speakers, leaders, and staff that made this happen! Grateful for the opportunity to see familiar faces and to meet some pretty fantastic people! Can't wait till next time.
- Just wrapped up an incredible set of sessions at the ACA International Fall Forum — especially the three-part Automation Journey! It was inspiring to learn how to design smarter systems that uncover patterns, streamline processes, and create personalized lists that truly work for you and your business. A huge thank-you to the amazing speakers who shared their insights and expertise: Rick Bonitzer, Tim M. Collins, Jon Daane, Brian McLellan, and Eric Nevels. I'm walking away with new ideas and practical strategies to take automation to the next level!
- The breakout sessions were really great this year. I would love to have more sessions that share real world results and how they implemented some of the processes they talk about, not just share general data. The sessions I attended Friday were excellent! Shared actual data and talked through the stages of implementation of texting, emailing. The other one was very interactive and fun!

EDUCATION

In 2025, ACA's Education team focused on modernizing how we design and deliver learning. Every initiative aimed to make education more accessible, practical, and results-driven, shifting from passive instruction to active application. From hands-on workshops to expanded eLearning and on-demand options, ACA's education strategy now reflects the way members learn and work today.

This year marked a significant shift toward developing leadership at every level of membership. Through initiatives like the Leadership Summit, Leadership Exchange, and the Emerging Leaders Program, members now have more opportunities to build leadership skills, share experiences, and shape the future of the ARM industry. The expanded focus connects professionals across roles and experience levels, creating a clear pathway for leadership growth, from emerging talent to seasoned executives, while reinforcing the value of engagement, collaboration, and continuous development within the association.

Community Chats Live at Convention

The Community Chats format was brought to life at the 2025 Convention, transforming online discussions into live, peer-led conversations. Sessions on technology, health care, and small agency strategy encouraged open dialogue and shared problem-solving instead of traditional presentations. The result was an authentic, high-energy exchange that strengthened member connections and reinforced ACA's focus on collaborative learning.

Leadership Summit 2025: Building Connections, Shaping Leaders

The first-ever Leadership Summit was introduced in 2025 as a new initiative dedicated to advancing leadership across the ARM industry. Education designed the agenda, developed the content framework, and delivered several sessions focused on real-world leadership challenges such as communication, accountability, and team performance.

This established a strong foundation for what will become a cornerstone in ACA's leadership development portfolio, expanding how leaders at every stage of their journey connect, learn, and grow together.

Redefining the 2025 Fall Forum: From HOW to DO

An entire education track at the 2025 Fall Forum was restructured to focus on doing, not just learning. Two new bring-your-own-device workshops, The Automation Journey and DIY Code Lab, allowed participants to build live workflows, test tools, and create usable code in real time. Facilitators acted as coaches guiding participants through practical exercises rather than presentations. This new design marked a clear evolution toward tactical, skill-based learning that members can immediately apply.

FDCPA Flash

FDCPA Flash launched this year to modernize compliance education. Each short, focused module delivers key Fair Debt Collection Practices Act lessons through real examples and immediate application. This micro-learning approach gives professionals a faster, more efficient way to recertify annually, stay compliant, and remain audit-ready, learning that matches the pace at which people want to consume content.

Expanding Access Through eLearning

To improve flexibility and accessibility, ACA transitioned seven more CORE courses from instructor-led webinars to self-paced eLearnings.

EDUCATION

New eLearnings:

- Effective Performance Management
- Controls and Corrective Actions
- Exceptional Leadership
- Introduction to Collection Industry Compliance
- Healthcare Collection Management Parts I & II
- Managing the Collection Floor Parts I & II
- Successful Hiring Strategies

This transition ensures consistency in training while allowing learners to complete coursework on their own schedule.

Emerging Leaders: Strengthening the Leadership Pipeline

In 2025, the education team assumed responsibility for the Emerging Leaders Program, formerly managed by the Leadership Development Committee. The program was restructured to deepen participant connection, strengthen engagement with ACA, and emphasize leadership within the association.

Hot Topic Library Growth

ACA expanded its on-demand catalog with 16 new Hot Topics, giving members quick access to timely, high-impact training on emerging issues. These short sessions continue to be one of ACA's most used and shared educational resources.

CORE Curriculum Update

The CORE course Data Security II was updated featuring a dedicated focus on AI data security. This update ensures members stay current with evolving technologies and compliance expectations while gaining practical strategies for safeguarding data in an AI-driven environment. This enhancement keeps ACA's CORE curriculum aligned with the latest operational and regulatory realities shaping the ARM industry.

Community Engagement and Connection

A new TechTalk series launched this year, averaging 45 participants per session and providing a dedicated space to explore AI, automation, and technology innovation across the ARM industry.

Participation in ACA's Community Chats increased by nearly 9% in 2025, reflecting stronger engagement and consistent value across all discussion groups. The Leadership Exchange emerged as the standout Chat with the highest participation, reinforcing the industry's focus on leadership development and connection. Small Agency Jam was a close runner-up, continuing to attract strong attendance and enthusiasm from small agency leaders.

EDUCATION

The ACA Huddle

The weekly Huddles maintained strong engagement with an average weekly attendance of 280 participants, creating a reliable touchpoint for updates, collaboration, and community-building.

Expanding Our Speaker Network

ACA added 45 new speakers in 2025, broadening the range of expertise across events and on-demand programs. This expansion strengthened ACA's content diversity and ensured continued relevance across member interests.

Transitioned Two CORE Courses to Self-Paced eLearnings

In a strategic move to enhance accessibility and flexibility in our training offerings, we have successfully transitioned two more of our key educational programs from instructor-led webinars to self-paced eLearning modules. "Conducting a Risk Assessment" and "Duties of Data Furnishers under the FCRA" are now available as on-demand courses, allowing participants to engage with critical content at their own pace.

Innovative Learning Bundles: A One-Stop Shop for Key Educational Needs

This year, we successfully launched a series of comprehensive learning bundles, designed to streamline and enhance professional development across our industry. Each bundle consolidates several of our most requested training programs into a single, focused package on specific topics. Our offerings now include:

- **Effective Communication Skills for Collectors:** Tailored to enhance interpersonal skills, this bundle equips collectors with the tools needed for clear and persuasive communication.
- **Understanding and Using AI:** This forward-thinking bundle demystifies AI technology for practical, everyday use in our operations, helping staff leverage cutting-edge tools to improve efficiency and decision-making.
- **Top 5 Listened to Hot Topics of the Year:** Curated to keep professionals updated and informed, this bundle features the most popular and impactful topics discussed throughout the year.

These learning bundles not only cater to the specific needs of our community but also ensure accessibility to essential skills and knowledge, reinforcing our commitment to continuous professional growth and development.



RISK MANAGEMENT

Collectors Insurance Agency®

Insurance

This year, we prioritized risk awareness and cost-efficiency through major infrastructure upgrades and elite partnerships:

- **Automation for Savings:** In July 2025, we completed a critical automation upgrade designed to keep operational costs low for all members.
- **Enhanced Cyber Security**: We successfully transitioned our cyber policies to our new partner, Coalition. This partnership offers members continuous monitoring and enhanced security assessments, which can help companies achieve 73% fewer cyber claims.
- **Modernizing E&O Coverage:** Alongside our Errors and Omissions (E&O) carrier, QBE, we revamped the application process. By reviewing current claim trends and changing technology, we updated our in-house underwriting questions to ensure members are using the best practices to protect their businesses.
- **Thought Leadership and Education:** Our partners at QBE, Aon, and Coalition continue to support our community by sending industry leaders to ACA events to equip members against evolving risks.
- **Collaborative Industry Defense:** These relationships are integrated with the ACA Industry Advancement Fund and ACA Education. Together, we identify new threats and fight novel legal theories to decrease risk profiles and lower the chance of data breaches or litigation for all members.

Bonds

October 2025 marked a turning point for the Bonds Department as we shifted from legacy systems to a modern digital future.

- **Fully Digital Processing:** We successfully moved all bond processing from paper-based systems to a fully digital platform. This followed months of rigorous research and optimization to ensure a smooth transition.
- **Efficiency and Sustainability:** By eliminating the need for paper, postage, and ink, this initiative has significantly reduced costs and our environmental footprint.
- **Faster Turnaround:** Members now benefit from receiving invoices and bond documents much faster, greatly improving overall service quality and speed.
- **Core Modernization:** This project represents a key milestone in our commitment to digital innovation and enhancing the member experience.

Licensing

In 2025, we focused on removing the administrative burdens of licensing to let our members focus on their core business operations.

- **Seamless Digital Integration:** Following months of rigorous research and testing, we successfully transitioned our licensing workflows to a fully digital platform. This move eliminates the delays associated with paper-based systems, ensuring faster turnaround times and improved service quality.
- **Proactive Risk Management:** In collaboration with our partners at QBE and Aon, we have integrated updated underwriting insights into our licensing support. This ensures that members remain compliant with the latest industry best practices and changing technology trends.

IT & TECHNOLOGY

ACA's IT team works behind the scenes to build strong technological support for all our member initiatives. Here are just some of the projects they've worked on in 2025:

Website Enhancements:

- Ongoing updates to ACA Assistant
- Developed the Licensing and Bonds Dashboard for ACA Assistant and MX
- Released the enhanced Membership Directory
- Refined Membership Benefits content
- Launched Share Your Story for Policymakers website
- Refactored legacy web code
- Improved the job role selection process
- Implemented Ask AVA
- State Guide Phase 1 - Spreadsheets (Topic-specific PDFs; Topics-by-state Spreadsheet; States-by-topic Spreadsheet. Created by Strategy3's AI process and published monthly, when applicable). This will be released in early 2026.
- State Guide Phase 2 - Leverages Strategy3's AWS process, of which ACA's coded process invoke Strategy3's (AWS) API processes to deliver bespoke spreadsheets to users, at the State Guide page. The AWS processes and API are controlled, managed, etc., by Strategy3's team. This will be released early April 2026.
- Began preliminary work on a new Zoom/Huddle process
- Implemented the Encrypted Insurance Policy Review Process
- Managing a new Unit website (nyscollect.org)

Internal Improvements:

- Enhancements to the CIA's licensing platform
- Completion of PCI compliance
- Implementation of digital bond document signature and seal functionality
- Migration of legacy code for Bond and Insurance systems
- Addition of schema to assist in targeted marketing campaigns
- Addition of schema and processes to manage and report on engagements
- Implementation of dynamic workflows and update processes to streamline daily tasks
- Upgraded the organization's Vonage phone system to the modern Vonage Business Communications (VBC) cloud platform, delivering improved reliability, advanced calling features, and simplified administration.
- Worked closely with the Secure Govern Comply (SGC) to execute a full-scale security and compliance assessment/inventory of the organization's Microsoft 365 tenancy, identifying and documenting all configurations and risks.



Looking Ahead: Our Vision for 2026

As we close a successful 2025, ACA International remains committed to evolving alongside the industry. Here is what you can expect in the coming year:

- **Elevating AVA:** We are enhancing our AI website assistant to provide even faster, more intuitive support, ensuring members have a 24/7 resource at their fingertips.
- **A Seamless Digital Experience:** Additional website enhancements will simplify member community engagement and deliver personalized content tailored to your specific interests. We are also streamlining access for the Board and committees with a centralized single-sign-on (SSO) system.
- **AI-Driven Efficiency:** We will continue integrating advanced AI tools across our platforms to enhance ease of use for members while aggressively driving down operational costs.
- **Protecting Your Business:** We will continue to be your voice at the state and federal levels. In partnership with the IAF, we are committed to fighting government overreach — including our ongoing challenge against Colorado's unconstitutional medical debt reporting ban — to protect the accounts receivable management industry.

