Great Lakes Credit & Collection Association Conference

Jeff DiMatteo
ACA President-Elect

Scott Purcell
ACA CEO

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2025/26 Board of Directors, *Officers*



Jennifer Whipple
ACA President

President of Collection Bureau Services Inc.



Jeff DiMatteo
ACA President-Elect

Owner/Founding Partner of American Profit Recovery, Inc.



Tim Collins
ACA Treasurer

Senior Vice President, Chief Risk and Compliance officer at Pay Ready

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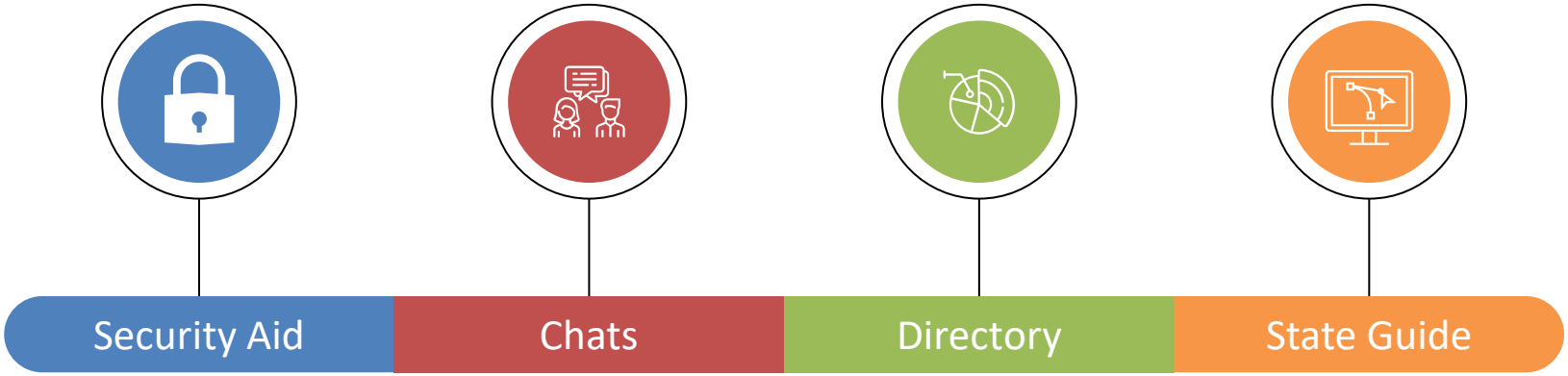
Your board recognizes the challenges and opportunities facing our industry today, including consolidation, credit growth, debt innovation, automation advances, and evolving regulatory landscapes.

We're actively responding by:

- Developing new tools and products.
- Advocating at state and federal levels on your behalf.
- Creating resources to help you navigate industry pressures.

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New Innovations



Enterprise-grade cybersecurity solutions for small and mid-sized collection agencies. ACA members receive several free & discounted services.

Our seven monthly chats help you connect with and learn from peers. Plus, you can customize your membership experience by adding professional roles to your online profile.

Updated directory offers advanced search filters, making your business discoverable based on service types, location, industry verticals, and business classifications.

Enhanced State Guide includes AI-powered updates, 60+ topical PDFs aggregating state laws by subject, customizable charts. It provides vetted legal guidance at a fraction of attorney consultation cost.

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Meet AVA, ACA's AI Assistant



- **Who Is AVA?** 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.
- **A 24/7 Knowledge Aid:** As an AI-powered website assistant that never sleeps, AVA offers real-time answers to industry questions, acting as a "knowledgeable colleague" whenever you need support
- **Seamless Resource Navigation:** ACA is simplifying your workflow by using AVA to instantly locate specific articles, compliance guides, and training materials from across the vast ACA library.

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Special Offers for Members

- **IT Security** — Our partner, SecureGovernComply, makes security affordable to members.
- **Discounts** — Vendors in our Alliance ACA program give members product discounts and enhanced offerings.
- **Consumer** — Know My Debt is ACA's financial literacy website that can help you educate consumers.
- **Education** — Join our free weekly ACA Huddle. Use the All-Access Training Zone to access webinars for one low price.
- **Compliance** — SearchPoint compliance documents and State Guide subscriptions are only available to members.
- **Collectors Insurance Agency** — Exclusive access to commercial insurance products, including bonds and licensing services.



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Leadership Development Opportunities from ACA



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New Education Tools



FDCPA Flash: Stay compliance-savvy in just 30 minutes! This bite-sized video course delivers must-know FDCPA requirements without overwhelming your schedule.



Collection Clips: Designed for professionals on the go, these new microlearning modules offer high-impact training in just 3–5 minutes.



"Mastering the Art of Hiring" Course: This new eLearning opportunity was launched to address one of the industry's biggest challenges: recruitment.



"The Bigger Picture" course: This eLearning introduces new collection professionals to the credit and collection cycle, helping them see how their role connects to consumers, businesses, and the economy.

Visit the ACA Store to learn more!

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How to Interact with ACA

Update the information in your online profile.



Opt In to Our Communications

To receive ACA emails, **you need to opt in** through your online profile (click on your name in the upper right of our home page). This includes:

- *ACA Daily* newsletter
- *Collector* magazine announcements
- Compliance alerts
- Product discounts
- Members-only news



Keep Your Team Updated

Customize the emails your employees receive from ACA, too. To get started:

- Log in to acainternational.org
- In the admin profile, you'll be able to update information for your team.



Coming Soon: New Online Community

On May 1, ACA committees are transitioning from Board Effect to our new Higher Logic community platform.

On May 11, ACA is moving its members-only community from The Hub to the more robust Higher Logic platform. It will be easier to connect with and talk to peers, plus you'll be able to use your existing ACA website login.

ACA's 2026-27 Conferences



Washington Insights Fly-In
May 19-21, 2026
Washington, D.C.



Annual Convention & Expo
July 22-24, 2026
Orlando, Florida



Leadership Summit
Sept. 16-18, 2026
Louisville, Kentucky



Fall Forum
Nov. 4-6, 2026
Scottsdale, Arizona



Committee of 100
Feb. 16-19, 2027
Puerto Rico

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Collectors Insurance Agency

Insurance

We offer E&O, Commercial Crime, Umbrella, Business Owners', Workers Comp and Cyber Liability.

Licensing

We work with proprietary automation and ACA's Compliance Department to bring you the best, most affordable licensing service available.

Bonds

Our Surety Bond Program offers automatic renewals, expedited document prep & competitive rates for Statutory, Blanket Client & Client Contract Bonds.

CIA's **Cyber Liability Insurance** covers defense costs and damages resulting from security failures, data breaches, or privacy regulation violations.

Companies that have cyber coverage through our partner, Coalition, experience 73% fewer cyber incidents!

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ACA Compliance Resources



- Our **compliance experts** are your trusted source for critical info and resources. And we're using AI to make it easier for members to find what they need!
- ACA membership includes access to our **library of Daily Decisions**—2,000+ searchable case summaries at your fingertips!
- **ACA SearchPoint** features 220+ documents that put important compliance information at your fingertips.
- Our continuously updated, AI-enhanced **State Guide** provides vetted, trustworthy legal guidance at a fraction of attorney consultation costs.

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ACA Supports Your Technology Journey

01 Vendors		Find the vendors you need through our online & printed annual Buyers Guide
02 Events		ACA's main annual conferences feature an expo hall where vendors can both exhibit and lead learning sessions.
03 Education		Seminars on new technology are regularly presented online and at our conferences.
04 Articles		Articles in *ACA Daily* & *Collector* magazine explore how members are using new tech in their organizations.
05 Committee		ACA's Technology and Innovation Committee guides our education content and provides info on emerging technology
06 Connection		Our TechTalk online chat is a monthly opportunity to hear from your peers

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Advocacy Team



Leah Dempsey
Shareholder,
Brownstein Hyatt
Farber Schreck LLP



Scott Purcell
CEO, ACA



Andrew Madden
VP State Unit and
Government Affairs,
ACA



Katy Zillmer
Public Affairs Director,
ACA

Our advocacy team uses a multiprong strategy:

- Advocating on federal, state and local issues
- Lobbying, testifying and meeting with elected officials
- Submitting comprehensive comments on proposed regulations
- Actively filing legal complaints to stop regulatory overreach
- Developing relationships through political activity
- Building coalitions of likeminded industry partners
- Funding legislative, regulatory and judicial activity through the IAF

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Recent Advocacy Wins



ACA's efforts have led to several wins in line with our strategy to address regulatory burdens and unintended consequences of federal/state actions:

- New OCC rule prevents future banking cancellations for "reputation risk."
- The CFPB's Complaint Portal now requires MFA on new accounts.
- Federal court overturns CFPB's medical debt credit reporting rule.
- CFPB withdraws medical debt collection advisory opinion.
- ACA moves the needle on the FCC's actions, such as a one-year delay in call consent rule compliance.
- New York City delays and significantly amends proposed medical debt rule with support of the Industry Advancement Fund.
- CFPB withdraws proposed regulation of data brokers under the FCRA.
- White House signs executive order aimed at fair access to banking.

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Major Advocacy Activity

Colorado Lawsuit

- ACA and Creditors Bureau USA filed a legal challenge against Colorado's law that prohibits the reporting of medical debt on consumer credit reports.
- The lawsuit argues the state law is both preempted by the federal Fair Credit Reporting Act and violates the First Amendment by imposing content-based restrictions on free speech.
- The lawsuit highlights the law's harm to creditors by hiding over $1 billion owed to Colorado medical professionals and undermines the accuracy and fairness of the credit reporting system.

California DFPI Lawsuit

- ACA, alongside member Progressive Management Systems and RMAI, filed a class-action lawsuit against California's financial regulator to challenge unfair licensing fees for debt collectors and get refunds for members who were forced to pay.
- ACA's Board approved funding for this litigation using the IAF.
- California vastly overestimated how many debt collectors it regulates (7,000 vs. actual 1,200), yet kept charging sky-high fees anyway, driving members from the CA market.

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Medical Debt Advocacy Snapshot

Legal Action

- Pushing back on state and federal medical debt credit reporting efforts demonstrates the power of collective action in protecting industry interests. This occurs as dozens of states have passed or are considering medical debt legislation.

- For example, a federal district court vacated the CFPB's medical debt credit reporting rule challenged by ACA and the Consumer Data Industry Association in separate cases.

- The CFPB also confirmed in court it will not reissue its medical debt collection advisory opinion.

Strategic Partnerships

- ACA continues to partner with like-minded organizations for efficiency and effectiveness when we can.

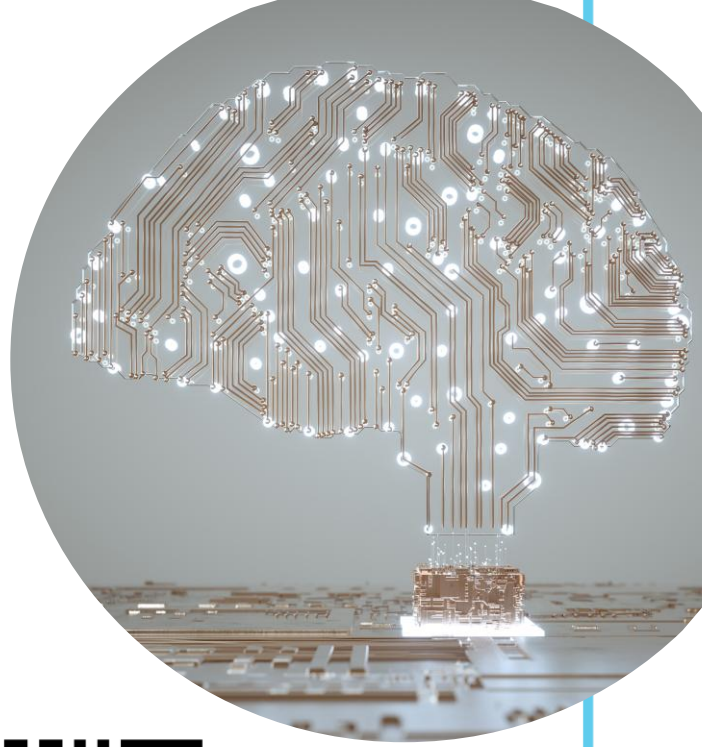
Ongoing Advocacy

- ACA's ongoing priority also includes addressing hardships caused by the $500 threshold for credit reporting medical debt from the three credit reporting bureaus.



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Artificial Intelligence Guidelines



- ACA created a taskforce to develop advocacy guidelines and principles for artificial intelligence legislation.
- Any framework to regulate the use of AI should be risk-based and focus on mitigating potential harms to consumers, not back-end processes that allow businesses to run more efficiently.

Scan for more info (must be logged into ACA website)

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State Action Highlights

1. Monitoring 1,000+ industry-impacting bills while developing strategies, creating resources, and providing advocacy training.
2. Taking a multi-pronged approach: legislative, regulatory, judicial, political, grassroots, and public affairs.
3. Building coalitions with like-minded industries including hospitals, physicians, retailers, and banks.
4. Coordinating advocacy efforts with trade organizations like RMAi, NCBA, HFMA, and CDIA.

Our Issues:

- Medical debt
- Call/contact frequency
- Statute of limitations
- Bank and wage garnishment exemptions
- Licensing
- Coerced debt
- Artificial intelligence
- Data security
- Judicial remedies

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ACA Builds Coalitions with Other Groups

Examples:



The Collaborative

ACA joined with four groups to provide education on CA medical debt laws.

CDIA

ACA and CDIA worked in parallel on legal challenges to the CFPB's medical debt credit reporting rule.

Trade Groups

ACA regularly joins with other industry groups to advocate with state and federal regulators on issues such as TCPA reform.

Strength in the States:

We also work with our 28 state and regional units, which have over 30 contract lobbyists

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Proactive Federal Advocacy



- We consistently engage with lawmakers and regulators.
- We maintain 50+ active and robust relationships with members of Congress.
- We address challenges to the industry on behalf of members, including:
  - CFPB Complaint Database
  - “Delete, Delete, Delete” for FCC and OMB
  - CFPB Reform
  - Artificial Intelligence
  - Medical Debt Credit Reporting
  - FCC NPRMs: Offshoring, Number Recycling, Know Your Customer

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ACA's Political Action Committee



- ACPAC is the voluntary, bipartisan political action committee (PAC) for ACA.
- ACPAC helps raise ACA's profile on Capitol Hill and allows us to proactively build connections with candidates who recognize the role the collection industry plays in the financial services ecosystem.

Scan for more info on ACPAC!

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Working with Journalists

- When the media needs an industry response, they turn to ACA.
- ACA's senior staff and members have been quoted in multiple U.S. media outlets clarifying the ARM industry's role in the economy as well as speaking on specific topics, like credit reporting and medical debt collection.
- We've participated in articles that have appeared in *The Wall Street Journal*, *American Banker, CNN, Bloomberg* and the *New York Times*.
- ACA regularly issues press releases to a targeted media list and monitors how issues are reported.



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ACA's Industry Advancement Fund

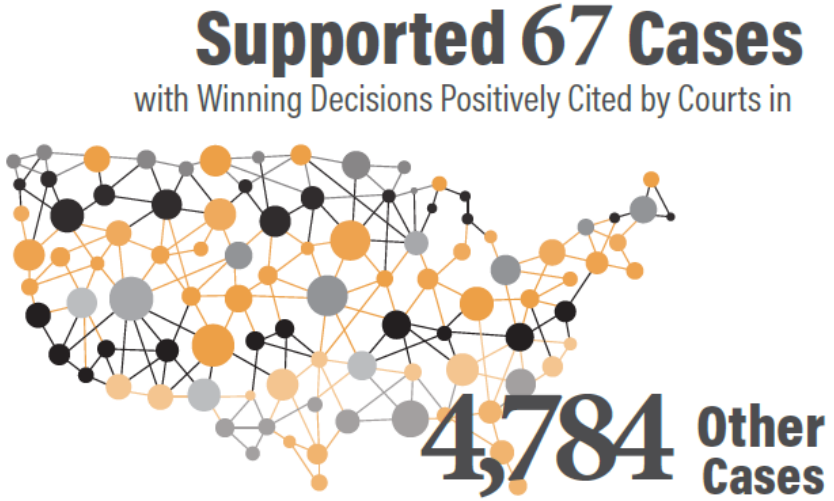
The only industry-specific mechanism that provides direct financial support to members to combat frivolous litigation.

The Judicial Advocacy Program

- **Traditional Support:** Up to $25,000 in support for members in cases of industry-wide significance, with additional funds available in special cases upon approval of ACA's Board of Directors.
- **Amicus Support:** Funding for ACA's participation in appellate cases as an amicus curiae.

The Matching Funds Program

- Provides financial support in lawsuits that may not have nationwide impact but reflect instances of frivolous or abusive plaintiff's litigation.
- Dollar-for-dollar match up to $10,000 for out-of-pocket expenses.



Data: 2013-2024

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Special IAF Support Request



IAF support will protect credit reporting across all debt types and states, while safeguarding FCRA protections and First Amendment rights.

Take Action Today
Your voluntary contribution to the IAF ensures ACA can protect your livelihood.

Scan for more info!

Join the President's IAF Club

- All contributors receive special recognition from President Jennifer Whipple.

76 members strong and growing!

Elevate Your Impact: Diamond IAF Club

- Contribute 25% above the recommended amount
- Receive a framed recognition document

17 members strong and growing!

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Thanks!

Any questions?

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