2026 GLCCA
Grand Rapids, MI

# Best Ideas & Burning Issues

Hosted by:

Lindsey Carlston & Luke Check

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# Burning Issues shared & discussed can lead to…



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# Best Ideas!



Higher recovery rates



Reduced legal/compliance risk



Higher customer & employee retention



Stronger brand reputation



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Remote onboarding

Hiring sources

Direct, staffing agency, work study

Keeping employee engagement and productivity high

Communication between employee and leadership

Remote Equipment Return

# Human Resources & Workforce

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# Consumer Engagment/ Experience

- Digital vs traditional methods
- Personalized collection strategies
- Optimize contact timing
- Text short code
- Inbox placement
- AI responses from consumers

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# Economic pressures



- Inflation
- Increased delinquencies
- Costs leading to automation – USPS mail increasing, employment, etc.
- Bankruptcy increase
- Clients wanting more for less

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# Regulation



- State and Federal letters & disclosure requirement; lot of must haves and conflicting information
- Licensing and bond requirements
- Consumer contact limits, geography etc.
- Calls and text to reassigned numbers
- Consent management challenges
- Lawsuits with no factual basis and high demands/Pro Se litigation increase

❖How to be proactive; create a relationship with your State Representatives, review insurance coverages for cyber, TCPA, etc.

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# Audits

- Regulatory audit
- Certification specific
- Consumer engagement – mail returns, letters, payment tracing, call recordings, etc.

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Thank you!

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