ACA INTERNATIONAL

EMERGING LEADERS

See One Be One

July 2026

Championed By:

TEC SERVICES GROUP

ACA INTERNATIONAL
EMERGING LEADERS
See One Be One

Scan or click here to learn more, or apply to become an ACA International Emerging Leader.

See One, Be One

The Emerging Leaders Program isn't just another training program, it's a 3-year guided leadership journey designed to build confidence, connection, and credibility year after year. Each phase expands your perspective, influence, and opportunity within ACA and the broader industry. Every activity, meeting, and networking opportunity in this program has a purpose; to build strategic relationships, expand influence, and prepare you to lead.

The Emerging Leaders Program Is Proudly Championed By:

TEC SERVICES GROUP

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Matt Alkire

President / Owner
FAIRWAY CAPITAL RECOVERY
Hybrid in Cincinnati, OH
LinkedIn

My ACA Involvement

Currently, I attend webinars and conferences based on subject matter and agenda.

- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events

About My Company

Fairway Capital Recovery is a family-owned accounts receivable management company that partners with organizations as a seamless extension of their business. We provide disciplined, compliant collections, consulting and call center services designed to improve cash flow while preserving customer relationships. Through personalized strategies, experienced professionals and a strong investment in technology, we help clients recover receivables efficiently and responsibly.

My role is to provide overall leadership and strategic direction for the organization, setting the tone for performance, culture and execution on a daily basis. In addition to overseeing operational alignment across the business, I lead the company's acquisition and growth strategy, with primary responsibility for identifying, evaluating and executing expansion opportunities. My focus is on driving disciplined growth, integrating acquired businesses and positioning the organization for long-term, sustainable success.

Why I Became an Emerging Leader

I wanted to start investing my time in the industry and was introduced to this committee by someone already on it, and I like its focus and direction.



(Pictured left to right): myself, daughter Grace, wife Erin, and son Jacob.

Matt's Business Brainpower

My Favorite Business-Related Topic To Discuss Is
Growth, efficiencies and best practices.

Brainstorm With Me About
Acquisitions.

Ask Me About
Living life now instead of waiting.

I Am An Expert In
Acquisitions.

Challenges and Explorations
When adding an AI vendor, should I use its efficiencies to cut existing costs or leverage it to add value and use existing resources in other areas of the business?

Get to Know Matt

Outside of Work, I Enjoy
Getting familiar with this stage of life as my wife and I approach becoming empty nesters. I take great pride in spending time with our children as they navigate college and early adulthood. My wife and I are drawn to lake and mountain settings and enjoy being outdoors whenever possible. In my free time, I enjoy golfing, boating and taking hikes with our dogs. Oh, and Go Clemson Tigers!

My Unique Talent Is
Fall[ing] asleep fast.

I Could Go On For Hours About
Travel.

Words I Live By
Work hard, stay humble, enjoy the life you've built.

My Theme Song Is
"Days Like These" by Luke Combs

My Most Memorable ACA Moment Is
The Convention and Expo in Louisville last year.



Alison Atkinson



Director of Business Intelligence
WILLIAMS AND FUDGE
In-office in Rock Hill, SC
LinkedIn

I focus on building people, not just processes. I support teams and leaders by developing training, driving engagement, and creating programs that help employees perform at their best while staying aligned with our values. By connecting strategy to day-to-day execution, I help create an environment where people feel supported, accountable, and motivated to succeed, which ultimately drives stronger results for the organization.

Why I Became an Emerging Leader

I wanted to become an Emerging Leader to invest in my growth as a leader and to learn from others who are equally committed to developing themselves and their organizations. I'm passionate about people development, ethical leadership, and creating cultures where accountability and empathy can coexist.

This program represents an opportunity for me to gain broader industry perspective, sharpen my leadership skills, and build meaningful connections with peers. I'm excited to contribute my experience while also learning from others, so I can continue making a positive impact within my organization and the industry as a whole.

My ACA Involvement

I'm still building my level of involvement, but I try to stay actively engaged with industry news and enjoy participating whenever I can. I've joined Watercooler chats, attended conventions in the past, and most recently had the opportunity to present at Visionaries in 2025.

- Committee Member
- Attend Community Chats, ACA Huddles and Webinars
- Speaker/Presenter
- Attend Live Events

About My Company

Williams and Fudge, Inc. is a family-owned company founded in 1986 that specializes in student loan and receivables collection solutions for the higher education community. We've built a strong culture rooted in respect, ethical conduct, and doing the right thing for both our clients and the consumers we serve, and that's reflected in everything we do.

I'm most proud of how we balance high performance with integrity: we invest in our people, celebrate wins, and maintain a supportive environment where employees can grow while helping institutions recover funds fairly and professionally. That culture has helped us be recognized year after year as one of the Best Places to Work in our industry.

Alison's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Connecting strategy to people.

Brainstorm With Me About

Trying something new.

Ask Me About

Using ChatGPT/AI to streamline tasks.

I Am An Expert In

Identifying and improving gaps in processes.

Get to Know Alison

Outside of Work, I Enjoy

Bargain shopping — I'm a TJ Maxx fanatic — spending time with my son, who is somehow already getting close to high school graduation, and anything outdoors, as long as it's warm.

My Unique Talent Is

Making spreadsheets just for fun.

I Could Go On For Hours About

Clemson football.

Words I Live By

If it's worth doing, it's worth doing with a little fun.

My Theme Song Is

"Sound and Color" by Alabama Shakes

My Most Memorable ACA Moment Is

Visionaries 2025 stands out as the most memorable ACA event for me so far. Being part of it as a presenter, not just an attendee, made the experience especially meaningful.

Challenges and Explorations

I'm curious about finding new ways to spot trends, streamline processes, and see how small changes can make a big difference. I love seeing how insights from data can directly improve results.



Alison with Williams and Fudge team leaders.



Scott Brownlee



Director of Product Training and Customer Engagement
TCN
Remote in Estrella Mountain Ranch, AZ
LinkedIn

My ACA Involvement

I have been involved with ACA for more than 20 years. I have my scholar and fellow designations. I am currently serving on the Healthcare Committee (since 2018).

- 9+ Years as a Committee Member, Serving on Multiple Committees.
- Attend Community Chats, ACA Huddles and Webinars
- Speaker/Presenter
- Attend Live Events

I am TCN's subject matter expert in workforce optimization (conversation analytics, scorecards, agent learning opportunities, summarization, and sentiment). I custom-build WFO platforms to TCN customers' specifications and train customers in best-practice use.

I regularly meet with TCN customers to discuss their overall recovery operational strategies and provide detailed reporting back with suggestions and recommendations on how to enhance operational effectiveness and efficiency (not limited to TCN use).

Additionally, I strategically and tactically align with the accounts receivable management industry trade associations, attending multiple in-person and remote meetings. I actively participate in committees, and translate industry issues and problems into actionable intelligence for our team on application alignment and enhancement. I also assist customers in improving their performance, and more importantly, their margins.

Lastly, I attend, exhibit and speak at regional and national conferences on behalf of TCN.

Why I Became an Emerging Leader

I've been in the collections space for over 30 years. I have participated in and watched the transformation of the ARM industry from writing notes on index cards and 5-line desk phones to a cloud-based, AI-fueled juggernaut. I absolutely LOVE this industry, and I am always all in on doing everything possible to further it. Being part of the Emerging Leader cohort will allow me to gain significant additional insight and wisdom and possibly afford me the opportunity to share a little of mine.

About My Company

TCN is family-owned and the best-in-breed, cloud-native omnichannel communications platform provider in the ARM industry. TCN has been in business for more than 25 years, spanning more than 2,000 customers worldwide with offices in the United States, Canada, the U.K., Romania, India and Australia.

TCN operates on a rock-solid foundation of ethical excellence, and I am proud of how we conduct our operations. We do not just provide a technology to our customers, we provide overall industry support. TCN values and supports its employees comprehensively while simultaneously recognizing the high-stress environment in which we operate daily.

Scott's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

P2P+V scoring and account segmentation strategy.

Brainstorm With Me About

Increasing recovery while reducing collection costs.

Ask Me About

Using ChatGPT/AI to streamline tasks.

I Am An Expert In

Identifying and improving gaps in processes.

Get To Know Scott

Outside of Work, I Enjoy

Spending time with my beautiful wife, Diana. We moved to the Phoenix, AZ area about nine years ago. We love exploring the stunning natural beauty of our state. I'm into the preparedness thing — not zombie apocalypse — OK, maybe that, too!

I spend a decent amount of time at the [golf] range. There are a lot of dumped/abandoned dogs outside my community, and we help with some of the groups here that round them up and get them into foster homes. I also love to cook.

My Unique Talent Is

Laser etching and carving things.

I Could Go On For Hours About

Preparedness.

Words I Live By

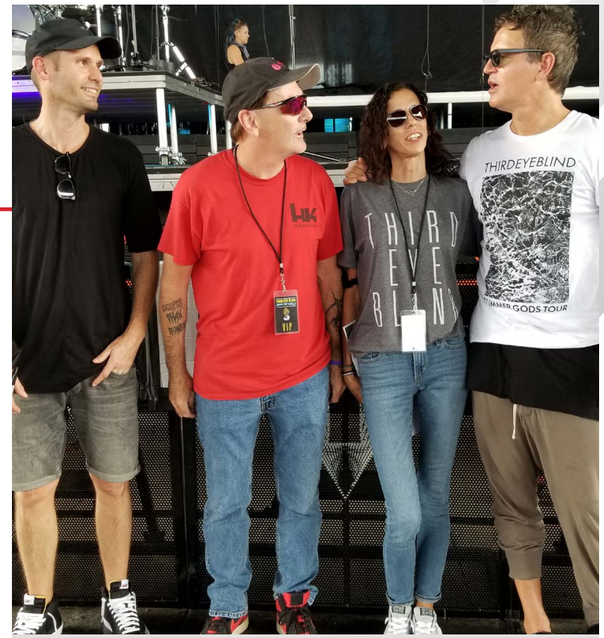
Do the right thing, even (especially) when no one is looking.

My Theme Song Is

"Our House" by Crosby, Stills, Nash and Young

Challenges and Explorations

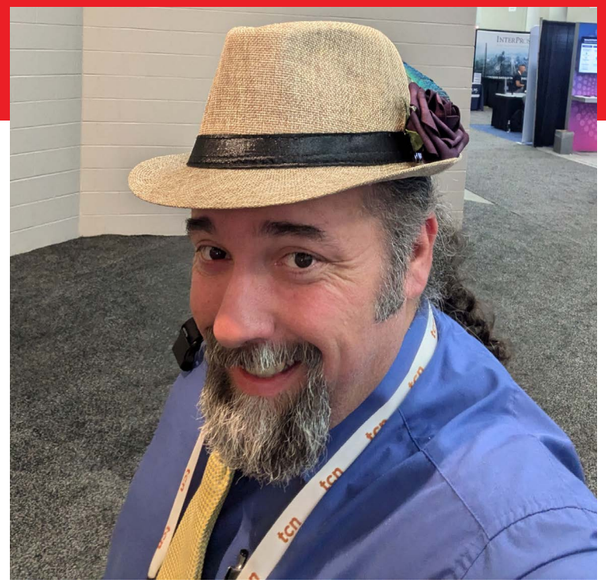
AI and how to implement it meaningfully in the ARM space. Not bots, not IVA — the actual powerhouse that AI is. I'm also thinking about whether it will even be allowed to remain in collections as more regulations emerge, and what it means when consumers use AI in ways that challenge the industry.



Brad Hargreaves (3EB), me, Diana (my wife) and Stephen Jenkins (3EB) Ak Chin Pavilion - AC

My Most Memorable ACA Moment Is

Being forthright, they are all memorable. I reckon if I were to boil it all down I would say it's the tremendous relationships I have forged with others in ACA. I am continually baffled (in a good way) by our industry and our people. Nowhere else will you find an industry where competitors are friends and willingly share intel and advice on issues and their resolution, discuss and share industry best practices and just the overall camaraderie and unifying force behind making our industry so great. I LOVE being a part of this industry.



Jack Caudill

Operations Manager
CREDITOR'S BUREAU ASSOCIATES
Hybrid in Macon, GA

I'm truly a "jack-of-all-trades" here at CBA. In my tenure here at CBA, I've accomplished many things for our company: standardized support operations and created efficient workflows, created our training materials, developed our CRM and built out all of its processes, created and coded many of the reports our company uses daily, created synergy between our corporate culture and our community involvement, vetted and onboarded new vendors, and managed their implementations. I've even removed a beehive from our building — now that's making an impact.

Why I Became an Emerging Leader

I enjoy service to my community (I actively volunteer in several organizations locally) and wanted to bring that to our greater collections community. I've been engaged over the last several years but am ready to take that to the next level and begin to make more of an impact for our industry at large.

My ACA Involvement

[I have been involved] as a Council of Delegates delegate over the last several years. I've also presented at multiple Mike Gibb talks and conferences and attend several conferences a year, including the annual ACA Convention and Expo.

- Committee Member
- Attend Community Chats, ACA Huddles and Webinars
- Speaker/Presenter
- Attend Live Events



My son and I together. after summiting a 14er (a mountain over 14,000 ft in elevation).

About My Company

Creditor's Bureau Associates' motto is Compliance First, Work Smart and Serve Others. We truly live this in our day-to-day culture. Our associates are very focused on putting compliance first and will often double-check with supervisors at even the slightest notion of a compliance issue. We have focused heavily on our workflows over the last several years, bringing in automation and force-multiplying vendors to help us do more than ever before for our clients as we continue to work smarter. And our dedication to serving others is my favorite aspect of our company. We strive to use heart and empathy as we work with our consumers to navigate their medical debts. This focus is a major reason our Google reviews are 4.9. We care, and it shows — whether it's about our employees, our consumers or our clients!

Jack's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Community Engagement.

Brainstorm With Me About

InterProse-based workflows or creating synergy in your office through culture and outreach.

Ask Me About

Scouting.

Challenges and Explorations

How to efficiently grow our first-party business without negatively impacting our third-party business.

I Am An Expert In

Corporate Culture.

Get to Know Jack

Outside of Work, I Enjoy

Being out in the woods with my scouts, helping to shape and empower tomorrow's leaders. I can also be found at community events where I might be volunteering, or at our local no-kill animal shelter where I walk the dogs.

My Unique Talent Is

I can lucid dream.

I Could Go On For Hours About

Scouting.

Words I Live By

I grew up as an overachiever, and even though I performed well above my peers, I could never feel that I was good enough. I didn't want that for my son, so long ago I gave him two rules to live by and always said that if he could accomplish these two things, he'd be winning at the game of life.

Those rules were simple:

1. Be happy.

2. Be kind to other people, (The first rule doesn't count if it's at the expense of someone else's happiness.)

That's it. No need for a lot of money or fancy cars — just be happy and kind. Now, if happy means a well-paying career, go for it! Just don't get wrapped up in a path at the expense of the journey.



My son and I together. after my son earned his Eagle Scout rank (I'm also an Eagle Scout).

My Most Memorable ACA Moment Is

I really appreciated John O'Leary's talk at the national convention a few years back. It was powerful, as was the conversation I shared with him afterwards.

My Theme Song Is

"All Star" by Smash Mouth



Megan Covert

Operations Manager
CREDIT BUREAU SERVICES OF IOWA
In-office in Oskaloosa, IA
LinkedIn

A lot of the time, I feel like a firefighter. Working in a small business, you wear a lot of hats and constantly change which one you are wearing. I'm always thinking of ways to empower others to "fight the fires," or to stop the issue before it becomes a fire. While my focus is mostly operations, I also spend a lot of time coming up with ways to bring our team together through games, gatherings and food. I think having a happy team does a lot for your organization and has a huge impact on productivity.

Why I Became an Emerging Leader

I wanted to become an Emerging Leader because I want to grow. I want to learn as much as I can about the industry and build relationships and a network that have my back. Being a leader in my company means I'm responsible for helping my team grow as well, and I'm hoping to take what I learn from this opportunity and apply it with my team at CBSI.

My ACA Involvement

I am not part of a committee yet, but I do try to attend weekly huddles, Small Agency Jam sessions and Leadership Exchange events. Staying in touch with those I've met in person at a conference or in a virtual meeting helps me feel active and involved.

- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events

About My Company

We are a small, family-owned agency that has been around for 75 years! Our mission is to do the right thing, period. We really take pride in how we treat consumers and the relationships we build with them and our clients.

Our largest market is health care, but we also diversify into other areas like municipalities, schools, banks and veterinarians.



Megan's Business Brainpower

My Favorite Business-Related Topic To Discuss Is
Leadership.

Brainstorm With Me About
Sales.

Ask Me About
Fourth of July.

I Am An Expert In
Client Relations.

Challenges and Explorations
A current challenge is our software conversion. There are so many things we have to program and make sure are right before we go live. Automation will be our friend; however, we do not have much of it right now, so it is hard to envision how it will all work.

Get to Know Megan

Outside of Work, I Enjoy
Spending time with my friends and family. My kids keep me pretty busy between soccer, softball and basketball. If I'm not doing that, I am golfing, playing cards or meeting up with friends in fun places.

My Unique Talent Is
Singing karaoke.

I Could Go On For Hours About
Reality T.V.

Words I Live By
Don't count the days, make the days count.

My Theme Song Is
"Changes" by Charlie Puth



These are the people who took me under their wing at my first ACA event. They made it so memorable and fun!

My Most Memorable ACA Moment Is
They are all great, but definitely my first ACA event which was Fall Forum in 2024. I was so nervous because I didn't know anybody in the industry besides my boss. I found a small group of people who took me under their wing, and we've had a close relationship ever since. It's helped me grow my confidence to meet new people and the connections I've met through them have been amazing.



Emily Eriksen

Collections Manager
TRIVERITY
Remote in North Branch, MN
LinkedIn

I lead our third-party credit union recovery team by working to build high-performing people and high-performing processes. I don't just manage — I try to elevate. I develop my collectors and supervisors, streamline workflows, and leverage our resources to drive efficiency, strengthen results, and increase profitability. My impact comes from transforming challenges into opportunities and turning potential into performance.

Why I Became an Emerging Leader

I wanted to become an Emerging Leader because I'm committed to growing within the industry, strengthening my leadership skills, and contributing more meaningfully to the credit and collections community. This program is an opportunity to learn, connect, and elevate the impact I can make in my organization and the industry as a whole.

My ACA Involvement

I became certified in two ACA International offerings several years ago, and since then I've continued to participate in and complete additional programs. I value the education and professional growth ACA provides, and I'm looking forward to expanding my involvement and strengthening my relationship with the organization, as well as the relationships I will develop within this program.

- Attend Community Chats, ACA Huddles and Webinars



About My Company

TriVerity began in 1990 as CU Recovery, founded by two owners in Wyoming, Minnesota. They later expanded by creating The Loan Service Center (TLSC). In 2018, PSCU purchased both CU Recovery and TLSC, bringing them into a larger credit-union-focused organization.

In January 2024, PSCU merged with CO-OP Solutions, and the combined company is now known as Velera. For over 30 years, our organization has delivered trusted, industry-leading solutions for credit unions — and I'm proud to be part of a company that continues to grow, innovate, and support the credit union mission.

Emily's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Leadership, automation, increasing recoveries, and what works.

Brainstorm With Me About

Charged-off recoveries.

Ask Me About

Strategies that boost third-party recovery performance.

I Am An Expert In

Successfully collecting third-party credit union debt.

Get to Know Emily

Outside of Work, I Enjoy

Outside of work, I love traveling and spending time at our cabin on the lake — whether I'm fishing, floating, swimming, or just relaxing. I enjoy cooking and smoking new foods, gardening, trying fun new classes, music and movies, reading a variety of books, crafting, four-wheeling, and bike riding. Most of all, I love spending time with family and friends, both new and old.

My Unique Talent Is

If there's fun to be planned, I'm your person — I love coming up with creative ideas even on a budget.

I Could Go On For Hours About

Travel for sure!

Words I Live By

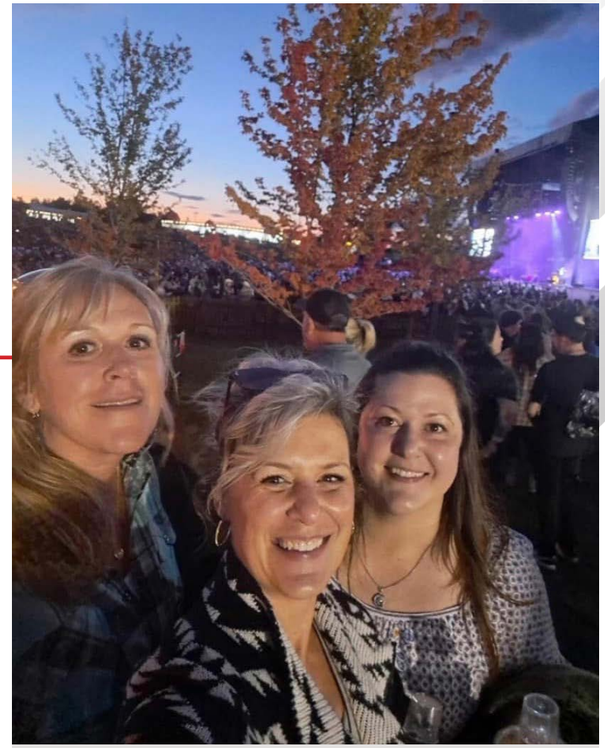
I have a few that I try to live by: "To thine own self be true" and "Dance like no one is watching."

My Theme Song Is

"Good Life" by OneRepublic and "It's a Great Day to Be Alive" by Travis Tritt

Challenges and Explorations

I am actively exploring automation and evaluating the resources available to help streamline our processes and improve efficiency.



[M]y cousins, Niki, Ali and I at the Luke Bryan concert!

My Most Memorable ACA Moment Is

The training opportunities have been the most memorable for me — I've really enjoyed the chance to learn and grow through ACA's educational sessions. I hope I can add some events to this response in the upcoming years!



Tessa Foote

President
FOX COLLECTION CENTER
In-office in Goodlettsville, Tennessee
LinkedIn

I'm responsible for setting the direction of the company and making sure our team has what they need to succeed, whether that's clear strategy, the right tools or strong leadership support.

. I focus on balancing performance and people. I stay closely involved in operations, client relationships, compliance and process improvement to make sure we're not just meeting expectations but consistently raising the bar. Whatever is needed, I'm there!

My impact comes from connecting the big picture to the details — turning goals into execution, solving problems before they escalate, and creating systems that allow the business to grow without losing quality or integrity. Success for me is measured by how well our team performs, how our clients feel about working with us and how sustainable our growth is over time.

Why I Became an Emerging Leader

I wanted to become an Emerging Leader because I'm invested in both my own growth and the future of this industry. I see this as an opportunity to continue learning while also contributing in a more meaningful way.

This industry is always evolving. being part of the Emerging Leaders program gives me the chance to stay closer to those changes, learn from others who are equally engaged, and bring that knowledge back to my team and organization.

It also aligns with how I approach leadership. this program is a natural extension of that mindset and a way for me to stay active, engaged and forward-thinking within the industry.

My ACA Involvement

Staying active in ACA is something I take seriously. I've built strong connections with peers across the industry, and those relationships have become an important source of insight, collaboration and shared experience.

I regularly attend ACA webinars and make it a priority to attend in-person events whenever possible. Those opportunities allow me to stay current on compliance, trends, and best practices, but, just as important, they give me the chance to connect with others facing the same challenges and opportunities.

Between events, I stay engaged with the people I've met — continuing conversations, exchanging ideas and learning from one another. I've found that being involved with ACA isn't just about participation; it's about building and maintaining relationships that ultimately make all of us better at what we do.

- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events

About My Company

FOX Collection Center has been serving clients since 1950, and that longevity shapes everything about who we are. We've grown over decades by staying consistent, adapting to change and doing right by the companies that trust us with their receivables. We're a relationship-focused collections agency at heart. Many of our clients have been with us long-term because we. take the time to understand their business, their expectations and how we can represent them in a way that aligns with their values.

One of the mottos we live by is simple: we treat others how we want to be treated. It's a big part of why we've been able to build trust and maintain strong relationships over time. Our work is built on a balance of performance and professionalism. We're here to recover revenue, but we're just as focused on how that gets done — staying compliant, communicating respectfully and protecting the reputation of the clients we serve.

Tessa's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Company culture and legislation.

Brainstorm With Me About

Improving relationships with clients.

Ask Me About

Motivation.

I Am An Expert In

Building client relationships.

Get to Know Tessa

Outside of Work, I Enjoy

Family projects and outdoor work.

My Unique Talent Is

Cooking. I love cooking with my kids; it is my love language.

I Could Go On For Hours About

Politics, very passionate.

Words I Live By

I've always believed you can get results and still treat people the right way — you don't have to sacrifice one for the other.

My Theme Song Is

"All I Do Is Win" by DJ Khaled

My Most Memorable ACA Moment Is

One of the most memorable parts of my ACA experience has been the in-person events. what really stands out are the conversations with other professionals who are dealing with the same challenges and changes in the industry.

Being able to sit down, share experiences, and talk through real-world situations has had a lasting impact on me. Those conversations have given me new perspectives, practical ideas I've brought back to my team, and relationships that continue well beyond the event itself.

Challenges and Explorations

One area I'm actively exploring is how to continue improving performance while maintaining a strong consumer-focused approach, especially in medical collections. There's always a balance between driving results and making sure interactions remain respectful, compliant and aligned with how we want to represent our clients.

I'm also interested in how technology and data can be used more effectively in our space. Whether it's refining workflows, improving communication strategies or gaining better insight into account behavior, I see a lot of opportunity to evolve how we operate without losing the personal, relationship-driven side of the business.

At the same time, I'm always thinking about scalability — how to grow in a way that keeps our culture, consistency and quality intact. That's an ongoing challenge, but it's also what makes the work interesting and keeps me engaged.



My husband and I with FOX's owner on his boat last year. We build relationships at FOX!

Christopher Gay



Partner/CFO/CIO
NATIONAL BUREAU OF COLLECTIONS
In-office in Midwest City, OK
LinkedIn

I work in our front office, where I oversee finances and make sure client remittances go out accurately and on time. That work keeps our operations steady and protects the trust we've earned with the organizations we serve.

When I'm not living in spreadsheets, I focus on making our technology more secure, stable, and easy to use so our team can do their jobs without friction. I also study how other organizations motivate their people, improve efficiency, and drive growth, then bring the best ideas back to strengthen how we operate.

Why I Became an Emerging Leader

Frankly, it never crossed my mind until five different people advised me to apply. After reading up on the program, I felt that I'd be able to learn a lot from others in the group and expand my network within the industry.

My ACA Involvement

I'm steadily making inroads into the world of ACA. This year, I am the vice president/president-elect for the newly formed Mid-America Collectors Association. It's been a rocky start, but we're starting to get our feet underneath us. I'll be attending the national conference this year. I've been on several webinars and Huddles, and am taking full advantage of Training Zone.

- Attend Community Chats, ACA Huddles and Webinars
- Speaker/Presenter
- Attend Live Events

About My Company

National Bureau of Collections (NBC) was founded in 1971 by David Herbert to help local organizations recover unpaid balances. For much of our history, we served retail and medical clients. Over time, we expanded our work and partnered with Oklahoma district courts to help collect outstanding court costs and fines.

No matter the account type, we focus on doing the job right. We set clear expectations for our team: treat everyone we work with with respect and dignity, and protect the trust that comes with handling sensitive financial matters.

Christopher's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Technology-related topics.

Brainstorm With Me About

Improving technology in their office.

Ask Me About

Whatever comes to mind.

I Am An Expert In

Cybersecurity, continuity planning and implementation.

Challenges and Explorations

Increased AI automation in both the collection floor and front office.

Get to Know Christopher

Outside of Work, I Enjoy

I enjoy bowling, motorcycle riding, golf, disc golf, gaming, being a Mason/Scottish Rite Mason/Shriner, and cigars.

My Unique Talent Is

Giving advice to others while still working to follow my own.

I Could Go On For Hours About

Tabletop gaming.

Words I Live By

People are reasons.

My Theme Song Is

"The Imperial March" by John Williams

My Most Memorable ACA Moment Is

The first time I attended the Southwest Collectors Association conference, when I was sworn in as treasurer. It was my first real step into the ACA-adjacent world and showed me that I could contribute.





Enjoying cigars and scotch with friends from the lodge.



Mike Gray

Executive Sales Manager
TCN
Fully remote in West Jordan, UT
LinkedIn

My ACA Involvement

Actively serving on the Vendor Affiliate Committee. Regularly attend live events and have spoken a few times at user groups and a state conference.

- Committee Member
- Attend Live Events

About My Company

A leader in the hosted contact center technology industry since 1999, TCN, Inc. is recognized worldwide as the preeminent global provider of cloud-based virtual call center technologies. TCN is family-owned and now operates data centers and offices worldwide.

I manage a regional sales territory alongside a national client portfolio, overseeing the full account lifecycle — from initial networking and acquisition to implementation and long-term retention. I lead a cross-functional team of account managers and product specialists to drive client growth and ensure seamless service delivery.

Why I Became an Emerging Leader

To develop a better understanding of ACA's role and also have the opportunity to collaborate and learn from other industry professionals outside of my own organization.



(Pictured left to right): Tiffany, Isley, Santa, Joseph, Alia, Mike

Mike's Business Brainpower

My Favorite Business-Related Topic To Discuss Is
Navigating interpersonal dynamics.

Brainstorm With Me About
Project Management.

Ask Me About
The Detroit Lions.

I Am An Expert In
Rational Decision-Making.

Challenges and Explorations
Time management and encouraging the art of getting out of one's comfort zone.

Get to Know Mike

Outside of Work, I Enjoy
Working out, woodworking, the beach, basketball, reading, movies, family activities, history, true crime and music.

My Unique Talent Is
I can shoot a basketball better after failed shoulder surgery.

I Could Go On For Hours About
World War II history.

Words I Live By
Never work too hard and never stop working.

My Theme Song Is
"Big City" by Merle Haggard

My Most Memorable ACA Moment Is
ACA 2024 in San Diego was memorable just getting there due to the CrowdStrike outage: 24 hours to get from Utah to CA, involving multiple flights, layovers, and a 2 a.m. Uber from Ontario, Calif.





Shelda Griffen

SVP of Revenue Strategy & Operations
SHERLOQ SOLUTIONS
Remote in Traverse City, MI
LinkedIn

I help make sure our entire revenue engine runs smoothly. I focus on aligning teams, improving processes, and using data to guide smart decisions. My impact comes from creating clarity, removing roadblocks, and helping the organization grow more efficiently.

Why I Became an Emerging Leader

I wanted to become an Emerging Leader because I'm committed to growing in ways that help me better serve my organization and the people around me. In my role, I'm often focused on aligning strategy, operations, and teams — but meaningful leadership goes beyond executing well. It requires continuous learning, self-awareness, and building the kind of influence that lifts others up.

My ACA Involvement

I have attended various in-person conferences; Spring, Fall and Annual.

I regularly attend the huddles, chats and other industry-related webinars.

- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events



About My Company

Sherloq Solutions, along with Sherloq Financial and Sherloq Revenue Solutions, is part of a long-standing family of companies with a legacy dating back over a century. We specialize in revenue cycle management, early-out and insurance follow-up services, denials and appeals management, and third-party bad-debt recovery for hospitals, health systems, physician groups and other service-based industries.

With headquarters in Tampa, Fla., and a history of innovation since 1916, our organization focuses on delivering positive financial outcomes, compassionate patient experiences and fully integrated revenue operations support. We operate as an extension of our clients' business offices — improving cash flow, enhancing efficiency and ensuring every dollar earned is accurately captured.

Shelda's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

I like to discuss techy things, like telephony and workflows.

Brainstorm With Me About

Navigating change, building scalable processes, or improving how teams work together, they should come to me.

Ask Me About

Our experience with IVA.

I Am An Expert In

Workflows and data-driven decision-making.

Challenges and Explorations

Right now, I'm focused on two things: how to integrate AI into everyday decision-making and how to build more granular, client-specific reporting that actually drives action.



This is a photo of my family and a bunch of friends. My husband and his friends are nearing 50. We celebrated on Isla Mujeres for a week with this group. It was a great time!

Get to Know Shelda

Outside of Work, I Enjoy

Outside of work, I enjoy spending time with my family and friends. My family camps during the summer months, and we try to get away to a warm place at least once in the winter. I love to hike with my dogs. I also volunteer with Special Olympics.

My Unique Talent Is

I know a little about a lot.

I Could Go On For Hours About

Dogs, chickens and Special Olympics.

Words I Live By

Be humble. Be hungry. And always be the hardest worker in the room.

My Theme Song Is

"Chasing Dreams" by Oakline Ridge

My Most Memorable ACA Moment Is

The National Convention in San Diego was my favorite.



Elizabeth Hendricks

Director Risk and Controls, Deputy Chief Compliance Officer
TRUEACCORD
Remote in Lee's Summit, MO
LinkedIn

My job is to translate complex organizational goals into high-functioning reality. I work best at the intersection of human-centric leadership and technical precision. I have built a professional brand as someone who can navigate regulatory landscapes with an empathetic lens while also optimizing workflows to be more agile.

Why I Became an Emerging Leader

I applied for the Emerging Leaders program because I want to transition from being a high-performing individual contributor to a leader who scales excellence through others. I'm looking for the frameworks and peer network provided by this program to help me navigate complex organizational challenges and prepare for the next level of stewardship within the company.

My ACA Involvement

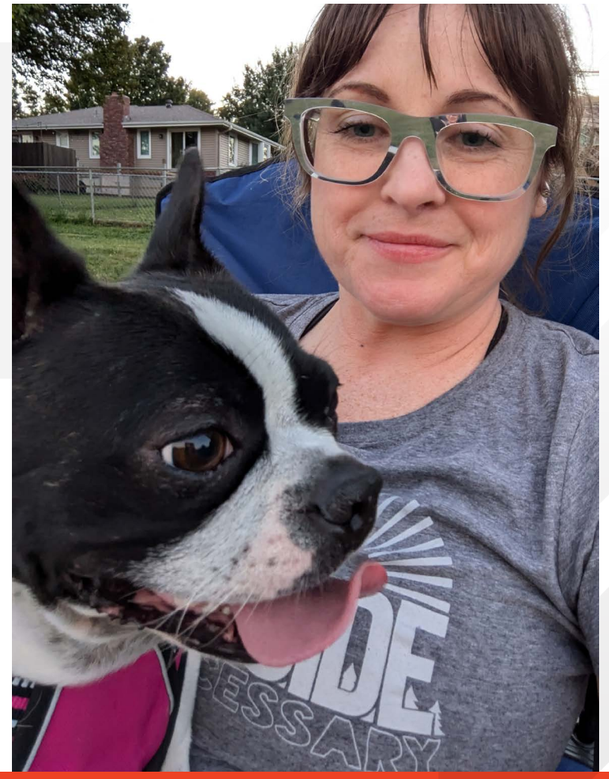
Current ACA Involvement

I have only recently become active with ACA through community chats and the educational webinars and now the ACA Emerging Leaders Program.

- Attend Community Chats, ACA Huddles and Webinars

About My Company

TrueAccord is an innovative, digital-first debt collector focused on the consumer experience. I am extremely proud of the company's mission to transform the debt collection industry by helping people reach financial health through an empathetic, digital-first approach.



Elizabeth's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Efficiencies across business processes and risk and control frameworks.

Brainstorm With Me About

Risk and control frameworks.

Ask Me About

Using trending data to drive agile risk management and mitigation.

I Am An Expert In

Risk and Controls.

Challenges and Explorations

Responsible use of AI.

Get to Know Elizabeth

Outside of Work, I Enjoy

Hanging out with my family and dog, hiking, crafting, working out, and listening to books and podcasts.

My Unique Talent Is

Designing clothes.

I Could Go On For Hours About

Crafting and podcasts.

Words I Live By

Let your life proceed by its own design.

My Theme Song Is

"Living of Love" by the Avett Brothers

My Most Memorable ACA Moment Is

I have only just begun experiencing the ACA and am excited to attend events and sessions.



My family on vacation with my two boys and husband.

Nick Hood



Attorney
TRAKAMERICA
Remote in New York, NY
LinkedIn

My ACA Involvement

I have attended the ACA Huddle for the last two to three years. I have attended one in-person event! I have also received compliance certification from the organization.

- Attend Community Chats, ACA Huddles and Webinars

About My Company

TRAKAmerica is an industry-leading recovery management company that helps creditors manage delinquent accounts through a network of collection agencies and law firms. The company combines performance management, compliance oversight and analytics-driven strategy to help clients recover across different stages of delinquency while maintaining visibility and control. We offer clients customized recovery solutions, a nationwide network and proprietary tools designed to maximize recoveries thoughtfully while minimizing risk.

My role is built around three core pillars: (1) contracting, (2) regulatory counsel and oversight, and (3) broader legal and compliance support across the business.

In practice, that means I review, negotiate, and help shape commercial agreements, advise on legal and regulatory risk, and provide practical guidance to stakeholders across the organization as issues arise. I also support external communications on behalf of the C-suite, helping ensure our messaging to law firms, clients, vendors, and other partners is clear, strategic, and aligned with the company's legal and business objectives.

A key part of my role is serving as a subject matter expert in the legal collections space. TRAKAmerica sits at the intersection of creditors and the law firms that collect on their behalf, so I help the organization navigate that environment with sound legal judgment, regulatory awareness, and practical business insight. My impact comes from helping the company structure deals thoughtfully, communicate effectively, manage risk, and operate with greater clarity and confidence.

Why I Became an Emerging Leader

ACA International is a leader in our industry and includes many of the nation's leading organizations. I would like to connect, network and advocate for an industry I have built my career in.

Nick's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Presently, AI has my attention.

Brainstorm With Me About

AI, legal collections, regulatory compliance, emerging legal issues.

Ask Me About

What's on your mind?

I Am An Expert In

Legal collections and regulatory compliance.

Challenges and Explorations

The role AI will play, both within my organization and across the collections industry more broadly.

On one hand, AI has the potential to make businesses more efficient, create more consistency, and reduce certain human-driven compliance mistakes. On the other hand, I do think there is a real human cost that could come with that, particularly for the collections workforce.

I also think AI, and AI regulation more broadly, will meaningfully shape the future of this industry. That includes how our clients allow us to use these tools, how they are using them themselves, and whether we begin to feel the downstream effects of client-side AI before they do. In collections, that could mean issues like bias, optimization toward the wrong outcomes, or machine-learning driven decisioning that creates risks no one fully sees at the outset.

Get to Know Nick

Outside of Work, I Enjoy

City walks, dog parks, sports, the outdoors, travel, and the newest NYC dinner or drinks spot!

My Unique Talent Is

I was a college tennis player.

I Could Go On For Hours About

Pro tennis.

Words I Live By

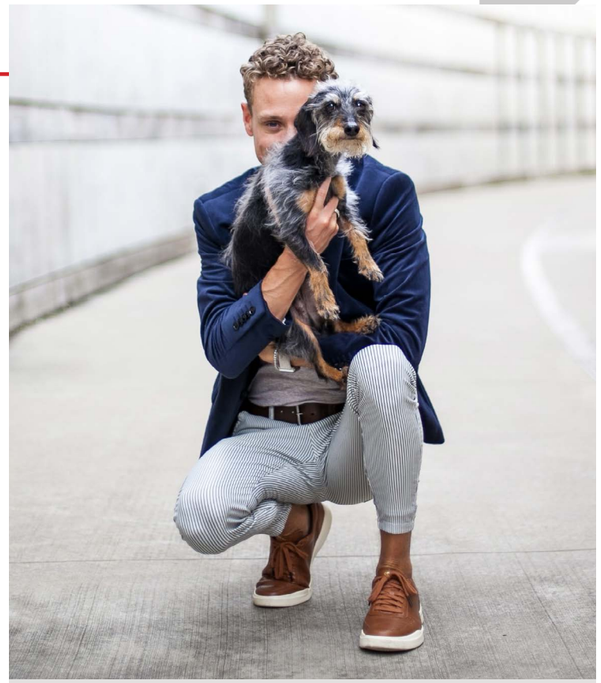
"Do unto others," "practice what you preach" and "remember that we have two ears and one mouth for a reason."

My Theme Song Is

"Empire State of Mind" by Alicia Keys and Jay-Z

My Most Memorable ACA Moment Is

The Huddle sessions are the most informative to me!



Me and my dog, Dax



Paul Irby

Director of Collections
WILLIAMS AND FUDGE
In-office in Rock Hill, SC
LinkedIn

I serve as the Director of Collections, but my role extends far beyond overseeing performance metrics. I believe sustainable results are built through trust, accountability, and leadership presence. By staying close to the team and understanding their day-to-day challenges, I can remove obstacles, sharpen execution, and create an environment where both people and performance thrive. My job is not just to produce numbers; it is to build leaders, strengthen systems, and elevate the standard of excellence.

Why I Became an Emerging Leader

Because I believe the future of our industry depends on developing leaders who are both performance-driven and principled. I understand the importance of growing beyond day-to-day operations and contributing to the broader direction of our profession.

The Emerging Leaders program represents an opportunity to sharpen my leadership skills, expand my industry perspective, and build meaningful relationships with peers who are committed to raising the standard of excellence in accounts receivable management.

My ACA Involvement

I stay active with ACA by regularly participating in webinars and reading ACA materials daily to stay current on regulatory updates, compliance expectations, and industry best practices. Given how quickly our industry evolves, consistent engagement with ACA resources helps ensure our organization remains informed and proactive.

- Committee Member
- Attend Community Chats, ACA Huddles and Webinars
- Speaker/Presenter
- Attend Live Events

About My Company

Williams and Fudge, Inc. is a nationally recognized accounts receivable management firm specializing in higher education collections. In addition to our work with colleges and universities, we also provide recovery solutions within the financial services sector.

Headquartered in Rock Hill, SC, we operate in a highly regulated environment, placing strong emphasis on compliance, professionalism, and respectful consumer engagement. At the same time, we are results-focused and data-driven, leveraging operational discipline and analytics to consistently deliver for our clients while maintaining long-term partnerships built on trust and integrity.

Williams and Fudge, Inc. focuses on three primary lines of business: higher education receivables, financial services collections and commercial debt recovery.

Paul's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Leadership.

Brainstorm With Me About

Collections strategies.

Ask Me About

How dialing strategy, leadership discipline, and process execution can turn an average collections team into a high-performing operation without sacrificing compliance.

I Am An Expert In

Operational collections strategy, performance management and dialer optimization. My expertise centers on building structured daily work plans, inspecting execution and coaching managers.

Get to Know Paul

Outside of Work, I Enjoy

Staying busy coaching travel baseball and softball, which gives me gives me the opportunity to coach both of their teams and stay fully invested in their development.

I'm also committed to fitness. When we're not at the ballfield, I enjoy traveling to different states to hunt and fish; being outdoors is how I recharge and reset. I also race dirt-track cars, which fuels my competitive side and push me to constantly improve — both on and off the

My Unique Talent Is

Driving a dirt track race car.

I Could Go On For Hours About

Baseball or hunting.

Words I Live By

"Never let the fear of striking out get in your way," and "It's hard to beat a person who never gives up."

My Theme Song Is

"Remember the Name" by Fort Minor

Challenges and Explorations

One business concept I am currently exploring is how to better align performance analytics with predictive behavior modeling to improve both efficiency and consumer outcomes. As dialing technology and data capabilities continue to evolve, I am interested in how we can use more advanced segmentation and behavioral indicators to optimize contact strategies without increasing compliance risk.



My family: wife, son and daughter.

My Most Memorable ACA Moment Is

ACA Level Up Leadership Experience.



Jana Meyer

Director of Compliance and Innovation
PROPERTY RECEIVABLES-COLLECTTECH
Hybrid in Renton, WA
LinkedIn

My ACA Involvement

I currently hold my CCCO designation, and we ensure that all agents take PCS and are certified within 90 days of employment.

- Attend Community Chats, ACA Huddles and Webinars

About My Company

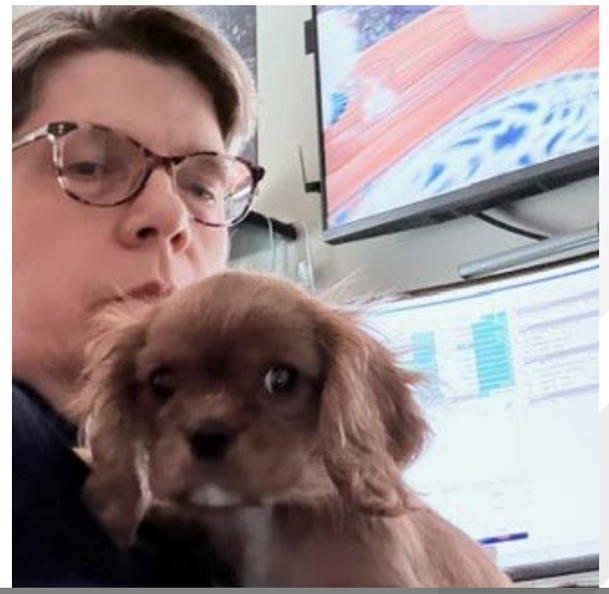
The CEO, Ken Stumbo, had an agency many years ago that he built up and eventually sold to make time to be with his family. After a few years, he decided it was time to get back in the game and started this company in late 2022. I was the fourth employee hired. There is a real commitment to culture and compliance, and I appreciate that.

I help shape the systems, policies and governance structures that allow the organization to operate with clarity, accountability and regulatory integrity. My work touches compliance governance, operational excellence, regulatory communication, risk mitigation and cross-departmental collaboration. My impact is both operational and cultural: I help protect the organization, strengthen processes, mentor others and create an environment rooted in fairness, consistency and ethical standards.

Why I Became an Emerging Leader

I'm at a pivotal point in my leadership journey. I've spent the last several years building systems, policies, and governance structures that stabilize organizations and elevate their integrity. Now I'm ready to expand my impact by strengthening the relational, strategic, and developmental dimensions of leadership.

This cohort offers the structure, mentorship, and peer community that will help me grow. I hope to refine my executive presence, deepen my ability to lead through others, and strengthen the skills required to guide teams through change with clarity and confidence.



Jana's Business Brainpower

My Favorite Business-Related Topic To Discuss Is
Rental leases.

Brainstorm With Me About
Compliance.

Ask Me About
Anything.

I Am An Expert In
Process and procedure.

Challenges and Explorations
I am currently working on AI certifications and exploring how we can use it in a compliant way.

Get to Know Jana

Outside of Work, I Enjoy
Cooking, traveling and pets.

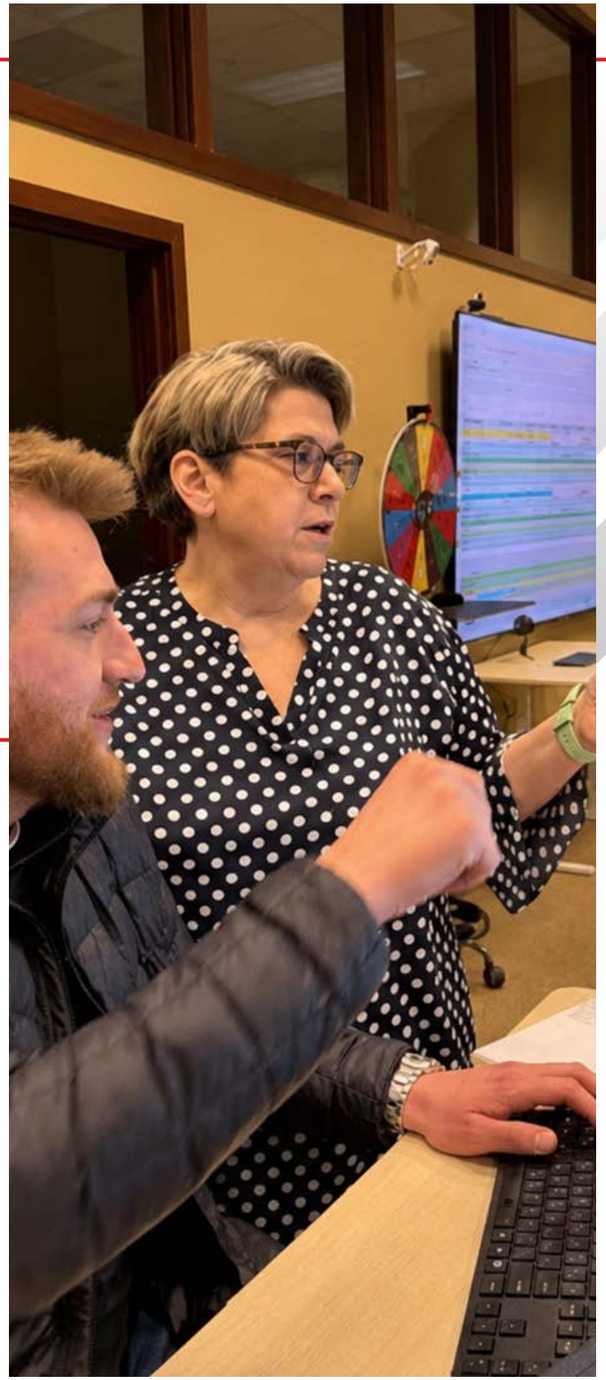
My Unique Talent Is
Creative writing.

I Could Go On For Hours About
Recipes.

Words I Live By
I build clarity, I protect integrity, and I lead with purpose.

My Theme Song Is
"Unstoppable" by Sia

My Most Memorable ACA Moment Is
Regulation F. All the seminars, discussions, etc. It was so much for such a long time and it was all very informative and made the transition a whole lot easier





Susan Taylor

Director of Litigation Management
CREDIT CONTROL, LLC
Remote in Earth City, MO
LinkedIn

My ACA Involvement

I have been fortunate to attend three to four in-person conferences each year since 2022. I have also been a member of the Judicial Committee since July 2025. One of my favorite things about ACA and its members is how passionate everyone is about supporting the industry and other members.

- Committee Member
- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events

About My Company

Credit Control is a large-market [third-party collection agency] headquartered just outside of St. Louis, Missouri. It was founded by our CEO in 2004 and is still led by the same CEO today.

I manage the litigation department for Credit Control, LLC, which includes multiple risk areas. My team manages regulatory complaints, consumer litigation and annual vendor audits. We also lend support to other business areas and assist in the oversight of credit reporting, licensing and other risk areas as needed.

Why I Became an Emerging Leader

I've learned so much from my time with ACA and have been lucky enough to work closely with some of its prominent members, like Heath Morgan and Xerxes Martin. By joining Emerging Leaders, I hope to find more ways to give back to ACA and support the industry.



Susan's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

I am quite passionate about defending litigation. The upside of that is engaging with our teams to ensure we model best practices across all business areas.

Brainstorm With Me About

Personally, coffee. Professionally, writing.

Ask Me About

Dinner! Just kidding; please don't. I love to cook, but I hate that question every day.

I Am An Expert In

I don't consider myself a subject matter expert in the same way as many of the leaders I've met professionally, but my strengths include analytical review and project planning.

Get to Know Susan

Outside of Work, I Enjoy

My hobbies are a bit diverse. I love to grocery shop and make meals for my family. Cooking is my love language but asking me what's for dinner is my kryptonite. I also love to garden. We have a small vegetable and herb garden in our backyard along with a pollinator garden. I love watching the hummingbirds, songbirds, bees and butterflies enjoy our backyard while our dogs hang out on the deck.

My Unique Talent Is

I can recite all 50 states in alphabetical order, but can only put about a third of them on a map.

I Could Go On For Hours About

Books, dogs, travel.

Words I Live By

You're never wrong to do the right thing.

My Theme Song Is

"Imagine" by John Lennon

Challenges and Explorations

My current business objective is completely new to me — I am trying to understand the risks and benefits of AI as a business tool. There is so much to learn before you can fully understand how to use AI as a business tool and deploy it correctly.



Taken at our holiday party: Patrick Watts, Esq., Baley Menendez, and Donna Stephens.

My Most Memorable ACA Moment Is

The annual convention in San Diego in July 2024. There were so many compelling speakers that I had a scheduling conflict during nearly every session. It was a fantastic networking experience.



Tim Woudenberg

Director of Operations
CREDITORS BUREAU USA
Hybrid in Fresno, CA
LinkedIn

My ACA Involvement

I have been to several ACA live events over the past couple of years, including a couple of Annual Conferences, Fall Forum, the Cybersecurity event in Austin and my state chapter events.

I've also had the opportunity to attend the Small Agency Jam, which I absolutely love being part of, and I contribute whenever I can!

- Attend Community Chats, ACA Huddles and Webinars
- Attend Live Events

About My Company

CBUSA is a third-generation, family-owned retail and commercial collection agency serving clients across 34 states. With over 85 years of experience, the company specializes in both health care and business-to-business collections, supporting industries ranging from laboratories and hospitals to agriculture, logistics and manufacturing.

I focus on keeping the business running smoothly and efficiently day to day. I work closely with teams to improve processes, align operations with company goals, and make sure execution actually matches strategy.

Alongside that, I manage office operations and oversee our internal IT systems, acting as a go-to resource for both infrastructure and support. Whether it's solving technical issues, streamlining workflows, or handling the unexpected, I take a hands-on approach to keeping everything connected, functional, and moving forward.

Why I Became an Emerging Leader

I want to become an Emerging Leader to help shape the future of the industry in a meaningful way. I believe our work supports stronger businesses and, in turn, the communities around them.

As someone newer to the industry, I tend to question why things are done a certain way and look for opportunities to improve them. I'm motivated to challenge outdated thinking, learn from experienced leaders, and contribute to practical changes that make a real impact.



Tim's Business Brainpower

My Favorite Business-Related Topic To Discuss Is

Culture and Operations.

Brainstorm With Me About

Wearing multiple hats in multiple roles.

Ask Me About

Half Dome.

I Am An Expert In

Cross-Functional Operations.

Get to Know Tim

Outside of Work, I Enjoy

I love working out, playing disc golf, spending time with my wife and four, soon-to-be five, kids, being outdoors, volleyball, gaming (tabletop and PC), and just spending quality time with quality people.

My Unique Talent Is

I like to do impressions.

I Could Go On For Hours About

Gaming or disc golf.

Words I Live By

"It's a dangerous business, Frodo, going out your door. You step onto the road, and if you don't keep your feet, there's no knowing where you might be swept off to."

My Theme Song Is

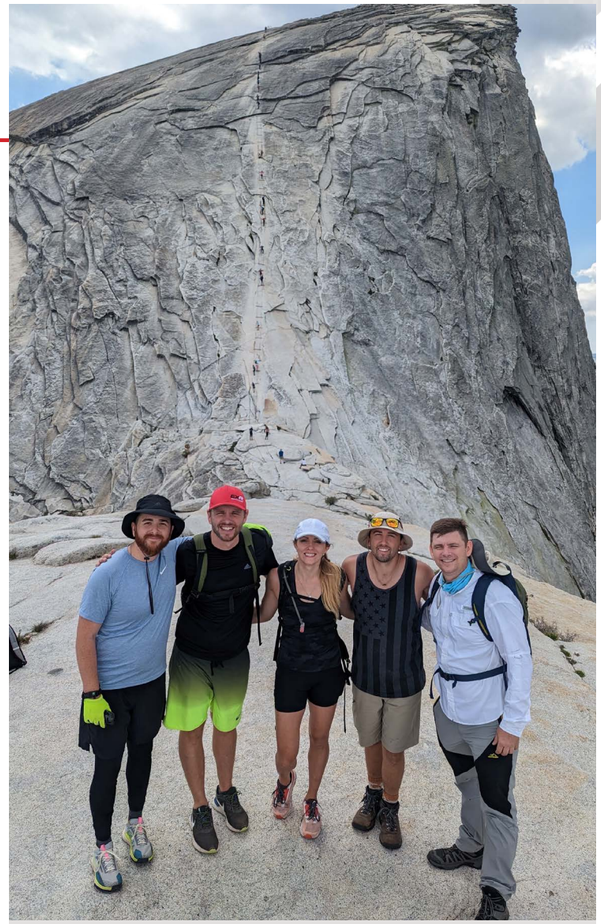
"Hope" by NF

My Most Memorable ACA Moment Is

Aside from my first Annual Conference in San Diego, the hands-on Fall Forum event has been the most memorable for me so far. Being able to put what was being taught into practice in the moment made everything stick with me so much more. I'm hoping to be part of the teaching at similar events in the near future!

Challenges and Explorations

One area I'm currently exploring is how to effectively guide and support a large user base through periods of platform uncertainty and transition. I've been involved in helping lead a community as they evaluate next steps, including whether to remain on their current platform or migrate to new ones. It's pushed me to think deeply about user behavior, change management, and how to balance technical, operational, and human factors when making platform decisions at scale.



Group of friends that I hiked Half Dome with!


ACA®
INTERNATIONAL
The Association of Credit
and Collection Professionals