

KEEP YOUR ADVANTAGE IN 2027

Join or renew your membership today:
acainternational.org/MyACA/Membership

Regulators, plaintiffs' attorneys and new technology are changing the rules of your business. ACA membership puts national and state advocacy, expert compliance tools and a network of peers in your corner.

Protect your business. Strengthen your team. Stay connected.

ACA INTERNATIONAL

VIEW ACA MEMBERSHIP TYPES

When ACA Wins, Your Business Wins

ACA takes the fight to regulators, legislatures and the courts—and wins. A few recent results for members:

- **CFPB medical debt rule vacated:** An ACA-led legal challenge ended the Chopra-era rule on medical debt credit reporting.
- **NYC collection rule reopened:** ACA's challenge forced regulators to delay the rule and reopen it for changes.
- **Indiana Supreme Court victory:** A ruling that reduces liability for members.
- **Early warning:** Know about policy and regulatory changes before they reach your operations.

Stay Ahead of Compliance Changes

ACA membership now includes expanded federal and state compliance resources to help your team find reliable answers faster:

- Access guides covering the FDCPA, TCPA and FCRA.
- Research 70+ topics across 54 U.S. jurisdictions.
- Generate tailored, citation-backed reports and spreadsheets.
- Ask AVA, ACA's AI compliance agent, your toughest compliance questions.
- Search your ACA SearchPoint library of compliance documents.
- Read recaps of key legal decisions in the Daily Decision and its archive.
- Join monthly webinars on state laws and regulatory developments.

Push Back on Meritless Lawsuits

Only ACA members can apply to the Industry Advancement Fund (IAF) for help with litigation costs from nuisance claims and meritless lawsuits. The IAF also helps ACA:

- Fight abusive litigation trends.
- Win court rulings that protect the whole industry.
- Advance industry positions at the state and federal level.

Grow Your Team's Expertise

This industry changes fast. Keep your team sharp with ACA's professional education:

- Earn any of seven professional designations.
- Save with discounted rates on online learning.
- Join the weekly ACA Huddle, a free, members-only online event with ideas you can put to work right away.

Lean on a Nationwide Network

Leadership can be isolating, but with ACA you're never alone:

- Network with peers at in-person events.
- Learn in interactive online webinars.
- Join free monthly online chats.
- Connect on The Exchange, ACA's all-new online community for member questions, ideas and industry discussion.

Protect What You've Built

Get insurance, bonds and licensing support designed specifically for ARM businesses through Collectors Insurance Agency, ACA's own subsidiary.



YOU NEED ACA MORE THAN EVER.

The rules are changing at every level. Don't face them alone.

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