

CONNECTING
PEOPLE with PEOPLE

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COLLECTIONS

FUNDING
SUPPORT

CUSTOMER
SERVICE

UNDERWRITING

MOBILE &
INTERNET

OUTBOUND

MORTGAGE
PROCESSING

LOAN BY
PHONE

QUALITY
REVIEWS

Supplement your collections team with early stage and full-service collections with LSI.

BENEFITS OF PARTNERING WITH LSI'S COLLECTIONS TEAM:



Assist with staffing challenges

Consistent and reliable approach to collections



Drive down delinquency and charge off percentages



Increase monthly dollars collected



Variable Cost

Save money in managing your delinquent accounts

Calling during the evening and weekends results in
HIGHER SUCCESS RATES.

	LSI	Competition
Called By	Dedicated Collector	Call Center Collectors
Pricing	Transparent Per-Call Pricing	Per Account
Systems	Work Directly in Financial Institution Collections Platform	Work Within Their Own Platform
Data/Information	Real-time Notes and Updates	Daily Batched File
Number As It Appears on Caller ID	Local Number	Non-Local Number
Contact Rate	15-20%	<10%
Call Routing	Agent Dialed	Predictive Dialer
Payment Processing	Any Web-Based System	Restricted To Their Own System

Getting your delinquency rate down quickly enables you have more resources to **FUND MORE LOANS** and increase your market share.

WHAT WE PROVIDE:

- Dedicated Collector(s)
- Optional Dedicated Toll-Free Number (for inbound calls)
- Client determines which phone numbers LSI will call
- Flexible calling frequency: every 2, 3, or 5 days
- Notes are placed on the account by LSI collector
- LSI collector can process payment if person is prepared to pay at time of call
- Account is placed out for future follow-up

PAYMENT REMINDER: DAYS 10 - 29

- Friendly calls that greet the caller, remind them the payment is due, and ask when payment will be remitted

FULL-SERVICE COLLECTIONS: DAYS 30 - 120

- LSI collector will skip trace on accounts as needed
- LSI collector will ask the reason for delinquency to determine if we can cure delinquency issue going forward and provide suggestions on ways to cure
- Where applicable, LSI collector may update the collections platform with updated contact information
- Where applicable, LSI collector will mail delinquent notices to people, provided letters are housed within your Collections platform
- Where applicable, LSI collector may suggest a vehicle is eligible for repossession