CCEF is an indispensable educational tool for any business (small or large) in the credit & collection industry. The FTC, CFPB and local, state and federal agencies have dramatically increased oversight of the industry. Don't wait until you are sued or served with a subpoena from the CFPB or other governmental entity to learn about highly technical compliance issues for the first time – CCEF helps you proactively structure your business to stay compliant. CCEF helps show your clients and government entities that you are serious about compliance. Check out our form policies & procedures, which you can conform, and which are often mandated and required by most creditors.

CCEF is an education resource created by Jay Winston, co-author of The Complete Guide to Credit and Collection Law (1996-current: over 40,000 copies sold) for those companies whose business involves the collection of debt or extension of credit. Jay has worked in the industry for 20 years, and is often referred to as "the one who wrote the book."

Pricing:
Pricing is for a 12-month membership based on the type of company, and size of business, and is nonrefundable. Discounts can be earned for member referrals and/or by contributing content or teaching courses.

MEMBERSHIP

Law Firms:

$300	Solo (Under 4 employees)
$500	Under 75 employees
$750	Over 75 employees
$500	50+ Attorney firm (over 75 employees, but 5 or less staff dedicated to ARM work)

ARM Agencies & Debt Buyers:

$750	Under 75 employees
$1,000	Over 75 employees

Creditor: (Per person)

$150	Non-Attorney
$275	In-House Counsel

Defense Law Firm: (Additional screening process)
$1,000 - Includes Letter Program

Other Groups:

$75	Governmental Employee
$1,000	Credit Bureaus
$50	Law Professor
$250	Other/Vendor

Complimentary: Judge, Law Clerk, Court Clerk
$10,000 Plaintiff's Attorney Who Represents Consumers (Access is limited and has a different level of access from other members with a separate website.)

ONLINE FDCPA TESTS (Contact us for other test types)
Members: 1st test: $30/Each add'l: $14/Retake: $9
Others: 1st test: $55/Each add'l: $29/Retake: $15

THE MODEL DEMAND LETTER PROGRAM (Yearly Access)
Members: $175
Others: $500

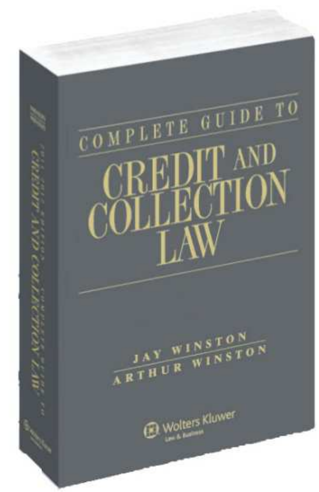
Applications for membership are available at www.ccefgroup.com.

Email questions to j.winston@ccefgroup.com.

CCEF

THE CREDIT & COLLECTION EDUCATION FORUM

The go-to education and compliance resource for creditors, attorneys, debt buyers, accounts receivable management agencies and others involved in the credit and collection industry.



In 2004 the Honorable Roger M. Whelan reviewed the Guide for the ABI Journal, noting: "This guide is a must-read and more importantly should be treated as a comprehensive reference to the ever-expanding law in all areas of collections." In 2009 the 9th Circuit Court of Appeals cited the Guide as a recognized treatise. To see other book reviews, visit our website at www.ccefgroup.com. The 2015 edition of the guide will be published by the American Bar Association.

"Roll with the times, not with the punches."

Numerous lawsuits are filed each year for highly technical collections violations.

CCEF aims to provide education to help your business avoid the pitfalls.

Every year, while still providing education on a broad range of compliance topics, CCEF will zero in on a particular topic.

2015 Yearly Project:
Training – Manuals and Tests

- Look for updates to our popular testing series – we will soon be adding tests on HIPAA, FCRA, and other statutes, and we're continuing to update our FDCPA, TCPA, and other existing tests.
- CCEF is also creating employee training manuals focused on FDCPA and other statutory compliance.

CCEF's Model Demand Letter Program

1) Sample Forms - over 30 variations. One letter cannot address all situations. Customization for the product/situation.
2) Detailed Information Memo explaining why certain language was chosen, including caselaw in support where applicable.
3) Timely updates enabling you to modify your letters on your own and to react to new court decisions, statutes or CFPB rules. Members receive case alerts that examine actual collection letters that were subject to recent lawsuits. Overlooked violations are identified.
4) Two-hour CLE course updated throughout the year.

What Does CCEF Offer Creditors?

- An education and auditing company that performs on-site or remote training. The CFPB continually reminds us that *paper compliance* is no longer enough – CCEF helps you identify and find solutions to issues raised by the CFPB's "*Spirit of the Law"* goals.
- An independent, non-political third party, whose founders have established a national reputation as being independent, and whose aim is to develop *uniform national standards.*
- Informative updates on new industry developments that affect your business practices.
- Access to a database of information that can be used when assessing outside counsel.
- A database of the attorneys who are members of CCEF and therefore have access to real-time compliance information that isn't available elsewhere.
- Sample policies for your company to adapt and send to your ARM agencies and law firms to ensure compliance.
- Online, auto-graded exams for legal review staff and telephone collectors.
- TCPA consent form and user guide – Much more detailed than a typical form. Written with recent caselaw developments in mind.

What Does CCEF Offer Law Firms and ARM Agencies?

- Show your clients that you are serious about compliance.
- Frequent, timely case law (federal and all 50 states) and regulatory updates.
- Content to help improve business practices including procedures, guidelines, and sample documents to help your employees make better-educated, compliant decisions, and pass your client's audits.
- Online, auto-graded tests on the FDCPA, TCPA, SCRA, Bankruptcy, and more, utilizing practical, real-life scenarios to challenge and test your staff.
- Access to a library of over 1,500 cases on over 100 industry-specific compliance topics, including FDCPA, FCRA, FACT, TCPA, and other state laws.
- CLE Courses on compliance topics (FDCPA, FCRA, TCPA, CFPB, etc.)
- Detailed database of FDCPA attorney fee awards to counter rates found in the *National Law Journal Survey, Consumer Law Survey,* or *Laffey Matrix.*
- A source of new business, as creditors are 20% of the membership.
- Limited access to Jay Winston, co-author of *Complete Guide to Credit & Collection Law,* for discussions about issues specific to your firm or business.