



NORTH AMERICAN
Credit Services, Inc.



Medical Services
OF CHATTANOOGA, INC.

FOR IMMEDIATE RELEASE

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"Ask Doctor Debt" Helps Consumers Combat Phony Debt Collectors

(Chattanooga, Tennessee)—With the recent national alert by the Better Business Bureau about [phony debt collectors](#) preying on consumers, the world's leading trade association for real debt collectors continues to offer a fast, free, friendly solution for people seeking answers to their credit and debt questions.

[Ask Doctor Debt](#) is a free consumer education Web site created by the [ACA International Education Foundation](#), a 501(c)(3) nonprofit dedicated to serving consumers by improving financial literacy. Serving as an online version of "Dear Abby" for consumers with credit and debt questions, 'Ask Doctor Debt' allows viewers to search a dynamic FAQ database, submit their own questions anonymously and utilize free tools, tips and techniques aimed at helping them get and stay out of debt.

With more than 5,500 member debt collection agencies, attorneys, creditors, debt buyers, vendors and other industry members in 65 countries, ACA International is the world's largest trade association for the credit and collection industry. So why would an organization made up credit and debt collection professionals want to help consumers? "It's simple, actually. For our members, an education consumer who understands his or her rights and responsibilities when it comes to the credit and debt collection process is far easier to work with than someone who does not," said John Nemo, ACA International's Public Relations Director.

Since the web site's launch in April 2009, the experts behind 'Ask Doctor Debt' have participated in more than 85 radio and television interviews, reaching an estimated 18 million consumers in the process.

"In addition, dealing with debt and credit issues can be an emotional and sometimes intimidating process. It doesn't need to be. If you know your rights, fully understand the situation you're in and what options are available, you can avoid unnecessary stress while making the best decision for you and your family's financial well being," explained Dallas S. Bunton, Sr. CEO and Chairman of Medical Services of Chattanooga and North American Credit Services, an ACA International certified collection agency.

To learn more about North American Credit Services visit www.nacsc.com and Medical Services of Chattanooga at www.medicalservicesmso.com. And to learn more about "Ask Doctor Debt" and [why it was created](#), visit www.AskDoctorDebt.com.

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About ACA International

[ACA International](#), the Association of Credit and Collection Professionals, is the comprehensive, knowledge-based resource for success in the credit and collection industry. Founded in 1939, ACA brings together more than 5,500 members worldwide, including third-party collection agencies, asset buyers, attorneys, creditors and vendor affiliates. The association establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers.

About Our Companies

North American Credit Services, Inc. primarily specializes in the professional collection of healthcare receivables. As leaders in the collection industry, we focus on maintaining professional standards and utilizing advanced technology. NACS, formed in 1981, is a licensed collection agency using only licensed, ACA certified collection managers in the management of day-to-day operations. The senior management of NACS has over a century of combined experience in the healthcare/collection industry.

Medical Services of Chattanooga began operation in 1985 as an affiliation with North American Credit Services, Inc. What started as a self-pay, insurance billing and follow-up company has expanded into a full medical receivables management service. During the 1990s, as healthcare came under fire to centralize and cut costs, Medical Services expanded to include full billing services. Today, Medical Services has expanded its services into several division's to best serve clients needs which include: *Medical Services Adventist Health System / Centralized Billing Office*, *Medical Services Billing Technologies*, *Medical Services Consumer Financing*, *Medical Services Early Out*, and *Medical Services 24-On Physicians*. All of which offer many levels of accounts receivable billing and collection support for hospitals and physician groups.