



NORTH AMERICAN
Credit Services, Inc.



Medical Services
OF CHATTANOOGA, INC.

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CHATTANOOGA DEBT COLLECTORS “PLEDGE” 100% RESPECT TO CONSUMERS

North American Credit Services (*NACS*) remains dedicated to professional excellence in 2010 that's why on Tuesday, December 22 – company employees and management pledged and signed personal [ACA International “Collector's Pledge,”](#) certificates (*as shown below*) requiring ethical treatment of consumers.

- *Additionally, no outbound collection calls will be placed during the week of Christmas!*





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'Twas the Week Before Christmas and Not a Collector was Calling...'

CHATTANOOGA, TN (December 22, 2009) – For some, a bill collector may conjure up images of a nasty, threatening character. Some who might even visualize as the “Grinch” during the holiday season, but Dallas S. Bunton, Sr., CEO and Chairman of North American Credit Services and Medical Services of Chattanooga, is tired of being lumped in with the Grinches. “The stories of abusive debt collectors you see on TV, those outrageous tapes you hear, that isn't us,” says Bunton, the CEO and Chairman for NACS and Medical Services of Chattanooga. “In fact, I'd argue that an overwhelming majority of collection agencies all over this country feel the same way. That's not how we do business. And we're tired of having to fight negative stereotypes and assumptions people have planted in their heads about us before we even pick-up the phone.” Additionally, during the holiday season, NACS modifies traditional business operating hours including not placing outbound collection calls during the week of Christmas.

Bunton makes sure each of his collectors understands and signs the “[Collector's Pledge](#),” a short, simple document that demands every consumer be treated with dignity and respect. [ACA International](#), the leading trade association for credit and debt collection professionals, created the [Pledge](#) and estimates that more than 100,000 individual debt collectors across the United States will sign by 2010.

“The vast majority of people working in this industry are everyday, regular folks,” says Kalin LeBrun, a spokesperson for ACA International, which represents more than 5,000 debt collection agencies across the United States. “They're soccer moms and dads – they go to PTA meetings just like you and me. And they're tired of being lumped in with the small group of bad actors that have always been there in one form or another. I think if you look at any industry you'll always find a fringe group of unscrupulous people. There are unethical teachers. There are unethical doctors. And no matter how hard we try and no matter how many of us do it the right way, there are always going to be some people in our industry who for whatever reason don't play by the rules.”

Bunton said supporting the Collector's Pledge is NACS's continued attempt to set the record straight with consumers across the nation regarding how the preponderance of debt collection agencies do business. “I realize talk is cheap, but the numbers don't lie,” Bunton says, pointing out that less than 0.1 percent of the hundreds of millions of contacts between debt collectors and consumers each year result in formal complaints being filed with the Federal Trade Commission, Better Business Bureau or other regulatory agencies.

“The media tends to play up the negative, sensational behavior that happens within our industry,” he says. “That's what makes news. It doesn't make news that 99.9 percent of us do our very best every day to treat consumers the right way. What about the thousands of consumers we help every year? What about their credit ratings we help save and the positive advice we offer? What about the more than \$40 billion we annually pump back into the U.S. economy every year? Or, what about the fact that debt collectors are the last line of defense against inflation? Where are those stories and headlines? We're hoping the Collector's Pledge will help begin to change the public's perception. For folks to know that we are here to help in these current difficult times.”

About ACA International

[ACA International](#), the Association of Credit and Collection Professionals, is the comprehensive, knowledge-based resource for success in



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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 divisions 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.

To learn even more about North American Credit Services visit www.nacscom.com and Medical Services of Chattanooga at www.medicalservicesmsco.com.

NACS Media Contact:

Joel Henderson, Corporate Communications Director

Phone: (423) 894-5654 ext 110

E-mail: joelh@nacscom.com