

# Meeting a Higher Standard

## Ethical, Professional, Qualified

When sending your delinquent accounts to a collection company, you want to know they will be handled by a specialist who is ethical, professional and qualified to provide the high level of service your business deserves. Working with members of ACA International, the Association of Credit and Collection Professionals, helps provide this assurance.

## To become an ACA member, companies must:

1. Agree to be abide by ACA's Code of Conduct.
2. Provide a letter of good standing issued by their secretary of state.
3. Adhere to federal and state laws and licensing requirements.

## The benefits of working with an ACA member include:

- » **Knowledge**—ACA members have access to the most comprehensive array of collection industry educational courses, products, events and publications to hone their skills and stay current with developments in their industry.
- » **Connections**—ACA members are plugged in to a network of industry peers and resources to help broaden their areas of expertise.
- » **Compliance**—ACA members have access to up-to-date compliance information to help them comply with all the laws and court decisions affecting the credit and collection industry.
- » **Ethics**—ACA members agree to abide by [ACA's Code of Conduct](#), reflecting their commitment to serving creditor clients' needs with integrity, respect and responsibility.
- » **Licensure**—ACA members possess the applicable collection agency licenses issued by their state licensing authority as a requirement of membership.

## For More Information

To verify a collection company's membership in ACA International or to learn more about the premier trade association for the credit and collection industry, call ACA at (800) 269-1607 (select 0) or visit [www.acainternational.org](http://www.acainternational.org).

