



## How the CFPB, Reg F and Commercial Collection Strategies Intersect

By Anne Rosso May

In a session at IACC's 2023 Annual Convention in January, attorney and shareholder Donald A. Mausar, Esq. with [Weltman, Weinberg & Reis Co., L.P.A.](#), highlighted how the distinction between commercial debt and consumer debt is slowly eroding.

Many IACC members were concerned last year when both Congress and the Consumer Financial Protection Bureau indicated that they would like to see the scope of the Fair Debt Collection Practices Act expanded to cover commercial debt collection. While the legislation introduced in Congress, the Small Business Fair Debt Collection Protection Act, did not advance, it could still resurface. Additionally, the Consumer Financial Protection Bureau has said that small businesses in

collections should be protected under the FDCPA.

"There is legislation potentially brewing trying to make small business debt covered by the Consumer Financial Protection Bureau, and if so, up to what dollar amount?" Mausar said. "There's this loose discussion it could be up to \$2 million. And if that's the case, it affects every single person [in IACC]."

Mausar noted that it appears that courts are starting to use some of the same consumer debt analysis playbooks when looking at small business lending relationships and loans.

"I don't know if it's as clear anymore that oh, this is a commercial debt, it's not covered, let's move on," he said. "What's happening is the plaintiffs' bar is trying to eke their way into these types

of remedies and class actions, even in a commercial setting."

Mausar also gave the audience a primer on the [Hunstein v. Preferred Collection and Management Services, Inc.](#) case, citing it as an example of the gray areas that can pop up in the industry.

"So many courts are coming down on different sides—well-respected jurists, panels of three or four at a time," he said. "And the statute says what it says; the facts are what they are. But these multiple jurists can't seem to agree because of what they see as gray area."

What does this mean for IACC members? Mausar said he hopes commercial collectors understand that the plaintiffs' bar will try to pull you into claims—not a collection claim, but

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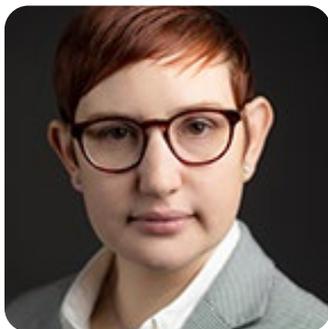
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## PRESIDENT'S LETTER



## Looking Ahead

*By Valerie Ingold, IACC President*

Dear Valued Member,

The IACC Annual Convention is in the books and if I do say so myself, it was a roaring success! The education was top notch, the location couldn't be beat and the networking was fun and hopefully fruitful for all who attended.

Thank you to Jessica Hartmann, Kelsey Voorhees, Ashley Driste, Kelli Krueger and Tammy Schoenberg for all the behind-the-scenes work they did to put the conference together. We were back at the Royal Palm in South Beach, Miami, and if you missed it this year, you won't want to miss the next! It's been quite a few years since we were last in South Beach and the beaches, shopping and restaurants are just a short walk away from the hotel. It was great to be back in 2022, and we hope to see you again this year!

Our attendance at the conference shows that people are ready to be back out and mingling too. We had pre-pandemic numbers at our conference this year and our international members showed up in full force. It was so good seeing everyone, especially after so many years of COVID-19 restrictions and all the travel issues, nationally and internationally, we've had of late.

To that end, we're very much looking forward to our next conferences coming up—make sure to save the dates! Our Mid-Year Conference will be in Chicago at the Hilton Hotel, July 24-26, and our Annual Convention will be back at the Royal Palm in South Beach next Jan. 17-19. Put it on your calendars—we're looking forward to seeing everyone there!

In the meantime, if you're looking to get involved or keep connecting with your fellow IACC members, please sign up for a committee. Our immediate past president, Brad Lohner, did a fantastic job getting our committees streamlined and active last year, and we're looking to continue the momentum this year. Send me an email letting me know your interests, and we will figure out which committee will be a good fit: [vingold@commercialcollection.com](mailto:vingold@commercialcollection.com). Right now, our International Committee and our Emerging Leaders Committee are both very active, but we have plenty of options for everyone, depending on your interests.

And to that end, if you have comments, suggestions, or just want to chat about the industry and IACC, please get in touch—I'd love to hear from our members.



### Annual Convention Planning Committee Recognition

The IACC Annual Convention could not be as successful as it is without the tireless efforts of our Planning Committee.

Thank you to the following members:

**Chair: Randy Frazee**

**Members: Greg Cohen, Todd Gurstel, Jeff Rubin, Gary Tier**

# WELCOME!

## New Members as of Feb. 13, 2023

To learn more about IACC member companies, visit our Member Directory: <https://members.commercialcollector.com/directory>.

### Associate Memberships:

**Mendelson Schwarz APLC**  
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## Join Our IACC LinkedIn Group

Keep the virtual conversations going with IACC's private [LinkedIn](#) page. Join now to connect with your fellow members!

This members-only group empowers you to network, get answers to your questions and find helpful resources from other collection professionals.



## International Association of Commercial Collectors, Inc. (IACC) Code of Ethics

The IACC Board of Directors recently updated the Code of Conduct processes and in light of that, we want to remind all members of our Code of Ethics.

The following Code of Ethics of the International Association of Commercial Collectors, Inc. shall be binding upon all members. The grievance committee shall use this code to determine the responsibilities of the members of this association.

1. The grievance committee shall be appointed by the board of directors, and shall be chaired by a member of the board of directors, selected by the president.

Any member of the International Association of Commercial Collectors, Inc., including any agency affiliated with said member, found guilty of violating this code in the judgment of the grievance committee, and upon review by the board of directors, may be expelled, suspended or reprimanded as decided.

Any member disciplined by the grievance committee shall have the right to appeal at the next meeting of the board. A majority vote of the directors present at such meeting shall be conclusive and final.

2. Each member of the International Association of Commercial Collectors, Inc. shall:
  - a) Maintain a high standard of business principles and conduct.
  - b) Abide by the association's bylaws and rules and regulations.
  - c) Establish policies and procedures related to the ethical conduct of the business:
  - d) Ensure that all personnel are familiar with the code of ethics under which the collection business is conducted.
  - e) Maintain a financial position to assure the agency's continued operation.
  - f) In relations with creditors, clients and forwarders, each member shall:
    1. Maintain a separate trust account.
      - a. Maintain a separate trust account into which monies collected shall be deposited and disbursed in accordance with the IACC Code of Ethics and local, state and federal laws.
      - b. To the extent that a member conducts international commercial collections business, the member must comply with appropriate international laws regarding trust accounts.
    2. Clearly state terms and services to be rendered.

3. Respond to creditors' requests promptly. When not possible, advise creditor immediately.
  4. Issue remittances and accounting within thirty (30) days after the close of a calendar month during which monies are collected for a creditor unless local, state or federal laws require a shorter time period.
- g) In relations with debtors, each member shall:
    1. Show due consideration, including but not limited to the avoidance of harassment by all means of communication.
    2. Avoid deceptive practices, statements and materials.
    3. Respond to disputes in a reasonable and prompt manner.
    4. If debtor states that he is represented by an attorney and identifies him or if the agency is contacted by the debtor's attorney, then the agency shall deal directly with the attorney. However, should the attorney fail to respond or cooperate, then the agency may continue to contact the debtor directly, advising the debtor of his attorney's lack of cooperation.
  - h) In relations with fellow IACC members, each member shall:
    1. Compete in a fair and honorable manner.
    2. As the receiving agent, avoid contact directly with the creditor on forwarded cases except where authorized by the forwarding agency or when contact is initiated by the creditor and in such case the forwarding agency shall be so advised.
    3. Answer all correspondence promptly.
    4. Not knowingly, negligently or with disregard of the truth, misrepresent its own qualifications, record, collection rates, capacity, experience or abilities to any other Member or employee of any Member.'
    5. Not knowingly or with reckless disregard of the truth, misrepresent the qualifications, record, collection rates, capacity, experience or abilities of any Member.
  - i) In relations with attorneys, each agency member shall:
    1. Remit to the attorney all its required non-contingent suit fees and court costs received from the creditor.
    2. Respond promptly to all correspondence.
    3. Respect the attorney-client relationship.
  - J) In relations with agencies, each attorney member shall:
    1. Remit to the agency all unused court costs.
    2. Respond promptly to all correspondence.
    3. Respect the agency--creditor relationship.

# What Managers Need to Know About Quiet Quitting

By Lori Bowes

IACC members Matias Eduardo Garcia, managing member and cofounder of Barnett & Garcia, PLLC, and Patrick Kilburn, attorney at Lloyd & McDaniel, PLC, brought the hot-topic issue of “quiet quitting” to the table at IACC’s 2023 Annual Convention in January.

Many IACC members may have heard this term thrown around in the last couple of years, but what exactly does it mean?

Quiet quitting refers to an employee opting out of tasks beyond their assigned duties and/or becoming less psychologically invested in their work.

The term was coined during the COVID-19 pandemic to describe “those who, working from home and feeling disconnected from employers, quietly shift to contributing just the bare minimum while giving their private life higher priority.”

While this may seem innocent, as employees continue to meet their core tasks and responsibilities in their day-to-day, Kilburn and Garcia say that “a workforce that is willing to go above and beyond is a critical competitive advantage.”

The quiet quitting trend suggests that employees are increasingly feeling that their employers are demanding additional effort from workers without investing enough in them in return.

For leaders and managers in the commercial collection space, don’t lose hope. There are steps you can take now to address the root causes leading to quiet quitting across the ARM sector and beyond.

According to *The Harvard Business Review*, here are a few research-backed



strategies businesses and leaders can take to mitigate the growing trend of quiet quitting.

## REDEFINE CORE JOB TASKS

Take the time to revisit what falls within your employees’ core duties, while still encouraging “citizenship behavior”—i.e., going above and beyond in their daily tasks. Delineate what is necessary work versus what may qualify as extra work that they aren’t expected to be doing every day. Focus on motivating your employees to perform their most essential job tasks at a high level while giving them the space to take care of themselves outside of work.

## LISTEN, THEN INVEST

Listen to and understand your employees’ needs and put practices in place to ensure your workers feel supported by their organization to avoid fatigue and burnout. Carve out time during the week to check-in with employees and implement incentives to make it worth managers’ time to stay on top of employees’ well-being.

## LESS HUSTLE, MORE CRAFTING

Focus less on “hustle culture” and more on ways citizenship behavior can benefit everyone at the company. Leaders at your company should encourage

employees to pursue “citizenship crafting.” An example of this might look like an employee who is driven by helping others get excited to take on extra tasks that have a prosocial component.

“Ultimately, it’s a manager’s job to listen to their employees, help them determine the specific forms of citizenship that align with their own motivations, and encourage workers to focus on these tasks if and when they have the ability to go beyond their core,” Kilburn and Garcia said.

The legal experts ended their presentation by reiterating how important it is to foster a work environment that encourages these citizenship behaviors.

“Quiet quitting can be even more damaging to organizational functioning than actual quitting,” they said. “Leaders need to focus on motivating employees to fulfill their core tasks. They also need to listen to workers and address their unique needs, and create a culture that invites workers to craft their own approaches to citizenship.” ■

# Convention Recap

By Kelsey Voorhees

In January, IACC members gathered for our Annual Convention back in beautiful South Beach Miami. IACC hosted 126 attendees, 21 sponsors—including our two Diamond Sponsors—exhibitors, and staff at the Royal Palm Hotel. IACC attendees were able to participate in the three-day convention with educational sessions, networking and social events that ended with an engaging keynote presentation from motivational speaker, Meridith Alexander.

Fourteen international members attended representing companies from Bahrain, Brazil Canada, Germany, Netherlands, Trinidad and Tobago, Turkey, United Arab Emirates and the United Kingdom of Great Britain and Northern Ireland.

The educational programming at this year's convention continued IACC's longstanding tradition of being an industry leader in commercial collection education. Many attendees had positive comments throughout the conference and found ideas from each session to bring back to the office. This year's session topics included discussions on inflation in the industry, commercial collection communication legislation, quiet quitting and more. The keynote



speaker, Meridith Alexander, inspired everyone to live their life proudly and to the fullest and begin each day with an epic “BOOYAH!”

In addition to the education sessions, attendees took advantage of the networking opportunities to mix and mingle at our International Reception, our First Timer's Reception and the President's Welcome Celebration on Wednesday evening. The fun continued later into the night with the Hospitality Suite out on the South Shore Patio. On Thursday evening, attendees enjoyed a beautiful evening around the pool deck with music from the Latin Trio, plus drinks and appetizers in abundance. The final half-day of the convention concluded with the wonderful Alexander telling her inspiring story and the reformed Hot Topics session. Some of the key topics covered in the Hot Topics

sessions are listed below:

- Retaining good employees
- Accommodating remote workers and flexible schedules
- Data security
- Two-factor authentication
- Educating staff regularly on best practices
- Cyber insurance
- IT and internal penetration tests
- “Back to Faxing”

Next year, IACC is excited to be back in South Beach Miami at the Royal Palm Hotel, Jan. 17-19, 2024. In the meantime, we are jumping right into planning the IACC Mid-Year Conference slated for July 24-26, 2023, at the Hilton Chicago on Michigan Avenue. Mark your calendars today! ■





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# Certificates of Conformity May Be a Thing of the Past

By Wanda Borges

It has been a long-standing rule in New York state, and several other states, that when an affidavit is prepared and signed under oath (before a notary public) outside of the state in which a lawsuit is pending, that affidavit must be accompanied by a Certificate of Conformity (COC). The Certificate of Conformity is a document signed by a local attorney attesting to the fact that the notarization of the sworn document was done in accordance with the local state laws.

## HERE'S THE RUB!

Many times, litigation attorneys are told that a trade creditor who is also the plaintiff in a lawsuit does not have a local attorney available to prepare and sign such COC. This often causes a delay in the party getting the affidavit notarized and accompanied by a COC. Sometimes, it becomes an impossibility for the party to get that COC. At the beginning of a lawsuit, an attorney in the suit state will often verify the complaint in order to get the action started. But the problem of a notarized affidavit accompanied by a COC rears its ugly head later on in the suit when that party is moving for summary judgment or moving for a default judgment.

## NEW YORK HAS FINALLY UPDATED ITS NOTARIZATION LAWS

A new law, NY Executive Law Section 135-c, authorizes notaries to perform electronic notarial acts, provided they first register with the U.S. Department of State and comply with new rules for performing electronic notarizations. Beginning Feb. 1, 2023, notaries wishing to provide electronic notary services are now able to register



as an electronic notary with the U.S. Department of State.

Any notary public who qualifies under Section 135-c will be authorized to perform an electronic notarial act by “utilizing audio-video communication technology that allows the notary public to interact with a principal, provided that all conditions of Section 135-c(2) are met.” The methodology for notarizing a signature electronically remains the same as notarizing a paper-based signature. The electronic communication technology must include, but is not limited to:

- (i) That the signal transmission shall be secure from interception through lawful means by anyone other than the persons communicating;
- (ii) That the communication technology shall permit the notary public to communicate with the principal live, in real time;
- (iii) That the communication technology shall permit the notary to communicate with and identify the remotely-located individual at the time of the notarial act; and
- (iv) A standard that requires two or more different processes for authenticating the identity of a remotely-located individual utilizing technology to detect and deter fraud, but which may allow a notary public’s personal knowledge of a document signer to satisfy such requirement.”

If video and audio conference technology has been used to ascertain a document signer’s identity, the electronic notary must keep a copy of that recording and a notation of the type of any other identification used and maintain that data for at least 10 years from the date of the transaction.

Before performing any electronic notarization, the notary must register with the U.S. Secretary of State its intention to become an electronic notary and adhere to the rules and regulations for doing so.

The notary must be located within the state of New York, but the document signer does not have to be within the state of New York.

This is merely a summary of the new New York state law regarding electronic notarization. There are many other details that a notary must follow. Nevertheless, this is good news for a trade credit grantor/plaintiff interested in pursuing its consumer in the state of New York.

One other change with respect to New York State notaries is that beginning Jan. 25, 2023, all notaries, including those notaries that only provide traditional in-person services, are now required to keep a journal of all notarial acts performed, which includes the type of identification provided, for 10 years. Additionally, electronic notaries must maintain a journal of all notarial acts as well as an audio and video record of all electronic notarial acts performed. ■

# Proposed Legislation Seeks to Reform Bankruptcy Code



On Feb. 14, Reps. Zoe Lofgren (D-Calif.) and Ken Buck (R-Colo.) re-introduced H.R. 1017, the Bankruptcy Venue Reform Act, a bill to reform the venue provisions of the U.S. Bankruptcy Code.

This bipartisan legislation seeks to add a common-sense requirement to the Bankruptcy Code: that companies who file Chapter 11 bankruptcy do so where their principal place of business is located, or where they have their principal assets. Currently, companies are allowed to flee their communities, employees, and local creditors to reorganize in another state or jurisdiction, typically unrelated to their operations.

“Rep. Buck and I are reintroducing this commonsense legislation because we know that it is simply unfair that corporations can game the bankruptcy system by choosing a distant court where there is a cottage industry to advance their interests,” said Rep. Lofgren. “Justice is best served when corporate bankruptcies are adjudicated locally, with convenient court access for employees, retirees, and local creditors, as well as a judge who knows the affected community.”

“Under current U.S. law, corporations filing Chapter 11 bankruptcy have the ability to ‘venue shop’ and potentially choose a court that has issued lenient rulings in similar cases. Our bill will require corporations filing Chapter 11 bankruptcy to go through those proceedings in the forum they are primarily located rather than running off to a court across the country. This will eliminate companies’ ability to tilt the scale of justice and ensure the case is heard in a court familiar with all the affected stakeholders,” said Rep. Buck.

The interests of local economies, creditors, employees and retirees are often ignored when a corporation flees to initiate a proceeding in a remote state. Allowing troubled companies to file in other jurisdictions far from home to achieve desired outcomes directly threatens the integrity of the bankruptcy system by eroding public confidence and calling into question the fairness of a system that can be so easily manipulated. In recent years, cases like *Purdue Pharma* and the Johnson and Johnson litigation have showed us the human impact of this practice on opioid victims and cancer patients.

Who will be the next victims of large

companies that “manufacture venue” to seek an unfair advantage?

“The re-introduction of a bankruptcy venue reform bill reflects the increasing momentum for action on this critical issue,” said Jim Kozelek, president of the Commercial Law League of America. “Long overdue, venue reform will help level the playing field for American businesses in debt collection and bankruptcy enforcement actions. Small businesses and entrepreneurs, the life blood of the American economy, will no longer be subject to forum shopping and the burden of litigation in distant courts. The League is proud to champion this bill.”

Amending the code’s venue statute has been endorsed by the National Association of Attorneys General, the National Association of Credit Managers, the Texas Hotel & Lodging Association, the Iowa Bankers Association, the United Mine Workers of America, by 163 current and former bankruptcy judges and many state legislatures, law school professors and bankruptcy practitioners throughout the country. ■

an affirmative claim that you've done something wrong. It's important to be aware of your vulnerabilities and make sure you are mitigating risks.

The commercial collection industry is facing its share of challenges right now, including work-from-home struggles, hiring, maximizing recoveries and tightening inventory. These concerns may spur companies to think about expanding their book of business to boost revenue.

"To the extent that [an IACC member is] strictly a commercial agency, they may be thinking to themselves, 'Maybe we'll take on this retail piece or we have a customer that does this. Maybe we could do that for them,'" Mause said. "And there are various expectations that are involved when you foray into that space. And if they're thinking about moving into a small business collection space or something that's got a blend, like maybe a retail business piece, they need to be aware of some of these issues."

He broke down Reg F for audience

members so they would have a general understanding of what it is and how it may creep into their world.

"You don't know if it impacts your line of business if you don't understand it," he said.

Aspects of Reg F, including the model validation notice, limited content messages, requests to cease communications and the so-called "7-in-7" rule may not strictly impact commercial collections right now, but can be factors depending on your book of business, client requests or risk tolerance.

"Some of our clients who are business-only want us to follow the CFPB regulations and treat the accounts as if they are a consumer, so they don't have an issue with this. It's a voluntary choice by some creditors," Mause said.

Your compliance management system (CMS) should include written policies and procedures to detect and prevent compliance issues. A solid CMS can act as shield from claims—but only if it



is documented, followed and regularly updated.

"Regulation is not going anywhere," Mause said. "And in in this industry, regulation in my perception is never going to be less, so you have to be ready to work inside of a regulatory setting. And if the light turns at some point, and a small business debt is considered under the purview of the CFPB, you have to be ready to act immediately." ■



## IS YOUR COMPANY NEWSWORTHY?

IACC loves to share news about our members!

- Have you hired a new executive?
- Opened a new call center?
- Become certified or won an award?
- Participated in a community fundraiser?

We'll help you tell the world—or at least the IACC world! Send news submissions to [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com) to let us know you'd like it to be published in the next issue!



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# 2023 IACC Mid-Year Conference

## Save the Date!

July 24-26, 2023

Hilton • Chicago

Join IACC in the Windy City! Beyond the city's iconic food, music and architecture, Chicago is also known for its rich history and vibrant culture. There's something for everyone in the classic city, and IACC looks forward to hosting our intimate Mid-Year Collections Conference July 24-26, 2023.

More details available soon at [www.commercialcollector.com/events](http://www.commercialcollector.com/events)

# Upcoming IACC Events and Education



**March 16**

**Skiptracing/Cybertacking in the 21st Century**

*Online seminar; 11:00 a.m. - 12:30 p.m. CDT*

**March 23**

**Triadic System Review – How Does the Triadic System Work Within IACC?**

*Online seminar; 2:00 p.m. CDT*

**April 13**

**What You Need To Know!**

*Online seminar; 2:00 p.m. CDT*

**April 18**

**Collection Calls & Telephone Techniques - Part 1**

*Online seminar; 11:00 a.m. CDT*

**May 9**

**International Open Forum**

*Online seminar; 10:00 a.m. CDT*

**May 18**

**Collection Calls & Telephone Techniques - Part 2**

*Online seminar; 11:00 a.m. CDT*

**June 13**

**Emerging Leader Education**

*Online seminar; 2:00 p.m. CDT*

**June 22**

**Credit Instruments: Properly Documenting Your Commercial Credit Transactions**

*Online seminar; 11:00 a.m. CDT*

**June 24-26**

**2023 Mid-Year Conference**

Hyatt Chicago, Chicago

**Sept. 19**

**Collection Laws and Bankruptcy Fundamentals**

*Online seminar; 11:00 a.m. CDT*

**Oct. 19**

**Client Relationships**

*Online seminar; 11:00 a.m. CDT*

**Nov. 14**

**Legal Aspects of Commercial Collection**

*Online seminar; 11:00 a.m. CDT*

**Additional topics and dates will be added.**

**Please visit the IACC Events calendar for the current events and details: [members.commercialcollector.com/events](https://members.commercialcollector.com/events).**

## Member News

# BARR Credit Services Acquires United Commercial Collections

Commercial credit and collection firm BARR Credit Services Inc. recently acquired Buffalo-based United Commercial Collections (UCC). BARR Credit is headquartered in Tucson, Ariz., and operates a second location in Kansas City, Mo.

In announcing the acquisition, BARR CEO Randy Frazee said, “BARR Credit Services is honored to acquire United Commercial Collections. UCC has developed trusted relationships with many long-term clients. We at BARR

Credit Services hope to build on this trust by providing outstanding customer service to UCC clients.”

BARR Credit Services manages credit and collections for both domestic and international businesses

BARR Credit Services was formed in 2016 by the merger of two successful commercial collection agencies, The Bessenbacher Company and Anderson Randall & Richards. But their story began way before that -- in 1933. They’ve been providing B2B accounts receivable

solutions for 90 years and certified by the Commercial Law League of America (CLLA).

In addition to third-party debt recovery services, BARR Credit Services, offers firstparty A/R outsourcing, international debt recovery, A/R training, and education. All their collection professionals are certified by the International Association of Commercial Collections (IACC).

## IACC Member Obituary

Alexander Myers Rosenfeld passed away on Jan. 18, 2023, after a short bout with lung cancer.

Rosenfeld had been living in Tel Aviv, Israel, since 2007. He graduated from the New York University School of Law in 1965.

Law partners Ravi Batta and Allan Stein had the privilege to work with Rosenfeld for many years at their firm Rosenfeld Stein Batta, P.A.

“Alex was always available to us and provided valuable knowledge to the two of us,” Batta said. “We were also encouraged to attend local bar events

and be engaged with lawyers in our area of law. He has been an active member of the Commercial Law League since 1967 and an active member of numerous legal organizations during his years in practice. Even though he had left the firm years ago, we enjoyed being in touch with him on a weekly basis where he provided insights from his years as a practitioner.”

Rosenfeld was known as an entertaining storyteller and a true romantic at heart. He co-hosted the weekly show “South Florida Speaks” for 10 years, covering food and wine—a



topic near and dear to his heart. He was also a member of the local chapter of the Chaine des Rotisseurs—an international gastronomic society founded in Paris in 1950. ■

# IACC's Certified Commercial Collector Program

For over 40 years, IACC has promoted excellence through the training and education of commercial collection professionals. IACC believes that collectors must be knowledgeable about a wide variety of issues for their agency to compete effectively in the challenging commercial collection industry. Whether you have new collectors to train or experienced

collectors to motivate to higher levels of performance, the IACC Certified Commercial Collector Program is an affordable tool to help you reach these goals.

To begin the process of becoming an IACC Certified Commercial Collector, download the application on our website at [www.commercialcollector.com/certification](http://www.commercialcollector.com/certification). Questions? Send us an [email](#). ■



## Enhance Your Directory Listing

IACC's Member Directory online is a central place for creditors and other members to easily find IACC member agencies, attorneys, law lists and vendors in their area or by name. Would you like

to stand out from the rest? Now is your chance! For the first time ever, you are able to purchase an upgraded directory listing. This can include your logo or a live link to your website, or both. Don't

wait, sign up today and enhance that listing! [Visit the IACC website to learn more.](#)

### IACC AFFINITY PARTNERS

The IACC Board and Affinity Committee have been working diligently to provide members additional benefits to their IACC membership through the Affinity Program. Each of these partners offers discounts exclusive to IACC members. For more information on a specific partner, visit the IACC website at [www.commercialcollector.com](http://www.commercialcollector.com).

If you have any questions about the Affinity Program, contact IACC at [iacc@commercialcollector.com](mailto:iacc@commercialcollector.com) or (800) 859-9526. Please continue to watch your email for more Affinity partners!



**Optilingua**INTERNATIONAL

Alphatrad provides documentation translation and telephone interpretation services.



Applied Innovation offers a suite of software solutions specifically for the collection industry.



Bridge Capital Partners provides payment processing services.

### Collectors Insurance Agency

IACC members have access to industry leading E&O coverage, business package insurance, bonds and licensing services through Collectors Insurance Agency.



TCN is a cloud-based, multi-faceted telephony solution for all sizes of commercial collection agencies.



**UNITED FIELD CHASE**  
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United Field Chase is a national field services provider, assisting businesses to make informed decisions.

# Thank You to Our 2022-23 Sustaining Members

IACC is pleased to recognize its sustaining members for the 2022-2023 membership year. Sustaining members take it upon themselves to contribute an additional amount of money during the membership year in support of the IACC. For more information on how your company can become a sustaining member of IACC, please email IACC or call (952) 925-0760.



ABC-Amega Inc.

Access Receivables Management

Account Adjustment Bureau Inc.

ACCS International B.V.

American Lawyers Quarterly

AMS, a Radius Global Solutions Company

Anderson, Williams & Farrow, LLC

Antroya Debt Collection & Law Office

Applied Innovation Inc.

Asset Compliant Solutions

BARR Credit Services Inc

Biehl & Biehl Inc.

Bilateral Credit Corp, LLC

Borges & Associates, LLC

Bridge Capital Partners

Caine & Weiner

Capital Collection Management, LLC

Case Law Firm, S.C.

CCI Credit Management Ltd

Cisco Inc.

Cloud Willis & Ellis, LLC

Collect Northwest

Commercial Collection Corp. of NY

Construction Credit and Finance Group, LLC

Continental Recovery & Filing Solutions D/b/a CRF Solutions

Contract Resolve Group, LLC

CSO Partners Inc D/b/a Aaron Bryant Stewart & Cross

CST Worldwide

DAL Inc.

Dedicated Financial GBC

Dubowsky Law Office

Epic Credit Recoveries

Esezobor & Partners

ESP Receivables Management, LLC

Euler Hermes Collections North America

First Collect International, Ltd.

Franklin & O'Brien Legal Services Inc.

Freedman, Price & Anziani, P.C.

Gaba Law

General Bar Legal Network

Glassberg, Pollak & Associates

Greenberg, Grant & Richards Inc.

Gurstel Law Firm, P.C.

Hammerman & Hultgren, P.C.

Hays Potter & Martin

HF Holdings Inc.

HMH Legal

Hodges, Avrutis & Foeller P.A.

John Postl, P.C.

Joseph, Mann & Creed

JSD Management, Inc. D/b/a James, Stevens & Daniels

Kearns, Brinen & Monaghan Inc.

Kohner, Mann & Kailas, S.C.

Lamont, Hanley & Associates Inc.

Law Offices of Barry Gammons

Law Offices of Gary A. Bemis

Law Offices of Kathleen R. Wall

Levy Diamond Bello & Associates, LLC

Lloyd & McDaniel, P.L.C.

Maidenbaum & Associates PLLC

Marko Law PLLC

McKenzie, Becker & Stevens, Inc.

Miller Cohen Peterson Young, P.C.

Mountain States Commercial Credit Management

Muller, Muller, Richmond, Harms, Myers P.C.

NCCS Inc.

Pacific Board of Trade

Pahwa Impex (P) Ltd

Priority Credit Management Corp.

R.H.K. Recovery Group Inc.

RBC Inc.

Revenue Assurance Partners, LLC

Ross, Stuart & Dawson, Inc.

Simpson, Uchitel & Wilson LLP

Smith Debnam Narron Drake Saintsing & Myers, L.L.P.

Smith, Carroad, Levy, Wan & Parikh

Spilotro Law Group, LLC

Sprechman & Fisher, P.A.

State Collection Service, Inc.

Stuart-Lippman & Associates, Inc.

Sweet & Walker, A Professional Corporation

Synter Resource Group, LLC

Teller, Levit & Silvertrust, P.C.

The Forwarders List of Attorneys

The Kaplan Group

Thomas & Thomas Attorneys

Todd Associates Inc

Totz Ellison & Totz, P.C.

United Credit Services

Wagner, Falconer & Judd, Ltd.

Wallick & Associates, Ltd.

Williams Babbit & Weisman, Inc.

Zenarruza & Zenarruza, Abogados / Zenarruza & Zenarruza, Attorneys

