Just one mistake can cost your company thousands of dollars. That's why you must understand and comply with every federal regulation of collections. Don't risk your company's financial future – enroll today.

The Essentials of COLLECTIONS LAW

A comprehensive day of training for accounts receivable professionals at all levels

An all-inclusive one-day update on …

- Collecting debt effectively, safely, and legally
- Obscure areas of the Fair Debt Collection Practices Act that trip up most companies
- The legally safe, step-by-step process of handling a Chapter 7, 11, or 13
- Using a Mutual Release Agreement to your collection advantage
- When NOT to accept a debtor's payment
- Organizing and documenting procedures that your debtor's lawyers don't want you to know
- Working within the bounds of the Fair Debt Collection Practices Act while still getting your money

And much, much more! See pages 4-5 for your complete workshop agenda.

UPDATE! Amendments to the FDCPA you need to know! See page 4.

Enroll today at www.NationalSeminarsTraining.com or call 1-800-258-7246.

Guarantee Every Collection Attempt You Make Is Legal!

Companies across the country are getting hit with massive fines and judgments every day by violating critical federal collection law regulations and guidelines. Unintentional mistakes or not, the courts are bringing down the hammer on companies – and individuals – just like you.

Attend this fast-paced and informative one-day seminar that shows you exactly what violates the Fair Debt Collection Practices Act (FDCPA) and other laws that lead to costly fines and judgments.

With the help of a veteran trainer experienced in the legal pitfalls of collections law, you'll learn how to avoid the simplest legal mistakes and get concrete information on how to legally collect debt in sticky situations like bankruptcy and out-of-town debt.

Who Should Attend?

- Accounts receivable pros
- Collection managers
- Financial managers
- Accountants
- Sales people
- Small business owners
- Anyone who faces the tough task of collecting past due accounts
- And YOU!

"The seminar broadened my outlook on collections as a whole."

– Jayne A. Dinkel, Providence Medical Group

"I've attended many seminars on this topic. Today, I received information that I've never received at the others."

– Bettye McKoy, The Smile Center

It's never been easier – or more costly – to make a critical mistake

Doing your job as an A/R professional is hard enough without the threat of lawsuits hanging over your head. But make no mistake – debtors today have a WEALTH of information at their disposal about what you can and cannot do to collect a debt.

In a job where one wrong phrase in a collection letter – or even your tone of voice over the phone – can get you into hot water, you need to be confident and secure that everything you do is legally sound.

Get the essential facts for legally collecting accounts receivable

We've boiled down the confusing and complex world of federal collection law into a one-day workshop that will be as entertaining for you as it is enlightening! You and your peers will learn how to protect your interests AND learn legally safer ways to collect money faster and easier.

When you complete this day of training, you'll know if you've been walking on thin ice (legally speaking) in your collection efforts, and you'll be able to identify red flags in your company's collection procedures and processes that could cause BIG headaches down the road.

It's training that's guaranteed!

We're so sure that this one-day, quick-hitting workshop on federal collection law will be the single most important training that you take in your job, we'll offer you our ironclad 100% satisfaction guarantee.

It's a win-win deal for you! (And if anyone knows how infrequently win-win deals come around in business – it's you!) Call **1-800-258-7246** and register today. Or use our enrollment form online at **www.NationalSeminarsTraining.com** to reserve your seat for this critical training today.

Collection Law Has Never Been Tougher to Comply With – or Easier to Master!

Just give us one day of your time, and you'll return to work knowing exactly how to:

1. Resolve conflicts more quickly and easily for better collection results
2. Avoid legal prosecution when you learn about the Fair Debt Collection Practices Act
3. Save time and money by NOT accepting a debtor's payment
4. Greatly reduce the chances of costly lawsuits
5. Resolve conflict early with promissory notes
6. Tighten up documentation processes that will protect you in court
7. Collect the money you're owed faster with fewer headaches and no legal worries
8. Help your business overcome the staggering rise in late payments and bad debt
9. Protect your company against fraud
10. Avoid common mistakes made by collectors
11. Learn legal techniques to get early-stage delinquent accounts to pay up
12. Resolve conflicts quicker and easier for better collection results
13. Accurately report consumer credit information every time
14. Use a mini-Miranda warning in phone calls and letters as a safeguard against FDCPA violations
15. Increase your collection time and potential when you learn about bankruptcy

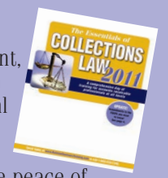
SAVE WHEN YOU TRAIN AS A TEAM

We believe so strongly in the power of team training that we offer you a special discount to help make it happen. When 3 enroll from your organization to learn more on collections law, the 4th enrollment is FREE.

Your Money-Back Guarantee of Complete Satisfaction

We guarantee the solid skills you'll get at ***The Essentials of Collections Law*** will give you new insight into your job responsibilities, arm you with valuable legal knowledge, boost your effectiveness and increase your efficiency, and save your company time and money to boot! We promise you'll receive all this and more – or we'll give you your enrollment fee back … GUARANTEED!

Get More Than Just the Best Collection Law Training Anywhere!



When you attend this powerful training event, you'll walk away with more than just critical legal updates … foolproof collection techniques … and the peace of mind that comes with knowing you're doing everything by the book. You'll also leave with our seminar workbook that condenses all the valuable information from the seminar into a compact, easy-to-use reference tool that you can refer to for all your collection questions.

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Are These Numbers
BIG ENOUGH
FOR YOU?

- **70%** – the percentage of consumer credit reports that contain inaccurate, false, or misleading information violating the FCRA

  Consumer Law
- **407,000** – the approximate number of consumer and commercial bankruptcies filed in the U.S. during the first quarter of 2004

  U.S. Bankruptcy Courts
- **$50,000** – the amount fined to a lawyer working for a nationally-known collection agency for his actions in a collections case

  U.S. Department of Justice
- **$550,000** – the amount fined to an organization for sending out letters to debtors that contained two sentences that were determined to be harassing

  Federal Trade Commission
- **$1,500,000** – the amount one of the nation's largest collection agencies is paying for violating the FCRA

  Federal Trade Commission

It's never been more dangerous to try and collect debts, but it's never been easier to get the kind of powerful and informative training that will keep you and your coworkers legally safe on the job. Don't wait until it's too late! Call and enroll today. It'll be the best phone call you make all day.

Your Comprehensive Workshop Agenda

If You Want to Stay Legally SAFE With All Your Collection Procedures, This Collection Law Update Is an Absolute MUST!

Program Hours: 9 a.m. to 4 p.m. Registration begins at 8:30 a.m.

Secrets of Collection Laws Revealed

Updates to the FDCPA – learn them here!

- The areas of the FDCPA that trip up even veteran collectors
- Fair Credit Reporting Act issues that can – and will – affect the way you work
- Easily broken HIPAA regs that can get you hauled into court
- How to write a waiver that protects your company from Truth In Lending Laws and unauthorized credit card debits
- What's your company's civil liability under the FDCPA? You better know!
- Real-world examples of well-known companies who violated federal collection laws and the consequences they faced

Protecting Yourself and Your Company's Bottom Line

- Bad check laws that every A/R and sales pro in your company should know
- What you can quickly (and legally) do to get your money when a customer writes you a bad check
- Should you ever accept a post-dated check? Find out here
- Using Promissory Notes to get your money sooner rather than later (or never at all)
- Minimizing your company's risk from fraud
- Using a "mini-Miranda" warning to protect yourself and your company in court

Legally Respect a Debtor's Bankruptcy and Still Get Your Money

- An overview of consumer vs. commercial bankruptcy and the differences between Chapters 7, 11, and 13
- Sobering bankruptcy statistics that are helping to change the face of the collection industry
- A step-by-step guide to protecting your company's interests during a debtor's bankruptcy
- What you need to know about bankruptcy and your reclamation rights
- The critical difference between "I don't have any money" and "I'm bankrupt"
- How a personal guarantee as small as one paragraph in a commercial credit application can ensure you get your money if the company goes bankrupt
- Who should sign a personal guarantee for a company – and who shouldn't

Taking the "Next Step" in Collections

- How to determine when enough is enough and get tough with your debtors
- The pros and cons of collection agencies
- What to look for in a collection agency so YOU don't end up getting burned
- How a $15 letter could save you hundreds of dollars in legal fees
- When to get your lawyers involved – and what you should expect them to do for YOUR money
- Legal hurdles you'll have to jump over to get out-of-town debtors to pay

Protecting Your Company in Court

- The first step you MUST take when you find out your company is being sued
- How to build a foolproof paper trail that your lawyers will love
- The Top 3 legal defenses that protect you when you're sued
- When it's the last straw: Taking your debtors to court
- Is your lawyer protecting your best interests? A simple checklist will let you know

SPECIAL BONUS

10 Most Common Collections Mistakes

Every day accounts receivable professionals commit common mistakes such as using legal words and terminology in letters and conversations or charging interest and not complying with the requirements of the Federal Truth in Lending Act. This special section sheds light on the top 10 most common mistakes made every day in the collections world.

When you attend this seminar, we let you in on all 10 errors A/R professionals unknowingly commit. Your trainer will walk you through each mistake offering valuable tips on how to steer clear of them and still collect the money you are owed. You can prevent expensive prosecution and fines when you learn what mistakes to avoid in the collections process.

Bring This Training to Your Organization

ENTERPRISE LEARNING SOLUTIONS

Are you 110% sure your collections team is always on the "safe side" of the law?

There are thousands – maybe millions – of Web sites, books, and information groups dedicated to helping debtors get out of paying what they owe – by pouncing on anything that could be construed as abusive and unfair **debt collection** practices.

Why don't you do what thousands of organizations in the U.S. and Canada do to keep their collections teams legally safe? Have us deliver this seminar on-site and train your entire team at once!

On-site training is the most cost-effective way to train a large group ... you pick the date, place, and time ... we can tailor the program to your unique challenges ... and a dedicated training consultant handles all the details!

What could be easier? Call **1-800-344-4613** today for more information, e-mail us at **onsite@ruceci.com**, or visit us on the Web at **www.NationalSeminarsTraining.com**.

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And more!

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If you have a group of 10 or more that would benefit from unlimited professional development, give us a call at 1-800-258-7246. We'll show you how to save a TON of money!

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Call toll-free 1-800-258-7246

Fax the completed registration form to 1-913-432-0824

or Mail the registration form to:
National Seminars Training
P.O. Box 419107
Kansas City, MO 64141-6107

Registration Information

Our Registration Center is open weekdays from 7 a.m. to 7 p.m. CST. Enrollments taken online 24/7.

Group Discount: When 3 enroll from your organization, a 4th may attend for FREE!

Check-in begins at 8:30 a.m. The workshop schedule is 9 a.m. to 4 p.m. Lunch is on your own.

Cancellation: If you cannot attend, you may send a substitute or receive full credit toward a future enrollment. For cancellations made 5 or more business days before the event, you may request a refund less a $10 enrollment fee. For enrollments made in conjunction with a STAR12 purchase, STAR12 cancellation rules apply – visit the Information Center at **www.NationalSeminarsTraining.com**.

CEUs: Continuing education credit may be recognized by your professional board. Contact your own board to find out what's required. Call our CEU/CPE specialist at 1-800-258-7246, ext. 3100, if you have any questions.

Tax Deduction: The expense of continuing education, when taken to maintain and improve professional skills, is tax deductible. Please contact your accountant for complete details.

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REGISTRATION FORM

1. Enrollment Fees

Group Discount: When 3 enroll from your organization, a 4th attends FREE. Group discounts apply to seminar registrations only, and cannot be used for STAR12 memberships.

☐ **The STAR12 All-Access Pass – Only $299** Best Deal!

Your STAR12 All-Access Pass entitles you to unlimited access to all STAR12 seminars, webinars, online courses, and more for 12 months. Use your STAR12 All-Access Pass to attend ***The Essentials of Collections Law*** for FREE!

2. Names of Attendees (Please Print)

(Please list additional registrations on a separate sheet and attach.)

1. Mr./Ms._____ Title _____
   E-mail Address _____
   City/Event #: _____
2. Mr./Ms._____ Title _____
   E-mail Address _____
   City/Event #: _____
3. Mr./Ms._____ Title _____
   E-mail Address _____
   City/Event #: _____

3. Company Information (Please Print) *Phone required in case of last-minute changes.

Organization_____

Address_____ Mail Stop_____

City_____ State_____ ZIP_____

Approving Supervisor: Mr./Ms._____

E-mail Address_____

*Phone _____

**Fax_____

Sign here _____

***This fax number will be used to send confirmation of your registration as well as to notify you and your organization of upcoming events in your area and provide you and your organization with special discount offers. By signing, you and your organization are giving permission for RUCEC to use your fax number for these purposes.*

4. Method of Payment

☐ If you have registered by phone, please record your confirmation number here:

___ ___ ___ ___ ___ ___ ___ ___ ___

☐ Check payable to National Seminars Training is enclosed

☐ Charge to: ☐ MasterCard ☐ VISA ☐ American Express ☐ Discover ☐ Diners Club

Card No._____ Exp. Date_____

Signature_____

☐ Bill my organization; Attn:_____
(Note: Full registration fee due and payable prior to start of workshop)

☐ Our purchase order is attached (government, educational, and health-care organizations only)

5. Important: Your VIP Customer Number

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Fill in your VIP Customer Number as it appears above the name on the mailing label.
(Record the number even if the label is addressed to another individual.)

SD, CT and WV residents, please add applicable sales tax to your payment. If you are tax- exempt, enter your tax-exempt number here:_____ and attach a copy of your tax-exempt certificate.

Program hours: 9 a.m. to 4 p.m. Registration begins at 8:30 a.m.

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