



Access is Moving Up to Hunt Valley

By Tom Gillespie
President



We are pleased to announce that Access Receivables will be moving to its' new headquarters location at 11350 McCormick Road, Executive Plaza III, Suite 800 in Hunt Valley, Maryland on August 2, 2013. Our new facility is over 8000 Sq. Ft. and has numerous "state of the art" systems which make it fully compliant with government level I.T. security standards, SSAE 16, Fisma Compliance and more. The new location is located in a Federal HUB zone, has bus and light rail service and enables Access to recruit high quality candidates from Baltimore, Northern Maryland, and York County Pennsylvania. The office includes card key access, video, separate IT and phone rooms and more. Our complex provides child care facilities, a health and wellness club, a cafeteria, a web cafe, large conference facilities and many other amenities for our associates and visiting clients. Our office will be closed on our move in day and we will reopen in our new space on August 5th.

We are excited about this new home and hope that all of our clients and friends in the industry will visit us when your schedule permits.



Welcome to the Family!

All of us here at Access would like to officially welcome the following schools to our growing list of Campus Based Clients:

Hood College
University of Delaware



Truth in Lending for Private Education Loans



Access Commitment to Training

As many of you know, ACCESS provides you, our clients, with totalACCESS® to your accounts via our client web-portal. Some of you may have never used our portal before or you may need a little refresher on all of its capabilities. For example, our portal enables you to place your accounts securely, view and monitor the status of your accounts, audit account notes, run reports, etc. Melissa Lintz, our Administrative Manager sets up periodic training sessions. These may be scheduled one on one or as a group session. If you are a client interested in being trained on using our portal, please email Melissa at mlintz@access-receivables.com. If you are not a client yet and are interested in seeing a demo of our portal, contact Pam Long at pam.long@access-



Holds on Assigned and Accepted Loans

By: Mark R. Goodman

The Listserv and other internet forums have been full of questions and opinions regarding whether or not an institution should or should not maintain a HOLD on a former student/borrower's account once a defaulted claim has been worked and then submitted and accepted for assignment back to the Department of Education.

As you know, once this process has been complete, the funds are no longer owed to the school and when the Department collects, the school reaps no benefit. Some Schools and managers that I respect, are of the opinion that though the Department "recommends" that Holds remain in place, since there is no longer a debt



Focus on the Access Staff..
Meet Roy Holloway
By: Pam Long



We are turning the Spotlight on our

There have been a number of questions regarding the requirements for short term loans extended by schools to allow interest free payment plans replacing tuition payment plans thereby converting open credit to loans for educational purposes.

Here is the definition of a private education loan from the Truth in Lending Act:

(5) *Private education loan* means an extension of credit that:

- (i) Is not made, insured, or guaranteed under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 *et seq.*);
- (ii) Is extended to a consumer expressly, in whole or in part, for postsecondary educational expenses, regardless of whether the loan is provided by the educational institution that the student attends;
- (iii) Does not include open-end credit any loan that is secured by real property or a dwelling; and
- (iv) Does not include an extension of credit in which the covered educational institution is the creditor if:
 - (A) The term of the extension of credit is 90 days or less; or
 - (B) an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Pam Long at pam.long@access-receivables.com.

Webinar Schedule



We thank everyone who attended our last webinar on on May 23rd on the topic of "Bankruptcy from the Campus View". You will find this and all of our presentations on our Slideshare.net site at <http://www.slideshare.net/PamLong1>.

Our next webinar is scheduled for Thursday, August 22nd at 1:00P, eastern time, and will be entitled "Knowing your Consumer Laws". This webinar will discuss and help you understand statutes of limitations, collection costs, time-barred accounts and how they apply to your school.

Contact Pam Long via e-mail at pam.long@access-receivables.com to reserve your spot. This complimentary webinar will be available through WebEx where you will be able to participate right from your desktop. Please plan to join us!

place, since there is no longer a debt owed to the School that if that was the ONLY past due obligation, that you drop the hold to make things easier on yourself. Others have pointed out that as partners in the Perkins program we should maintain the Hold and not provide any services until the defaulted borrower demonstrates that they have paid the Department and satisfied the debt -- undertaken to attend their school. The proof of satisfaction is easy to obtain from the Department.

Though this is a decision the individual school makes, i suggest that we follow the recommendation from the Department and maintain the Hold. As educational institutions, by following this recommendation, we are educating the borrowers that they must meet their financial obligations and cannot default and then try " to get around the rules" to obtain what they desire.

staff members so that you, our clients and friends, can get to know us a little better. Who better to start with than Roy Holloway, the collection supervisor in our Educational department. Roy has been working in the collection business for over 20 years collecting on various debts such as government, medical, insurance, telecommunications and of course, education. Roy first began working for Tom and Debbie Gillespie, our ownership team, at their first company, NCMC, and came on board here at ACCESS in May of 2000. For Roy, he says "When you've worked for someone for so long, it's a family bond".

When asked what he likes about his job, Roy said, "Communicating with the people and establishing trust throughout the industry". What he doesn't like is being called a liar and not meeting goals. Roy is very goal driven and he says that challenges and achievements keep him going.

In fact, he has met his monthly goal 5 out of 6 months thus far this year. With our Circle of Champions program, a criteria is set for each staff member to earn their Circle of Champions ring or necklace and Roy is now getting his ring. For our supervisors, this includes 9 months of hitting their goal plus other criteria in managing their team. According to Rae Lockard, our Director of Operations, "Roy's own personal goal for his desk is always greater than what is set as a standard by management. He always strives to do more. He never gives up. He even has had consumers state that they love to talk to him on the phone because he sounds like he should be on the radio".

The easiest part of his job he says is making the next person's day and brightening it up. When the consumer hangs up the phone, he hopes to leave them with a different feeling than when the call started; a more positive feeling and lasting impression. He tells people "What I feel within myself is guaranteed to be splashed out on you".

The clients that work with him directly, love him. When asked about Roy, Susie Bloch at DeVry Institute commented, "Well...I have had the pleasure of working with Roy for the past 6 years and whenever I have a request or concern, whether it is by email or phone, I always get the same response from him "Ok I'm on it"and I never have to be concerned that he isn't. It truly has been a pleasure!"

Tom Gillespie, our President, sums it up best, "Roy Holloway epitomizes what a positive attitude is all about. I have known Roy for over 20 years and he is always "blessed with no stress". He conveys that attitude to our delinquent borrowers and helps them to resolve a bad situation



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And be sure to check out :

www.whycreditmatters.net



Nice people collect more.

ACCESS Receivables is a Woman Owned Business that has a specifically been serving Campus Based Clients in Higher Education for over two decades. We have chosen to remain focused in this area and our experienced management team is focused on developing the best means to help your students resolve their financial obligations and return to the campus to continue their education or as proud alumni.

One of the major concerns for colleges and universities today looking for a collection partner is complaints from their students and protecting their alumni dollars. Institutions want to be sure their student, although delinquent, will be treated fairly and with respect. Our proprietary Nice People Collect More™ methods educate delinquent customers on their fiduciary duty. We listen and work with students to resolve their account. We are increasing recoveries while creative a new trend - a positive experience in the collection process. So positive, delinquent customers send us testimonials. Imagine that, sending a testimonial or thank you letter to a debt collection company. We are very proud of this fact and we have posted a few on our website at <http://access-receivables.com/what-our-debtors-think/>.

ACCESS Receivables Management is a collection leader in the higher education industry. Our services are well known for being highly successful in servicing colleges and universities nationwide without complaints. High touch customer service and totalACCESS® have resulted in longevity with our clients. We invite the opportunity to share our experience with you. ACCESS offers a proven management team, innovative technology, the highest ranked skip tracing capabilities, exceptional staff and a painstaking approach. These factors have propelled ACCESS to be the best performing vendor for many educational institutions in the past and will for YOUR campus in the future. To learn more, visit us at <http://access-receivables.com/>.

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