



CST Co. has been the approved collection agency for PIDA since 1973. We are a full-service commercial collection agency with over **90 years** experience in the personal handling of accounts in the US and worldwide.

CST Co. is a founding member of the Commercial Collection Agencies of America, an agency member of the International Association of Commercial Collectors, and a proud member of the Credit Research Foundation. CST Co. is licensed and bonded in all states where required.

Experience: Our adjustors average over 20 years experience in commercial collections, most of it with CST Co. They know what it takes to collect money from reluctant debtors.

Discount rates without discount service! As a member of **PIDA**, you receive a 20-25% discount off our regular rates for preliminary collection service. Standard rates of 25% apply for accounts that are sent to attorneys. If litigation is authorized, court costs and suit fees also apply.

PIDA Fee Schedule

First \$2,000.00.....	20%
Excess of \$2,000.....	15%
\$200 to \$500.....	\$100.00
\$50.00 to \$200.00.....	50%

CST Co.'s vast Debtor Index has roughly half a million company names. This is important to you because debtors often order from companies that belong to the same Association. If you are having trouble with a certain company, it is possible we have already had experience with them on behalf of another **PIDA** member. CST Co. clients have access to our debtor database through the secure section of our website: www.cstcoinc.com.

Coverage area: We have sales representatives in or near every major U.S. city. They are available to meet with you to discuss credit and collection concerns, and can also meet with your customer face-to-face to arrange payment on past due balances, where warranted.

Experian Credit Reports: Having a hard time deciding whether or not to sell to a customer? CST Co. offers credit reports on businesses and individuals through Experian at a surprisingly low cost. There are no minimum purchases and no contracts to sign. You "pay as you go", with no commitments.

Louisville (502) 589-2027
louisville@mail.cstcoinc.com



Your Key to Collections

We are a full-service commercial collection agency with over 90 years of worldwide experience.



CST Co. was founded during the booming economy of 1927. Founded alongside other great American companies such as McDonalds, Gerber, Georgia-Pacific, CBS, and ABC, CST opened its doors to a welcoming economy and endured the nation's greatest financial crises.

CST Co., by constantly adapting to even the most chaotic financial environments, continued to grow through the great depression, the Roosevelt recession, and the modern global financial crisis to become your **trusted resource** for collections.

With over 500,000 debtor accounts, a nationwide network of attorneys, and extensive outside sales representation, CST Co. will customize our services to meet your needs.

CREDENTIALS

CST's credentials are many, and each adds to the basis for confidence that your company is dealing with a firm that takes protecting your interests very seriously. Take a look at the steps CST has taken to protect our most important asset—our clients.

- Commercial Collection Agencies of America founding member.
- International Association of Commercial Collectors (IACC) member.
- Credit Research Foundation Member.
- SSAE 16 Type1 (SOC1).
- Licensed and bonded in all states requiring such for a commercial collection agency.
- Certificates of Authority to do business in states where required.
- \$1,000,000 General Liability Insurance.
- \$2,000,000 Network Security Insurance
- \$2,000,000 Miscellaneous Professional Liability Insurance.
- \$5,000,000 Commercial Umbrella Insurance.

EXPERIENCE

Our office is staffed with expert collectors who average more than 15 years with CST, and many with more than 20 years of total collection experience. These collectors (adjustors) are an asset to any company needing third-party collection assistance.

COVERAGE

CST has professionally trained territory managers located in or near every major city. Their job is to meet with you and your entire collection staff, to gain a better understanding of your internal credit and collection policies and customize our service offerings to fit your needs.

For more information regarding our Terms and Conditions, or our standard rates for services, please contact your CST sales representative.

FULL COLLECTION SERVICES

THE FREE DEMAND SERVICE

Our Free Demand is designed to help you determine whether a past-due account is merely a slow-pay issue or a true collection problem. When a customer drifts outside their normal payment pattern, submit the account to CST using Free Demand. If your customer immediately responds with payment, you have impressed upon them the need to stay current—**at no cost**. Contact us and advise that the account has paid in Free Demand and we will close our file. If your debtor does not respond during the Free Demand period, your account is already in CST's hands.

IMMEDIATE ACTION

Free Demand is waived and collection work begins immediately upon placement. If this account is delinquent with you, the company may also be past-due with other vendors. Acting immediately may put you further up the line of all those making demand for payment.

\$5000 PLAN

With CST's \$5000 Plan, you can substantially reduce your cost in collecting larger balance accounts (less than one-half our standard commissions), and have a personal call made on your debtor within 48 hours anywhere within the continental United States.

Armed with your supporting documentation for the account, one of CST's outside representatives will make an unannounced visit with the debtor company. Upon completion of the visit, the CST representative will call to provide you with information on the visit's outcome. A picture is also taken, and a written report is provided to you by the inside CST adjustor assigned to the account.

A good street address is needed, and the account must be actively doing business. Along with the necessary documentation, a non-contingent fee of \$495 is required to offset the travel cost of the program. If a local attorney must be engaged, standard legal rates apply.

SAME DAY SERVICE

Upon receipt of your placement using Same Day Service, the debtor is immediately contacted and you are advised of the results the same day.

Same Day Service accounts are earmarked for special preliminary handling. There are no additional charges for submitting an account using this service. You receive the same service as a regular Immediate Action placement, with the added benefit of knowing the condition of the account and the debtor's initial response the same day the account is placed with CST.

FOREIGN ACCOUNTS SERVICE

With special collectors handling foreign accounts in-house, and our network of legal connections worldwide, CST has the critical pieces needed to protect your interests anywhere.

PRE-COLLECTION SERVICES

MARGINAL ACCOUNT REGISTRY

CST Co. introduced this free service in 1997 to help clients keep a watchful eye on marginal customers. To use this service, submit the customer number, company name, address and telephone number. These accounts are compared to CST's debtor database of more than a half million commercial entities. If previous activity is identified, you are immediately contacted. For a minimum of one year, every account you have in the Registry is compared to new placements, and you are immediately notified when a match is detected.

FREE ADVISORY SERVICE

The Free Advisory Service was designed to help you determine why customers with balances over \$5,000, who seem adequately financed and have historically paid in a satisfactory manner, suddenly are not meeting promised payment obligations. You do not want to place an account too early or pay a collection fee that is not necessary. But you also do not want to hold onto an account that may be suddenly under duress, and end up losing the entire balance. The Free Advisory Service helps by confidentially checking out the customer to assist you in deciding when or if it is time to take action. CST not only searches through its vast debtor database for duplicate placements, but also checks with other sources of information in your customer's locale. All information will be provided to you within 24 hours, and at no charge.

WRITTEN DEMAND SERVICE

Written Demand Service was designed to address the issue of getting third-party contact on those accounts that are just too small to warrant a significant investment of time, but too large or too many to just write-off, without making a concerted effort to collect.

CST's approach allows complete customization of the process which may include a combination of letters and phone calls.

Written Demand Service is priced based on the customization of the program. No advance purchase is necessary; you pay only as you utilize the service.

EXPERIAN REPORTS

CST has been a proud partner with Experian for credit reporting for over five years. I can demonstrate the benefits of using the report that best fits your needs.

Experian provides comprehensive business credit information on more than 24 million businesses. These reports include highly predictive credit risk scores built on trade credit, public record filings and financial institution payment history. By helping with the management of your account portfolio, losses are reduced and cash flow is improved. With Experian credit reports all your questions can be answered before saying YES.

Speak with your CST representative for a demonstration or more information on how you can benefit from Experian.