



## L J Ross Associates is...

proud to be affiliated with the following programs:

- American Collectors Association (ACA)
- American Collectors Association Check Services
- Florida Minority Supplier Development Council, Inc. (FMSDC)
- Government Services Program of the American Collectors Association
- Health Services Program of the American Collectors Association
- Michigan Association of Collection Agencies
- Michigan Minority Business Development Council (MMBDC)

L J Ross Associates is proud to be in compliance with:

- Fair Debt Collection Practices Act (FDCPA)
- Fair Credit Reporting Act (FCRA)
- Health Insurance Portability and Accountability Act (HIPAA)



## Utility Accounts Collection



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*Resolving Your Money Matters*





## Utility Accounts Collection



L J Ross Associates specializes in utility accounts collection. We have an entire department that is focused solely on collecting these types of debts, and we are the experts in conducting and collecting with transfers. We will successfully collect your debts because we will never stop trying.



### The Transfer Experts

At L J Ross Associates, our debt collection specialists are trained to think logically, adapt to different situations and to seek out different options to obtain a payment. If a person has a utility debt, we immediately begin our debt collection process. We also search for any and all roommates or spouses that the person was living with. Many times a person with a debt will cancel their account, and their roommate or spouse will open a new account under a different name. Our skilled debt collectors know how to find these types of connections quickly, and we have the ability to then transfer the old debt to the new account. One-third of our monthly collections are from transfers.



### Skip Tracing

Finding that a debtor has moved, changed phone numbers or goes by a different name is not an excuse to give up pursuing your money. We employ several skip tracers who work to track down debtors. They search and obtain new addresses, phone numbers and primary contacts. Our skip tracers search for name variations and, in the case of utilities, roommate and spouse information. We also employ the use of BATCH tracing, which means we have all of our debtors electronically skip traced every 60 days.



### From Your System to Ours

We have the ability to utilize your computer systems to obtain debt information, search for debtors and post payments. We can manage your system for you, helping you save on labor costs.