



# COAST TO COAST FINANCIAL SOLUTIONS

Redefining Accounts Receivable Management



## Redefining Accounts Receivable Management

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## Management Staff

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**Christopher Sutton**

President/CEO – December 2002

csutton@c2cfsi.com

**John Mastro**

Chief Operating Officer – April 2007

jmastro@c2cfsi.com

**Victor Reyes**

Director, IT Operations – January 2005

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**Scott Vroman**

Director, Call Center & Forwarding – April 2007

svroman@c2cfsi.com

**Janet Smith**

Controller-December 2015

jsmith@c2cfsi.com

**Quetzalli Herrera**

Director, Client Services – April 2008

qherrera@c2cfsi.com



## Who Are We?

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- Our senior management team has over 65 years of hands-on collection experience in all industry sectors. We recognize that no two clients have exactly the same collection needs, so we provide a customized, seamless, time-sensitive collection strategy that maximizes your recoveries at the lowest possible cost.
- Coast To Coast provides many custom features, first and third-party demand notices with custom text, live telephone calls with custom scripts, credit reporting, and debtor payment options.
- Coast To Coast is a privately held, minority owned company and is not affiliated with a holding company. We have a proven track record of steady growth and profitability, which has led to a strong financial position with no external long-term debt.
- Coast To Coast fully complies with all state and federal laws, including the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), and the Health Insurance Portability Act (HIPAA).
- Coast To Coast is a participating member of the California Association of Collectors (CAC), the American Collectors Association (ACA), the Commercial Law League of America (CLLA) and the Southern California Minority Supplier Development Council (SCMSDC).



## Our Collection Team

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- Our devoted Team of Collection Experts are extensively trained to collect on Retail and Commercial Debt.
- Our Team is motivated and goal oriented for top collection results while treating your customers with dignity and respect, with customer retention in mind.



## Established Relationships With Leading Software Providers

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- Quick Set-Up
- Seamless Transition with Software Providers to Coast To Coast
- No Set-Up Fees



## Client Services

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- Our Client Services Group is trained to quickly facilitate your requests including but not limited to: Paid in Full letters to customers, account status on “squeaky wheel” accounts, and removal of credit reporting on accounts, when needed.
- Processes manual account updates quickly and efficiently
- Transmits Reports to you via Leapfile Secure Transmission, including New Business Acknowledgments, Monthly Completion Reports, Daily Payment Files, Disputes, Bankruptcy Notifications, etc.



## First Party Blast Calls\*

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- Reminder Calls, Pre-Suspend, Final Demands, Holiday Schedule Changes, Route Delays, Etc.
- Low Cost
- No Set-Up Fees
- Custom Pre-Recorded Scripts

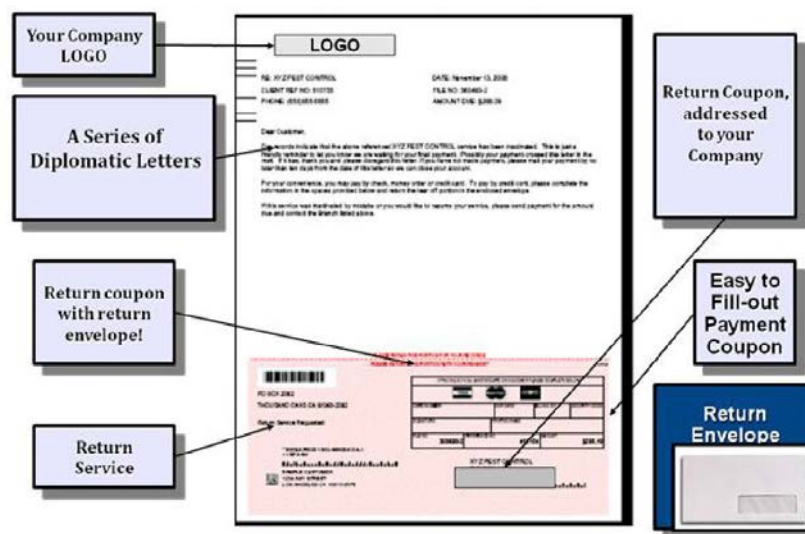


## First Party Letter Program

### FIRST PARTY (30-90)

**Day 31** — A demand letter, sent in your company name, notifying the customer of their oversight and requesting payment immediately.

- \$1.50 Per Account







# Third Party Letter Program (Phase 1)

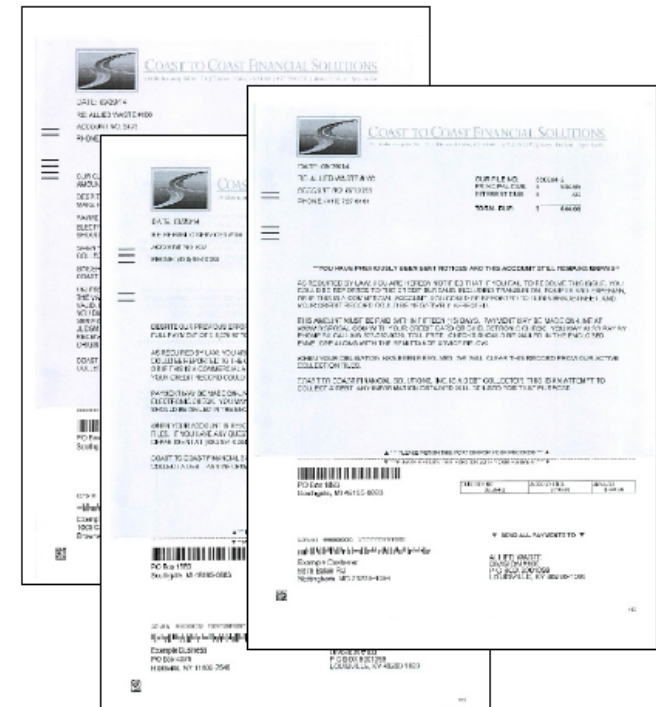
- Less Than \$15.00 Per Account

**Day 90** – A demand letter from Coast To Coast Financial Solutions informing your customer that their account has been assigned to us for collections.

**Day 105** – Phone Campaign (optional) – A series of live calls from our collectors, informing the customer of the status of their account and requesting payment. If payment is made at this time, the customer is instructed to contact your Company to reinstate service (if applicable).

**Day 120** – A final written demand from Coast To Coast Financial Solutions that communicates that any unpaid balance will be reported to all three major credit reporting agencies (TransUnion, Equifax, and Experian, or Dun & Bradstreet for commercial accounts) and that this could have a severe impact on their credit.

**Day 135** – Coast To Coast Financial Solutions reports the unpaid balance to all three major credit reporting agencies (TransUnion, Equifax, Experian, or Dun & Bradstreet for commercial accounts.)





## Third Party Letter and Call Campaign

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- Less Than \$15.00 Per Account
- Bundled Third Party Letters/Call Solution:  
A combination of 2 letters + a live “Call Event” (up to three call attempts to reach right party)



## Contingency Collections (Phase 2)

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- Fees Are Based On A Percentage Of What Is Recovered

**Day 135** – Roll-over unpaid accounts into Coast To Coast Financial Solutions' contingency collections at a percentage of what is collected. This is hardcore collections, and collectors are assigned to each debt and the account is worked relentlessly until it is either resolved or determined to be uncollectible. In cases where the debtor has skipped out, Coast To Coast Financial Solutions' Skip Tracing Specialists utilize both Public and Proprietary Data Sources to locate debtors and obtain their most recently available contact information. Debtors may be monitored for seven years or until they resurface.

**Legal Forwarding** – Upon your company's request, we will forward accounts to an attorney with an additional 12% fee, plus actual courts costs of \$300-\$500, which is reimbursed by the debtor when paid.



## **Credit Reporting To The Three Major Reporting Agencies; Experian, Equifax & TransUnion**

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- Coast To Coast Financial Solutions offers credit reporting on all eligible accounts that complete our Phase 1 Program and Roll-Over to Phase 2, and on accounts that are placed directly into our Phase 2 Program, at no additional cost.
- We report to Experian, Equifax and TransUnion on Residential/Retail accounts and Dun and Bradstreet on Commercial/Industrial accounts.
- There is no additional cost for credit reporting as we manage the hundreds of thousands of accounts over the next 7 years.



## Legal Forwarding

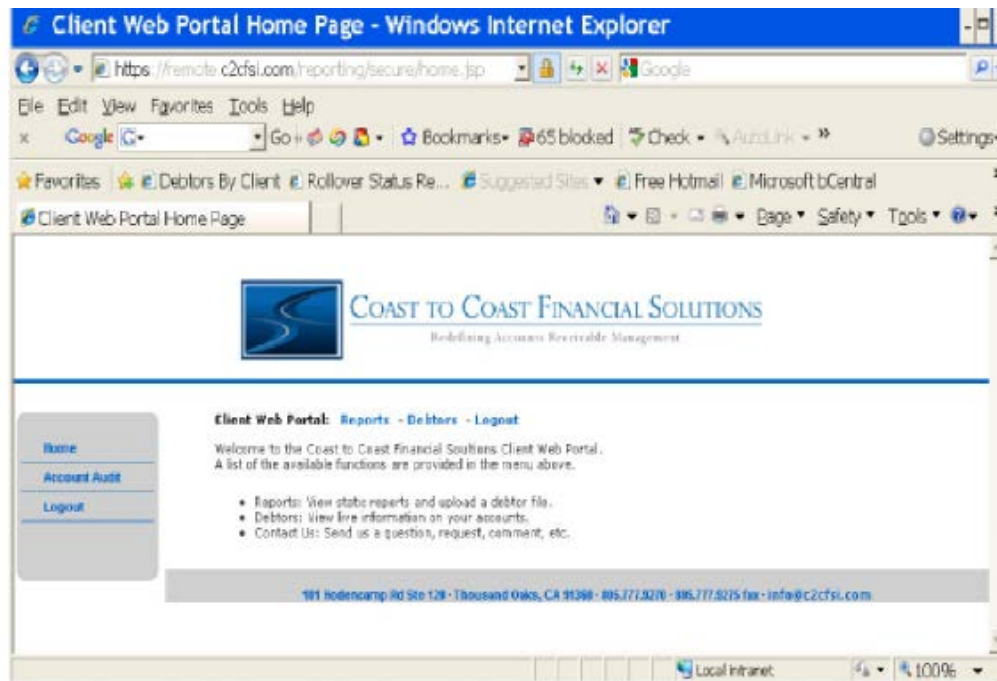
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- There are some cases where even the best collection agency is unable to resolve a bill because the debtor is either unable or unwilling to pay. In these cases, Coast To Coast is able to work with skilled collection attorneys local to the debtor in order to pursue the funds including through the court system if necessary.
- Our Phase 2 Service includes a Final Demand Letter (on eligible accounts), which is sent to the customer prior to forwarding accounts to a local attorney. If payment is not made within a week, the account could be a candidate for Legal Forwarding. Authorization must be received from Your Company prior to accounts being forwarded. Once authorized, the Attorney will send a demand letter on their letterhead, demanding payment. Once an account is forwarded to the Attorney, an additional 12% fee will apply on all funds collected, plus actual court costs of \$300-\$500, which is added to the suit when filed.



## Client Web Portal

- Coast To Coast offers our Clients 24/7 visual access to debtor accounts and reports via our Website at:  
[www.c2cfsi.com](http://www.c2cfsi.com)





## Our Partners

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**National Waste & Recycling Association**  
Collect. Recycle. Innovate.

NWRA is a trade association representing for-profit companies in North America that provide solid, hazardous and medical waste collection, recycling and disposal services, and companies that provide professional and consulting services to the waste services industry.



**Soft-Pak™**  
Integrated Software Solutions  
for the Waste Industry

Soft-Pak software allows you to manage your billing, sales, routing, service and inventory for the waste disposal industry.



**AMCS**  
Resource  
Technology

AMCS is the Waste and Recycling industry's only integrated, scalable platform that gives you a 360-degree view into your business and rapidly turns your valuable resources into revenue. AMCS. Turning Your Waste & Recycling Resources into Revenue.



## Our Customer Service Guarantee

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Coast To Coast Financial Solutions, Inc. was founded over 13 years ago upon the guiding principal that our customer service will be that which defines our Company from our competitors. As we have grown, we have expanded upon that which defines and separates us to include; technology, pricing and industry leading solutions. Still, at the core of our Company, that which we are most proud of, is our customer service. That is why with great pride we offer our customers this admittedly corny, yet sincere customer guarantee:

**“If during normal business hours, a client calls with a question and leaves a message and that call is not returned the same day, then Coast To Coast will send the customer a box of See's Candies.”**  
Christopher P. Sutton CEO/President



**See's  
CANDIES®**

