

Delinquency Management

First-Party Collection Solution



Collection Solutions That Improve Efficiency and Reduce Costs

The Loan Service Center is PSCU's early-stage delinquency management solution for all loan types before charge-off and is customizable to your needs. Utilizing technology in your collection process provides reduced expenses, increased efficiencies, and results.

We combine automated high-speed outbound calling technology with tenured staff, adding extended hours and additional resources to your collections process while maintaining the same "customer-friendly" approach. Your financial institution can efficiently engage with more customers earlier in the delinquency cycle.

- Minimize loan loss by managing early-stage delinquency with extended collection hours to ensure right party contact.
- Trained agents work with the borrower to find reasons and solutions for their failure to pay.
- Convenient pay-by-phone option improves collection results.
- Results of call, next contact, and course of action can be viewed in real-time.
- Improve your bottom line with solutions designed for any loan type at any stage of delinquency.

The Right Tools and Reports

We use our advanced technology to achieve higher levels of collections efficiency and ensure compliance with the Fair Debt Collection Practices Act and TCPA.

Reports are produced on an aggregate level and can be customized to show your financial institution's individual production.

We review these reports and other trending data during monthly Stay Connected meetings with your staff.

Extended Services

Reducing Your Administrative Tasks

With The Loan Service Center's Extended Services, you can reduce your internal expenses and administrative tasks involved with Bankruptcy, Repossessions, Field Services, Notices, or Call Campaigns.

Repossession Coordination

Every secured file represents a unique situation. Therefore, our services have been developed and built based on financial institution needs.

We provide repossession, remarketing, and collection solutions with nationwide coverage to coordinate all aspects of your secured account needs. Status reports are available in real-time via our website.

Bankruptcy

The Loan Service Center's Bankruptcy services cover all administrative work involved with filing proof of claims and reaffirmations.

Field Services

This is another way we attempt to communicate with a customer that can't be contacted by phone. This service is used to gather information about the borrower, the collateral or to share the urgency of returning a phone call. The field service agent does not provide collection-related services.

Notices

Sending letters, such as right to cure, can't get the customer on the phone, or cross-collateralization is a service performed by The Loan Service Center.

Call Campaigns

Leverage our trained staff to reach out to your customers with special offers or important messages.



Simplified Pricing

Our pricing model is based on the number of accounts you assign to us for collection and the level of effort you want us to perform on your portfolio.

Easy Implementation

Implementation is quick and easy. Upon receiving the enrollment form and agreement, the programming time needed to set up our system parameters is approximately 10-15 business days. Our support team helps you through the process step-by-step.

Manual Efforts

When technology has not cured an account, manual efforts are the next course of action. These accounts typically require more conversation to assist with solutions for resolution.

- Preview dialed, live agent
- Manual dialed, live agent

Connectivity Options

- Data file submission
- Core connected

Coming Soon

- Digital - Text messaging and email allow your borrowers to communicate through their preferred method.
- Self-serve portal with payment options for your customers.



A Trusted Advisor

Founded over 40 years ago, PSCU plays a leading role in the progression of financial institution success and growth. Today, PSCU's collective scale affords financial institutions access to an expanded range of world-class payment platforms and solutions. From end-to-end solutions that help strengthen portfolios to call-center support that serves as an extension of financial institution staff, PSCU is committed to helping our business partners achieve a strategic, competitive advantage. Service is the foundation on which PSCU was built.