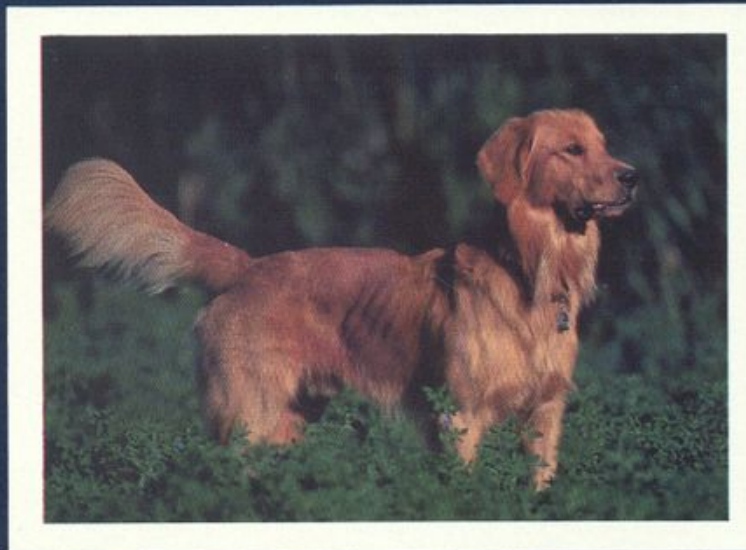


**Retrieval-Masters  
Creditors Bureau, Inc.**

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The Direct Marketing  
Collection Specialists



## **Introducing a new way to collect old bills: RMCB.**

When you want to convert more of your "bill-me" responses into paid-up customers or subscribers, call the direct marketing collection specialists: RMCB.

While we offer a full range of collection services, RMCB has a powerful capability in the high volume/low balance collections typical in the direct marketing industry (we have profitably collected on accounts with balances as low as \$5). RMCB serves direct marketers who use trial offers, premium offers, automatic shipment plans, negative options, memberships, club plans, installment sales, continuity plans—virtually every "bill-me" offer under the sun. Our clients include book clubs, mail order firms, magazine publishers, catalog houses . . . and many others.

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### **"Is testing a new collection agency worth my time and effort?"**

RMCB's proven direct response collection methods generate maximum collection results, help you maintain a large active customer database, and increase revenue for your firm. A strong external collection cycle can enhance net recovery rates and make your mailings more profitable. So selecting the right collection agency is an important task worthy of your time and consideration.

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## **A single-source for all your collection needs.**

With offices, service, and field support from coast to coast, RMCB can provide you with a single collection service covering your entire market. Those who use RMCB find that our third-party efforts and full-service contingency programs generate the highest net recovery rates in the industry. A fully automated tele-collection center with predictive dialing increases efficiency, enabling us to perform telephone collections on smaller balances.

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## **“Why can RMCB generate higher net recovery rates than other collections agencies I could hire?”**

One simple reason is that we try harder. Some collection agencies are content to collect the “easy” receivables, then give up. Not us. RMCB is persistent, and we mail more collection letters, sent with greater frequency over a longer period of time, to maximize your collection results.

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## **Here’s how RMCB gets you more money:**

At RMCB, we have over 12 years experience applying the direct response techniques of testing and targeting to turning more of your “bill-me” prospects into paid-up customers and subscribers.

We can segment your database of delinquent accounts into subgroups with different levels of responsiveness. Collection efforts can then be adjusted and targeted to these segments. For instance, your debtor base might be segmented by zip code (some areas of the country respond better to dunning than others), dollar amount of debt (larger balances can justify extra effort), source (lists and offers), and customer history (pay/no-pay).

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## **You profit from extensive testing of our external collection letters.**

Improving your external collection cycle is an ongoing process of testing. We vary such factors as timing, outer envelope color and size, letter-head, mailing format, urgency, and intensity to fine-tune your collection cycle and discover what works best for your debtor base. The result is a combination and sequence of letters proven to maximize collection of your past-due accounts.

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## **RMCB can help you gain control of your receivables.**

RMCB provides a variety of clear and comprehensible monthly management reports that keep you up-to-date on every aspect of the collection activities we perform for you. Reports help you analyze the effectiveness of our collection efforts—by the month, by the year, and by referral. In addition, RMCB's On-Line Information System lets you instantly check the status of any individual account via telephone or computer terminal.

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## **A paid-up customer is more likely to be a continuing customer.**

RMCB's collection programs maximize collections but do not needlessly alienate customers through improper procedures. For example, all RMCB collection letters satisfy the guidelines imposed by the Fair Debt Collection Practices Act, are tailored to conform to your business philosophy and customer service practices, and are approved by you before we mail.

Use of a nationwide 800 number in our collection letters enables your customers to call and speak directly to an RMCB representative about

their situation. We also have a special department that can respond to letters from your customers. If there's a mistake or problem with their account (not every customer you dun actually owes you money), we resolve it quickly, professionally, and accurately. Changes in the account's status are reflected in your management reports.

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### **RMCB can enhance your internal collection efforts, as well.**

Our "High-Impact Dispatch Letter" can increase responses from your internal billing series. Plus, we'll perform a complete analysis of your current internal collection program at no cost.

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### **Extensive in-house automation means flexible, cost-effective service.**

Our state-of-the-art IBM mainframe is capable of maintaining millions of customer records and can print many millions of personalized collection letters per year. All aspects of our operations are highly automated and handled in-house, allowing us to provide you with flexible, customized service at reasonable cost.

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### **The next step**

For details on how RMCB can improve your direct marketing collection results, complete and mail the attached reply card. Or call us today.



Retrieval-Masters Creditors Bureau, Inc.  
1261 Broadway  
New York, NY 10001

**Call toll-free 800-666-8097**

## **YES, I'd like to improve our direct marketing collection results**

- Please send me complete details on RMCB's collection services for direct marketers. I understand there's no cost and no obligation.
- Have an RMCB representative give me a call to discuss my collection needs. Best time to call: \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

### **Mini-questionnaire (optional):**

1. Average dollar balance of your receivables: \$ \_\_\_\_\_

2. Number of accounts requiring collections: \_\_\_\_\_

3. Your business:

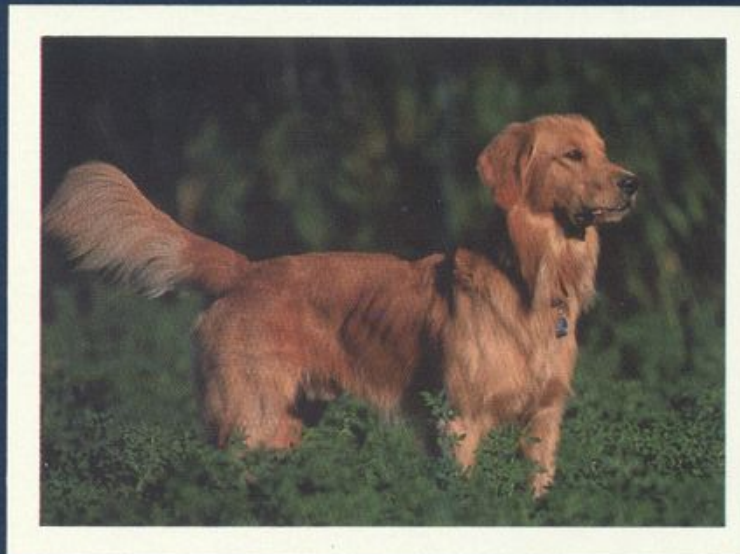
- magazine publisher    book club  
 catalog house    continuity program  
 other: \_\_\_\_\_

**FOR IMMEDIATE ACTION CALL  
TOLL-FREE: 800-666-8097**

# Retrieval-Masters Creditors Bureau, Inc.

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## The Direct Marketing Collection Specialists



**RETRIEVAL-MASTERS  
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1261 Broadway, New York, NY 10001



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