

Obtaining PIF Letter

- It is in the best interest of the client to obtain the document on their own because creditors /collectors are not providing them to COA (ClearOne Advantage).
- As a company we do want to set exceptions for the client that we cannot achieve due to creditor/collector limitations. (Having client wait for months and we NEVER obtain PIF document needed)

Obtaining Settled- In-Full Talking Points

- "I can understand that you may have had our help in the past with obtaining a PIF letter, however, as time changes, our creditors are enforcing working directly with the client for these requests. COA does not want you to wait unnecessarily on us when we cannot guarantee obtaining it for you. It will be much faster if you request it. Would you like me to assist locating the number to call?"
- "Now that creditors are enforcing new procedures, Clients must obtain PIF letters from creditors and collectors. I am happy to send documentation to you via email with the process on how to obtain this document."



YOUR CREDITOR NAME

AD ASTRA RECOVERY SERVICES
AMERICAN CORADIUS INTERNATIONAL
AVANTE USA
BANK OF AMERICA
CAPITAL ONE
CASH NET USA
CAVALRY PORTFOLIO SERVICES
COMENITY BANK
CREDIT CONTROL, LLC
CREDIT CORP SOLUTIONS, INC.
DISCOVER
ENHANCED RECOVERY CORP
FINANCIAL RECOVERY SERVICES
FINGERHUT
FIRST PREMIER BANK
FORTIVA
FULL CIRCLE FINANCIAL SERVICES
JEFFERSON CAPITAL SYSTEMS, LLC
LAW OFFICE OF RAUSCH STURM LLP
LENDING CLUB
LENDING POINT
LTD FINANCIAL SERVICES
MIDLAND CREDIT MANAGEMENT
NAVY FEDERAL CREDIT UNION
NCB MANAGEMENT SVC INC
NET CREDIT
NORTHSTAR LOCATION SERVICES LLC
ONE MAIN FINANCIAL
PHILLIPS COHEN & ASSOCIATES
PNC BANK
PORTFOLIO RECOVERY ASSOCIATES
RADIUS GLOBAL SOLUTIONS
REPUBLIC FINANCE
RESURGENT CAPITAL SERVICES
SECOND ROUND
SYNCHRONY BANK
UPGRADE
VELOCITY
ZWICKER AND ASSOCIATES