

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