## **Credit Bureau Reporting**

### **Optional. Compliant. Powerful.**

As part of our full-service recovery solutions, **Elite Portfolio Management** offers optional **credit bureau reporting** to enhance your collection strategy — **at no additional cost**.

We report only with your authorization, and we handle every file with full adherence to the **Fair Credit Reporting Act (FCRA)** and all applicable regulations. Disputed accounts are flagged appropriately, and all consumer data is transmitted securely and responsibly.

### **Benefits of Partnering with Elite for Credit Reporting**

* ✅ **Save Time** We handle all bureau submissions on your behalf — no extra systems or staffing required.
* ✅ **Stay Compliant** We ensure all reporting is accurate, up to date, and reflects the current account status (including disputes), in accordance with FCRA.
* ✅ **Avoid Extra Overhead** No software costs, no integration burdens — we manage the full reporting process from start to finish.
* ✅ **Improve Recovery Rates** Credit reporting, when used strategically, can increase repayment motivation without compromising consumer rights.
* ✅ **Maximize Internal Productivity** Your team focuses on core business while we handle the credit reporting logistics and compliance protocols.

### **Your Gateway to the Bureaus**

Elite Portfolio Management is fully integrated with the nation’s three major credit bureaus:

* **Experian**
* **Equifax**
* **TransUnion**

Our secure systems and reporting protocols ensure that authorized accounts are updated accurately, flagged appropriately, and tracked in real-time.

📞 Have questions about how credit reporting fits your strategy?

Call **1-800-XXX-XXXX** to speak with our compliance and recovery team.

### **Legal Notice**

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

### **NYC Language Access Disclosure**

Per New York City Department of Consumer and Worker Protection regulations, we ask for your preferred language.

Our services are currently provided in English. Multilingual resources are available at:

🔗 [www.nyc.gov/dcwp](https://www.nyc.gov/dcwp)

Alternate communication formats (large print, braille, audio CD) available upon request.

**Elite Portfolio Management**

PO Box [Insert Address]

[City, State ZIP]

📞 1-800-XXX-XXXX