



Bernie's Brainers

A publication of Commercial Collection Corporation of NY
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www.commercialcollection.com
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WHAT'S NEW AT COMMERCIAL COLLECTION CORP. OF NY

2004 has been an exciting year for Commercial Collection and we have our clients to thank. Now as we start a new year, let me tell you about some of the plans we have in-store for CCC and our clients...

NEW DIGS – The past two years we have been operating out of two locations as we've outgrown Kenmore Ave. In January we purchased a new building and will once again have Commercial Collection under one roof. This will give us greater flexibility, strength in training and operation, as well as accommodate our growth. We will continue to have regional offices in Atlanta, Tampa, Louisville, and Phoenix to promote a national network for our clients.

NEW SLOGAN – "Old-Fashioned Service – Customized Programs – 21st Century Vision" You're going to see that a lot with us. We believe that cutting edge technology with good old-fashioned customer service is the wave of the future. In our industry, jobs are returning to America because customers want to deal with flexible, friendly, results-oriented people. That's what customized service means: **your needs, not ours.**

2005 – will be an exciting year and we are glad you will spend it with us. We consider our relationship an extension of your credit department. If there is anything you want, need or feel we can do better, please call me personally. As the President, one of my main interests is maintaining superior service for our clients. We work for you and will strive to help you make 2005 **YOUR YEAR!**

Bob Ingold
President
1-800-873-5212

Answer to our Special Holiday Contest:

- #1 Just between you and me
- #2 The start of something big
- #3 The good the bad the ugly

Winners of our Drawing Grand Prize of \$100 Gift Card:

Helen Whiting
Ashly Audio, Inc.

Consolation Prize Winners:

- #1 Hallye Fleishman, ABC Radio
- #2 Mary Ellen Burton, AirSep Corp.
- #3 Cathie Hayes, Atlantic Components
- #4 Teresa Dodson, Burlington Ins.
- #5 Renee Ceglia, Henry & Henry, Inc.
- #6 Andrew Bailey, Kauffman Tire
- #7 Ann Baran, Reserve Gas Co., Inc.
- #8 Janet Nowakowski, Royal Custom Brokerage
- #9 John Werner, Sandmeyer Steel Co.
- #10 Casey Arnold, Wilkens Mfg.

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Decipher the
Hidden Meaning

1/4 1/4 1/4 1/4 1/4

Answer: _____
(Two words)

E-mail your answer to Bernie's Brainers to
bkurzdorfer@commercialcollection.com or
fax to 1-800-873-5211

Experian Launches Enhanced Commercial Credit Decisioning Tool

In October, Experian, a global information solutions company, announced the launch of its enhanced Commercial Intelliscore and Small Business Intelliscore models for business-to-business credit decisioning. The Intelliscore models enable all types of businesses to evaluate the creditworthiness of business customers.

In response to challenges in the marketplace, the Intelliscore models have been re-engineered using enhanced statistical algorithms, and current credit and demographic data to accurately predict future risk. The new models have demonstrated measurable improvements in performance when validated against actual client portfolios. The results of these tests indicate clients will be able to target risk more effectively, leading to improved decision-making.

Commercial Intelliscore

Using a commercial database of more than 18 million U.S. businesses, Commercial Intelliscore is designed to predict payment delinquency of 90 days or more, for businesses of all sizes and across all industries. Risk scores range from 0-100, with higher scores representing lower risk.

Small Business Intelliscore

Experian's Small Business Intelliscore allows businesses to view and evaluate the complete credit picture of a small business, including both the credit information available on the business and the proprietor's personal credit history. The model has been refined using advanced statistical techniques and new data variables, such as recent credit inquiries, new account activity, credit line information and performance indicators to score more records, more accurately. The tool is designed to predict small business payment delinquency of 90 or more, and is able to generate a predictive score even if very little business information is available.

For more information, visit the company's Web site on <http://www.experian.com>.

The above article is reprinted from Scope Magazine published by the International Association of Commercial Collectors. Commercial Collection is a reseller of Experian and if this service is of interest to you, call 1-800-873-5212 and speak to Bob Landel.

TELL US WHAT YOU WANT

Is there something you would like us to address in our Newsletter? If so, please call 1-800-873-5212 or e-mail Judy Mattioli at jmattioli@commercialcollection.com. We welcome any suggestions you may have regarding information on a particular subject.

Judy Mattioli
Sr. Vice President

Ever wonder what Joe Grieco looks like? Check out our web – we have a complete list of all CCC employees and pictures of each. You know the expression, "I'd like to put a face to a name" – now you can at www.commercialcollection.com.

BE SURE TO ENTER OUR

FAX-O-GRAM CONTEST

USING THE ENCLOSED FORM!

5 Fax-O-Grams will be pulled at random & sent a FREE gift. If you don't have the form, call us and we will fax one to you immediately!

For more information or to place a claim, please contact us at:

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