Collections



Continuity | Consistency | Compliance | CUSO Philosophy

The 4 "C's" to Collections

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XP2 Educational Conference — June 25, 2026

United Solutions

What Makes USC Different

01

White Glove Service

- Customized collection services to fit the needs of the credit union
- Providing real-time updates
- Consistent and frequent communication via multiple channels to ensure satisfaction

02

Safety & Security

- Direct connection to core & collections software
- Eliminates batch files & transferring of members' PII
- Work directly with USC's networking team to establish the most secure connections

03

Experience

- Over 75 years of management experience in credit union industry & collections
- Tenured collection staff on-site with no near-shore or off-shore employment
- CUSO and credit union philosophy of "People helping people"

USC Collections Services Bundle

1

Daily Collection Efforts

Phone calls, supplemental letters, emails & SMS messages (when allowed by CU disclosures), video conference calls, light skip tracing, internal payment transfers, and accepting payments through 3rd party vendors on-line

2

Regularly Scheduled Partnership Meetings

Our cadence begins with weekly calls through implementation and the 1st month after “Go live.” We may then switch to either bi-weekly or monthly management calls depending on the CU’s preference. We also encourage the use of MS Teams for daily chats, questions, and member-related communication

3

True Partnership

We believe in being a business partner, not a 3rd party vendor. We can assist with deeper collections efforts including: loan workouts, due date extensions, loan modifications, payment skips, deep skip-tracing, and repossession facilitation

Who We Are & What We Are Not

✓ Who We Are at USC

- A CUSO, your true collections **partner** with a deep understanding of the importance of your membership
- Member-centric culture, understanding that every members' situation is unique
- Compliant. We have expertise and comply with CFPB, FDCPA, TCPA, UDAAP, & NCUA
- We are licensed appropriately in every state our partners have branches
- A team that believes in what we do & that we have the privilege of making a positive impact in the lives of others

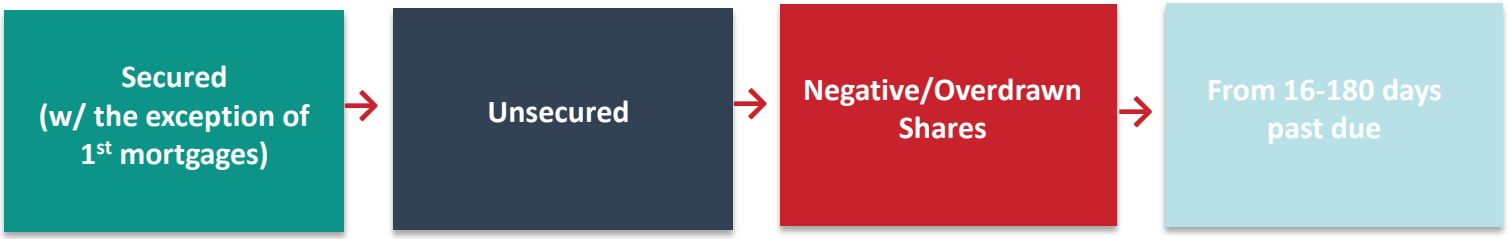
→ What We Are Not

- A "Dialing for dollars" collections agency
- A large company that requires clients to conform to our standards/business practices
- A company that uses auto-dialers or pre-recorded voice
- An organization that off-shores or near-shores any staff

Willingness & Ability Matrix

Willing & Able	Willing & Unable
Unwilling & Able	Unwilling & Unable

Accounts We Collect On



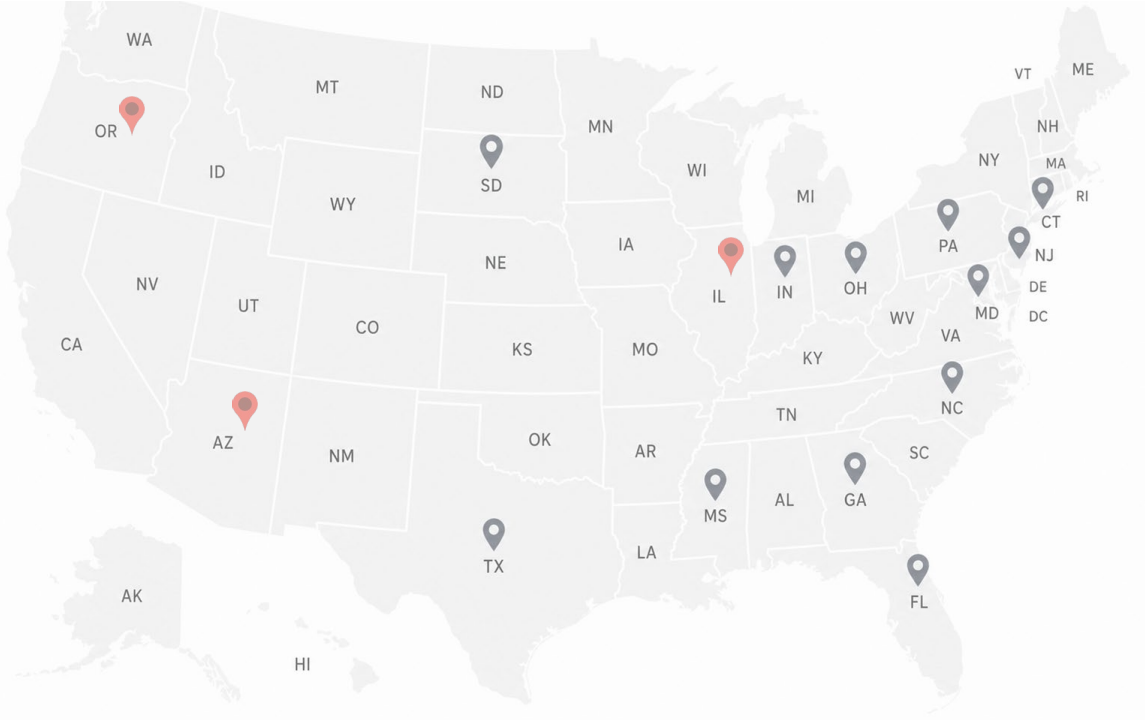
- Any type of secured collateral (except for 1st mortgages) and all types of unsecured loans
- Negative shares or overdrawn deposit accounts can be worked from 30-45 days of overdraft date
- Daily efforts will cease at 180 days, but we may continue in instances of repossession if facilitation is provided by USC

Collections Clients At A Glance

19 Credit Union Collections Clients

$409 Million Average Assets
- Range: $40M - $3.3B

35,000 Average Members
- Range: 4,600 – 355k Members



States that USC is also licensed in

Diverse Experience in Fiserv Collections Software

Fiserv Core Experience	Collections Software
XP2	Collections for Credit Unions
DataSafe/DSUI	Temenos
DNA	AKUVO
Portico	

Core Values in Collections

- Honesty
- Commitment
- Integrity
- Discipline
- Trust
- Pride

What's Next in Collections

NOW

- Delinquency is on the rise
  - Avg net CHO above 80 bps – NCUA, Q4, 2025
  - Auto loans w/ scores 620-719 now **2x more likely** to be over 30 dpd compared to “pre-pandemic”
  - 90+ mtg dlq is now the highest it’s been since 2008
- AI integration in rising drastically

NEXT

- Continued increases in delinquency as inflation, fuel, and economic uncertainty continue
- AI technology advancement
  - CU implementation is critical for collections & core software development
  - Predicting future dlq based upon behavior analytics

Thank You

Questions & Open Discussion

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