

What is the Collector's Pledge?

The Collector's Pledge is an ACA International Education Foundation initiative that encourages members and their employees to make a voluntary, personal commitment to treat consumers with dignity and respect in every aspect of their work. The Pledge acknowledges that respectful behavior and common courtesies are cornerstones in the credit and collection industry.

Similar to a company code of conduct espoused by many industry employers, the Pledge reflects the positive values and practices of ACA International's membership.

To date more than 15,000 collectors (and counting) have signed on.

ACA[™]
INTERNATIONAL
Education Foundation

Collector's Pledge

I believe every person has worth as an individual.

I believe every person should be treated with dignity and respect.

I will make it my responsibility to help consumers find ways to pay their debts.

I will be professional and ethical.

I will commit to honoring this pledge.

Collector's Signature _____ Agency Name _____

Print Name _____ Agency Owner _____

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More than 300 employees at CACi in St. Louis, Mo., demonstrated their commitment to the Collector's Pledge by signing a poster that hangs in the office.

“The Pledge is meaningful to each and every person in this industry. People identify with the underlying message of doing the right thing, helping the consumer and supporting the mission and objectives of their agency.”

*– Karolyn Rubin,
ACA President*



Employees at the Remit Corporation in Bloomsburg, Pa., proudly display their copies of the Collector's Pledge.

Why was the Collector's Pledge created?

The Collector's Pledge was conceived by ACA International President-Elect Martin Sher in Birmingham, Alabama. "I wanted something short and to the point," Sher said, "something that accurately represents the standard that we expect in the industry and serves as a consistent tool of communication for our employees, clients and government and regulatory officials."

The Pledge was created to improve the public image of the credit and collection industry through professionalism and respect for consumers.

What has taking the Collector's Pledge done for ACA International members?

Everyday debt collectors who have committed to treating consumers with dignity and respect recognize the importance of the Pledge. It is not a suggestion, but a way of life collectors choose to follow. ACA Members participating in the Pledge have also received positive public relations exposure by allowing the media to publicize how their agency is collecting debt the right way.

What is the end goal of the Collector's Pledge?

By taking the Pledge, individual collectors help refute the negative and untrue stereotypes often associated with the industry. At the same time, these collectors are living out the credo each day that all consumers deserve to be treated with dignity and respect.



"I have a passion for this Pledge. I think it can help change the way collectors are viewed. Every company could benefit from using it; it's a commitment to best practices."

– David McDermott,
Compliance Manager at Plaza Associates

"[The Pledge] reinforced how we wanted to operate as an ethical agency. People are usually pleasantly surprised to read the Collector's Pledge and to hear that as a collection agency, we are concerned about the people who owe debts and that we exist to help solve people's problems. The better we treat people—with respect and dignity—the better job we do of managing relationships with our clients."

– Bruce Cummings, President of Gila Group-Municipal Services Bureau

"The ACA Pledge has given the employees at I.C. System a standard of collections to be proud of. When the employee takes the Pledge, he/she feels committed to achieving a higher standard on their collection call, which has led to more respect for their position."

– Ken Rapp, President and CEO of I.C. System

"We reinforce the Collector's Pledge throughout our company. The Pledge is displayed in our buildings and is incorporated in our new hire training and monitoring of our account representatives. We know we will not be successful in our business—or as people—by trying to manipulate and browbeat our consumers. Rather, our success relies on our ability to help consumers find solutions, while treating them with respect—this is who we are."

– Rion Needs, President and CEO
of Asset Acceptance