



NRA GROUP LLC D/B/A NATIONAL RECOVERY AGENCY

2491 Paxton St.
Harrisburg, PA 17111
(800) 360-9953

www.nationalrecovery.com

Year established: 2005 (with the merger of National Recovery Agency and Credit Plus Solutions Group)

Business type: Revenue recovery

Number of employees: 150

Owners: Jill and Steven Kusic

Company officers:

- Steven C. Kusic, Chief Executive Officer
- Jill E.M. Kusic, Esq., President
- Shell S. Sharma, Chief Operating Officer

Human resources:

humanresources@nationalrecovery.com

About the company:

"We're a 'Responsible Revenue Recovery Company.'"

'Responsible Revenue Recovery Company' achieves success by client satisfaction

When a company needs assistance with recovering monies owed to them, they need a trusted partner who understands their industry and who knows how to treat consumers with dignity and respect. Embracing this culture of expertise and customer service has led to continued growth and success for the NRA Group LLC., a nationally recognized and respected company.

The NRA Group d/b/a National Recovery Agency is a revenue recovery company that is committed to delivering quality service by training employees, using state-of-the-art technology and maintaining compliance to all industry standards. From its Harrisburg headquarters, the agency recovers revenue in all 50 states. While the agency's largest segment of revenue recovery is for health care debt, it also recovers for utility, government, banking, retail and the student loan debt industries.

More than 120 collectors work daily on behalf of clients. The NRA Group puts its collectors through a three-phase training process. Floor managers are present in the midst of the call center stations to support and respond to the employee needs. Regular staff meetings and breakout sessions help collectors debrief, discuss issues and resolve challenges.

"We know that our collectors are not only representing our agency, they are acting on behalf of our clients," said Shell Sharma, the agency's chief operating officer. "It is critically important to have well-trained, professional employees who understand the collection process and the applicable laws."

The NRA Group is dedicated to using state-of-the-art technology for its clients by providing secure online access to real-time recovery results, which in turn allows clients to make better business decisions for daily and future operations.

"Technology is changing the revenue recovery industry," said Steven C. Kusic, CEO. "We continuously strive to upgrade software and systems that will deliver better and faster results for our clients, as well as programs that will improve the performance levels of our collectors."

By setting aside the "business as usual" philosophy, the NRA Group has reached high levels of customer satisfaction and revenue recovery. The leadership of the company focuses on the need to have high quality standards and has invested hundreds of thousands of dollars so that clients and their customers could benefit from a top-of-the-line collection agency.

Today, NRA is an agency that can easily distance itself from the competition, and some of its efforts within the collection industry have earned it a trendsetter image. NRA Group is PPMS Certified (Professional Practices Management Systems) – an ACA (Association Collectors Association) ISO 9002/JCAHO compatible program. NRA is also an SAS 70 (Statement on Auditing Standards) and PCI – DSS (Payment Card Industry – Data Security Systems) Certified agency and is the only one in Pennsylvania with this triple certification.

Each year, the company has experienced between 25 and 30 percent growth in revenue recovery and 144 percent growth in new business in 2007. Placements for 2007 were reported at over \$1 billion. NRA Group is on track to become a Top "10" collection agency nationally within the next five years. Inc. 5000 listed NRA as one of the fastest growing companies in America for 2007 and 2008.

"Our continued success is the result of much hard work and sincere listening to the needs and desires of our clients," said Jill E.M. Kusic Esq., President. "As we move forward, we will continue to develop innovative methods by which to deliver services in the most cost effective and efficient way."

The company's performance and infrastructure is carefully implemented and monitored by its three key officers. Steven Kusic, the company's CEO, has more than two decades of experience in the field of collections. In 2005, Collection Advisor Magazine featured him on the cover, and in 2005 and 2006 named Kusic one of the Top 50 Most Influential People in the Collection Industry. In 2005, he was selected from a worldwide nomination as "Young Guns" by the leading collection industry publication, "Inside ARM" Kaulkin's Ginsburg publishers. Kusic serves on the board of directors of the Pennsylvania Collectors Association and contributes his leadership to many community organizations and the advisory board of a regional bank.

Jill E.M. Kusic, Esq., company president, is an attorney and former

lobbyist. She has been recognized in Central Pennsylvania for her leadership contributions. Shell Sharma, the company's chief operating officer, brings more than 27 years of corporate executive experience and expertise in the health care industry.

The company's substantial growth and need for redundancy has prompted it to open a second facility in Mechanicsburg, Pennsylvania. The new facility serves as a second call center with a capacity of up to 150 additional employees. It will also serve as a back-up center for the company's disaster recovery security.

While the company focuses on achieving continued success on behalf of clients, it is also actively engaged in the community in which it resides. Employees can volunteer for a Community Caring Committee, which have supported organizations such as Central PA Food Bank, March of Dimes, the Four Diamonds Fund, Central PA Blood Bank and many more. In 2007, Volunteers of America selected NRA as a "Star Performer" in the organization's holiday toy drive. The NRA Group is also a corporate sponsor of the Jake Gittlen Foundation Cancer Research Institute.

The success of NRA Group is based on a team approach serving as a Responsible Revenue Recovery Company™.

"It is an organization that provides the opportunity for individuals to perform to the best of their abilities and in turn rewards them for their accomplishments," said Jill E. M. Kusic, Esq.