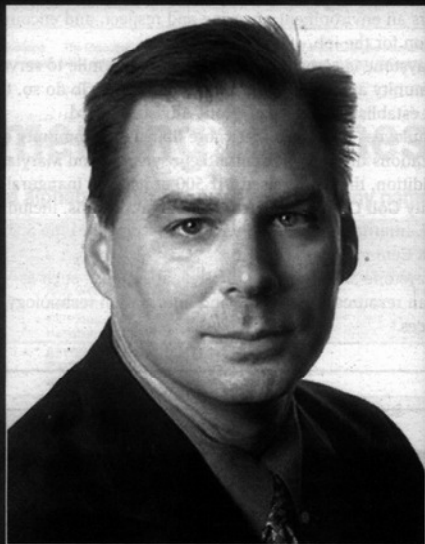


# National Recovery Agency

Harrisburg

www.nationalrecovery.com

Accounts-Receivable Management Company



Steven C. Kusic  
CEO

**When it comes to success in the revenue- and debt-collection market, National Recovery Agency has found a winning formula: corporate values, dedication of its employees, commitment to its clients, high standards of quality, plus state-of-the-art technology and continuous training.**

Jill E.M. Kusic and Steven C. Kusic formed The NRA Group in 2005 with the asset acquisition of two nationally known agencies: National Recovery Agency, founded in 1976 by Steven's father, Arthur A. Kusic, and Credit Plus Solutions Group, Harrisburg's local credit bureau, founded in 1922.

Under their leadership, the company has grown rapidly, with growth of 118 percent between 2005 and 2007. NRA opened a second call center this year in Mechanicsburg with enough space to add 500 employees over the next few years.

In the next 18 to 36 months, the company's strategic plans call for doubling its size — the growth plan is to cross the \$50 million to \$75 million threshold in revenue recovery. The company is also expected to cross the \$2 billion mark in placements from clients in the next 12 months.

In addition to growing the company, the Kusics have focused on making it among the most forward-thinking in the revenue-recovery industry.

"Our philosophy is a true client-centered approach, and we will continue to focus on our goal of building strong relationships one customer at a time," said Steven Kusic, chief executive officer.

To that end, the company has established centers of excellence for training, compliance and technology to better serve both clients and consumers. It also has secured a range of valuable professional and industry certifications. As a result, client retention remained at a high of 97 percent this year.

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One of NRA's keys to success is its ability to meet clients' unique needs with a variety of customized services.

The Support Service Department assists not only NRA's internal infrastructure with departmental concerns, but it also assists clients with their file transfers and conducts the month-end process.

The Client Service Department maintains close contact with clients. Representatives are available by phone or in person to meet with clients and discuss their needs.

NRA utilizes comprehensive statistics and management reports to monitor its agency's performance daily. Reports are also available to clients.

In going about its work, the company relies on extensive computerized databases and sophisticated telephone systems to maximize recovery efforts. Meetings and seminars are held weekly to solve problems, offer suggestions and provide ongoing training.

The company's clients cover a broad range of industries, including utilities, retail and financial services. NRA also has contracts with cities, towns, boroughs and school districts.

Health care has been another focus for NRA. In fact, the company has grown from serving nine hospitals to 69 in three years. The company also serves more than 110 group practices in the tri-state area.

For employees, NRA has focused on creating a friendly place to work. And communication plays a big role in the company's management style. New-employee orientations, regular staff meetings, a monthly newsletter, participation in the Best Places to Work program and an intranet site are all ways the company strives to keep lines of communication open to all employees.

The company is also committed to fostering the growth of its employees. For instance, its Career Paths program has invested in training and created career paths to encourage upward mobility.

Employees are recognized and rewarded for their hard work through annual programs such as the "NRA Star of the Year." Motivational messages are also regularly posted on employees' computers.

From helping to fund cancer research and cheering up needy kids during the holidays to donating blood twice a year, NRA and its employees are committed to providing a positive community impact.

In fact, NRA Group has established Community Caring Committees within the organization to encourage employees' volunteer efforts. A committee meets periodically to review the various volunteer and charity programs to make sure they meet the company's objectives and the interests of the employees.



Current NRA causes include Harrisburg's gun buyback program, the March of Dimes, the PA Department of Transportation's Adopt a Highway Program, the American Family Coalition of Pennsylvania Parent Day, the Central PA Food Bank and the Jake Gittlen Foundation, which supports cancer research.

Besides being a corporate sponsor for a number of notable charities, company executives serve on multiple local boards and associations, as well, including the Pennsylvania Collectors Association and the advisory board of a regional bank.

**NRA**  
NATIONAL RECOVERY AGENCY