

New Opportunities Create Phenomenal Growth for Local Recovery Agency

National Recovery Agency is a Harrisburg-based "Responsible Revenue-Recovery Company" that works closely with businesses and consumers to adopt strategies designed to increase short-term cash flow and maximize long-term revenue recovery.

National Recovery Agency has increased its annual revenue by more than 106 percent in the past three years and has seen tremendous growth in its core business lines and new products. National Recovery Agency's client base represents all aspects of the business community, including the health care, commercial, retail, utility and government industries.

In 2010, National Recovery Agency opened its third call center, in Panama, to better serve its growing client base. The company has more than 270 employees and continues to create new employment opportunities despite the region's difficult economic times.

"Our industry is, to a great extent, recession-proof," said Steven Kusic, chief executive officer of National Recovery Agency. "However, market trends do affect the employment base and the available talent. National Recovery Agency will continue to grow and create better opportunities for Central Pennsylvania." Kusic's wife, Jill E.M. Kusic, is president of National Recovery Agency. Shell Sharma is the Chief Operating Officer of NRA.

Working Monday through Thursday until midnight, Friday during traditional business hours and Saturday mornings, National Recovery Agency's recovery specialists are trained in specific industries and special client requirements. National Recovery Agency has invested substantial time and money in its performance and team-based approach to improving collections. The company succeeds by encouraging the participation and dedication of its employees.

These efforts have paid off. Since 2005, National Recovery Agency has recovered more than \$165 million for clients. National Recovery Agency retains 99 percent of its customers and continuously seeks to implement new strategies and provide excellence in service and value to its clients.

Staff is directed by a strong people-oriented management team. The number of accounts in the recovery specialists queue is carefully managed and calls are

silently monitored from time to time to ensure that the context and tone are best suited to maximize productivity. Meetings are held weekly to solve problems, offer suggestions and to provide ongoing training.

National Recovery Agency utilizes extensive computerized databases and sophisticated telephony systems to maximize recovery efforts. Before making a single call, employees are trained to understand the nuances of their clients' needs. Training is an ongoing endeavor at National Recovery Agency, where employees on a regular basis, learn about the changes in law, new customer service practices and strategies for success. Supervisors are readily available to answer questions and help employees resolve challenging situations.

The client service department of National Recovery Agency maintains regular contact with customers and is readily available to answer questions and provide reliable, current data to them. The information technology and support services departments of National Recovery Agency help clients with technical issues, file transfers and payment processing services. National Recovery Agency provides secure, online access so that customers can get real-time updates at their convenience.

National Recovery Agency and its leaders have been honored by the business community and industry with numerous awards and recognitions. Recently, Steve Kusic was appointed to the Pinnacle Health and Hospital System board of directors. Shell Sharma serves on the Harrisburg Regional Chamber awards committee. Jill Kusic, for example, serves on multiple community organization boards and recently was appointed to the board of directors of the Harrisburg Academy.

National Recovery Agency is among the Top 50 fastest growing woman-owned or woman-led companies in North America, according to the Women President's Organization, sponsored by The Wall Street Journal and American Express. In addition, National Recovery Agency has been listed for four consecutive years as INC. 5000 Magazine's fastest growing companies in America.

National Recovery Agency is certified by the Professional Practices Management System, a designation rendered by the As-



sociation of Credit and Collection Professionals.

"This process of quality control management has helped National Recovery Agency streamline its operations and enhance its revenue growth," Shell Sharma said.

Community service runs deep at National Recovery Agency. The agency has a firm commitment to support nonprofit organizations. National Recovery Agency has supported the Central Pennsylvania Food Bank, Volunteers of America, Big Brothers Big Sisters, March of Dimes and the Jake Gittlen Research Foundation, among others.

"Giving back to the community brings a great sense of pride and satisfaction among employees and sows the seeds of teamwork," Steven Kusic said.

National Recovery Agency

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800-360-9953

Branch offices:
3 Crossgate Drive
Mechanicsburg, PA 17055

Century Towers
Panama City
Republic of Panama

Year established: 2005 (Founded) 1976

Business type: Revenue Recovery

Number of employees: 270

Company owners: Jill and Steven Kusic

Company officers:
Steven C. Kusic, CEO
Jill E.M. Kusic Esq., President
Shell Sharma, Chief Operating Officer
Human Resources: humanresources@nationalrecovery.com

About the company: "A Responsible Revenue Recovery Company"



*Specializing in the Recovery and Management
of Your Accounts Receivables*



Our Services

NRA offers unique collection services which are among the most professional and comprehensive in the industry. We offer a wide-range of services.

- Consulting Services
- Litigation on bad debt/Legal Forwarded
- On-line Skip Tracing
- Credit Bureau Reporting
- Customized Reports and Letters
- Debt Buying Program

Our Technology

In today's industry it is important to have the right technology. NRA has invested heavily on technology in order to provide favorable recoveries.

- Electronic Data Transfer
- Collection Resource System
- Predictive Dialer & IVR Technology
- Call Recording
- On-line real-time Reporting
- Electronic Remittances
- Electronic Imaging
- Remote Audit Capability

Our Programs

With specialized divisions, NRA offers programs in the medical, government, utility, retail, direct marketing, purchased debt, and financial markets.

NRA will customize a successful accounts receivable collection program, base it upon an organization's specific requirements and integrate it with the prospective client's procedures from beginning to end. Our Programs include:

- First Party Programs
- Third Party Programs
- Customer Service Programs

NRA's First Party Programs and Outsourcing Programs focus on:

- Pre-Collect
- Payment Monitoring
- Customer-Service Calling
- Back-office Support
- Follow-up Projects
- Special Projects

NRA's Third Party Programs focus on the collection of bad debt at all levels:

- Primary
- Secondary
- Tertiary
- Purchased Debt

NRA continues to meet the changing conditions of the various market places we serve. By understanding our clients' business, NRA has been able to assist its clients in restructuring their credit processes to become more efficient.



Our Guarantee

NRA offers proven results and quality service combined with the latest in recovery techniques and technology. As a leading provider of collection services, NRA has the processes, technology, and staff to deliver exceptional services to your organization. We can improve your bottom line by:

- Reducing write-offs
- Controlling costs
- Increasing revenue



100% Client Satisfaction
National Recovery Agency
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