



*Keeping Bad Debt in Check*

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**Press Release**

*For Immediate Release*

## **CAI Starts Work as U.S. ED Subcontractor**

**October 1, 2009 (Defiance, OH):** Credit Adjustments, Inc. (CAI), a nationally-operating collection company, has announced the firm has begun operations as a subcontractor on the United States Department of Education (ED) Private Collection Agency (PCA) contract.

Due to ED's stature as the largest individual purchaser of collection services for the world's largest customer, the U.S. government, all PCAs and their subcontractors are required to have in place a number of sophisticated attributes before contacting delinquent student loan borrowers. These include, but are not limited to, advanced data security and physical security systems and policies, employee background checks, fair compensation policies for employees, and experienced management. These attributes also include strong past performance, proven nationwide capabilities, and considerable financial resources.

This exciting new client opportunity for CAI demonstrates to the higher education creditor community and to government agencies at the state, Federal, and local levels that CAI has what it takes to provide high-quality collection services for student loans and any other type of student-related or government receivable.

Dexter A. Smith, President, commented, "CAI's executive team has long-standing experience in the higher education space. This ED subcontract allows our organization to provide a value-added service to our prime contractor, while continuing to contribute to ED's efforts to recover delinquent student loans on a nationwide basis."

CAI is a leading provider of collection solutions for healthcare, educational, and consumer organizations nationally. CAI is also a U.S. General Services Administration (GSA) schedule 520-4 contract holder for debt collection. The firm's website is [www.credit-adjustments.com](http://www.credit-adjustments.com).

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