



History As a Buyer of Consumer Debt

SINCE 1996, ATLANTIC CREDIT & FINANCE HAS BUILT A STRONG REPUTATION AS A LEADER IN WORKING CLOSELY WITH BANKS AND CREDIT ISSUERS TO EVALUATE, PURCHASE AND SERVICE A VARIETY OF UNSECURED, CONSUMER-DISTRESSED ASSETS, INCLUDING:

- Credit card receivables
- Retail credit card receivables
- Telecommunications receivables
- Automotive deficiencies
- Utilities receivables

The company evaluates all portfolio delinquency levels, including fresh charge-off, primary, secondary and tertiary accounts.

Atlantic Credit & Finance's overall strategy focuses on employing its years of experience and expertise to swiftly assess asset valuations and engage reliable sources of funding, thereby helping banks and other credit originators meet their needs of cost effectively moving consumer-distressed assets off their balance sheet.

Our Approach to Working with Consumers

Unlike collection agencies, Atlantic Credit & Finance owns the asset portfolios and is therefore willing to work with individual consumers to develop solutions to resolve their debt. The company offers various payment options and can suggest alternative sources of financing to help the customer resolve the outstanding debt.

A Track Record of Success

Atlantic Credit & Finance has established itself as one of America's leading purchasers of consumer-distressed assets. In fact, the company has earned top honors for three consecutive years in the prestigious Inc. 500 as one of America's fastest growing, privately held companies.

About
Atlantic Credit & Finance

YEAR ESTABLISHED:
1996

**NUMBER OF
PORTFOLIO TRANSACTIONS:**
more than 250

**FACE VALUE OF
CONSUMER-DISTRESSED ASSETS:**
more than \$8.0 billion

**NUMBER OF CONSUMER
ACCOUNTS SERVICED IN-HOUSE:**
more than 1 million

OFFICE LOCATIONS:
Roanoke, VA (corporate headquarters)
Richmond, VA
Phoenix, AZ

CONTACT INFORMATION

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