



## 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 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 and clear up their debt. The company regularly reviews a series of payment options and, in certain circumstances, outlines alternative sources of financing to 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 400

**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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