

Why Strong Leadership is Critical for Collection Efforts



It is the responsibility of a company's leaders to set the tone for the entire organization. Monarch Recovery Management's ownership and executive team is the reason it is a Next Generation Collection Agency.



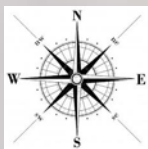
The accounts receivable management industry has become a very complicated sector in which to operate. Not only must collection agencies navigate a legal and regulatory minefield, but rapidly changing technology makes long-term forecasting a daunting task.

It is more important than ever to have a leadership team that understands the complexities of a modern information technology environment to ensure efficient operations, timely and detailed client reporting, and regulatory roadblocks as new technologies emerge. This way, collection agencies can ensure they will deliver value to clients years into a partnership.

But a focus on technology is not the only hallmark of a Next Generation Collection Agency leadership team. The pillars of business should be controlled by those with the most at stake: the owners.

Monarch is truly unique in that all four owners are responsible for the four cornerstones of the business, and have been pioneers in these roles for years. This leadership is provided on-site on a day to day basis; Monarch's owners run the company.

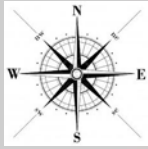
Operations is led by Bill Fuller; Human Resources by Sharon Tarallo; Information Technology, Quality Assurance & Compliance by Anthony Mazzacano; Information Security, Client Services, and Accounting by Diane Mazzacano.



Bill Fuller -- President, Chief Operating Officer. Bill is responsible for all collection operations in addition to maintaining client communications. Bill is a 20-year veteran of the collection industry.

What do you enjoy most about your role at Monarch? *Creating a company that is becoming a leader in a complicated industry, one that is admired and emulated. I love that we have created a place where our employees have the opportunity to grow and create a better life for themselves and their families and being able to give back to those who assisted in my life.*

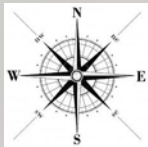
What makes Monarch a Next Generation Collection Agency? *Our attention to detail. We spend the time planning out where we will be 3, 5, 10 years ahead. Also our drive and resource dedication to be the best and to always think out of the box. We are not afraid to make changes and stick with them.*



Sharon M. Tarallo, Senior Vice President, Chief People Officer, is responsible for all human resources functions including recruitment and selection, training and development, performance appraisals and feedback, employee relations, pay and rewards. Sharon has been in the industry since 1989. She received her BA in Psychology from Holy Family University.

What do you enjoy most about your role at Monarch? *I enjoy the changing environment of the recovery industry as well as the diversity of its people. Growing up in this industry has taught me to embrace change and to balance the needs of the company with the needs of the people who work in the company. No matter how you look at it, this industry – and my job, specifically – is all about people and change. Learning to balance it is the most enjoyable, challenging, frustrating, rewarding part of my job. No two situations or people are alike, and thank goodness for that.*

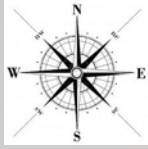
What makes Monarch a Next Generation Collection Agency? *Monarch is unique in its perspective on people. Having an owner who is also the head of Human Resources certainly helps the focus remain on our greatest asset: the people.*



Anthony Mazzacano, Chief Strategy Officer, Chief Information Officer, is responsible for all application technology and strategy development. Anthony has been in the industry since 1992. He received his B.S. in Computer Information Sciences from Temple University and his M.S. in Computer Information Sciences from St. Joseph's University.

What do you enjoy most about your role at Monarch? *I enjoy the challenge of delivering compliant performance to our clients. Our performance is the result of the creative and collaborative process in which our ownership team engages; it is truly fun. I enjoy the fruits of our work in the recognition we receive from our clients: we routinely win client awards for superior levels of both compliance and collection performance.*

What makes Monarch a Next Generation Collection Agency? *The ownership team's career-long involvement in the ARM industry combined with specialized educational backgrounds. For example, I have both a BS and MS in Computer Information Sciences, and that has given me the ability to be a conceptual and analytical thinker. When I apply those skill sets to the business processes at Monarch I am able to deliver creative and innovative solutions.*



Diane Mazzacano, Chief Administrative Officer, Chief Technology Officer is responsible for all administrative operations and all technology infrastructure including Security. Diane has been in the industry since 1992. She received her B.S. in Information Systems from Holy Family University.

What do you enjoy most about your role at Monarch? *What I most enjoy is the opportunity to serve our clients. In the last 20 years I have been in the position to create and maintain the processes and procedures that fuel our administrative teams. It has been a privilege and a great challenge to adapt our business to a constantly changing environment and a rewarding career to see the success that comes with meeting and exceeding our client's expectations.*

What makes Monarch a Next Generation Collection Agency? *Our entire leadership team remains open to new ideas and flexible to change as we strive to remain one step ahead in our ever-changing and evolving industry. For my part, I apply my education and experience in both computer science and information security to manage Monarch's information systems and ensure the security of its data, a factor that is becoming increasingly central to our success.*

So where does your collection agency stand? Are you concerned that they rely too heavily on absentee leadership and owners that are not fully invested in the operations of the business?

To start a meaningful conversation, contact Anthony Mazzacano of Monarch Recovery Management, Inc. at 800-220-0605 x2166.