



August 3, 2020

Dear Fellow Members,

I hope this letter finds you well in these difficult and challenging times. I am writing to you today to let you know that we have re-activated our standing legislative committee. This committee's inactivity over the past few years has been because we have not had the challenges that we now potentially face. David Herer will chair this committee with the present members and we always have room for other members to join if you would like to volunteer.

As you may be aware, there are constant threats of additional legislation that could severely impact our industry if successful. Since the inception of the pandemic we have already dodged the bullet on proposed federal legislation that could have prohibited collections in general for a period of time.

Various other proposed bills have included restrictions on litigation, execution of judgments and blurred lines of FDCPA affecting small businesses and credit grantors on commercial transactions. Our executive director, Annette M. Waggoner and several members have been very active in a series of calls with other associations, industry groups and law firms that have similar concerns. To date we have spoken with the (ACA) American Collectors Association, (BN) Barron & Newburger, (CLLA) Commercial Law League of America, (CRF) Credit Research Foundation, (IACC) International Association of Commercial Collectors, (RMAi) Receivables Management Association International, (NACARA) North America Collection Agency Regulatory Association, (NCBA) National Creditors Bar Association and (WCB) Webster Chamberlain & Bean and several of our attorney affiliate members. It is our belief that as this pandemic continues, so will attempts to pass unfavorable legislation.

As the old adage goes, "there is strength in numbers" Some of these organizations are already pro-actively lobbying to thwart at least some of the most damaging portions of various proposed legislation. Commercial Collection Agencies of America must also prepare for what appears to be inevitable. In the near future we may find it necessary to assist in some of these lobbying efforts with both time and money.

I know that we have all been hit hard by this pandemic and have seen our staffs and income reduced. We are all operating as lean as possible, but it seems prudent that we began to build a fund for necessary lobbying efforts that will hopefully prevent severe and damaging industry legislation. I would ask that you send whatever amount you deem reasonable so that we will know our ability to commit financially to these efforts. We have some donations thus far that range from \$500.00 to \$2,500.00. If you are not able to do so currently, that is okay too.

Please stay safe and we will advise you as this unfolds.

Regards,  
Bruce

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August 13, 2020

Dear Valued Member:

Since our last letter to you of August 3, 2020 announcing the re-activation of the Legislative Committee, that Committee along with CCA of A's Board have been evaluating how best to respond to the legislative threat in the US Senate whereby the FDCPA would be expanded and used to curtail litigation and other essential collection methods in both consumer AND commercial cases.

Upon a recommendation of the Legislative Committee, your Board has now voted unanimously to approve a contribution of up to \$5000 in support of a targeted lobbying effort by Webster, Chamberlain & Bean, LLP (WCB), a long-time lobbying firm in Washington D.C and counsel to CLLA and other firms. This contribution has already been funded by a number of generous donations from our members, in response to the Association's letter. The first \$2500 of this allocation is being transmitted to WCB and additional amounts will be considered as we review the lobbyist's needs and progress over the next month or so.

We will keep you advised of the status of this potential Amendment and our efforts to defeat it. We also should say that this concerted effort and cooperation between the CCA of A, the IACC and the CLLA, along with other allies, is an historic example of the comity and far-sightedness among the members of the commercial collection industry. We are preparing ourselves to work together for as long as it takes to ensure that our respective businesses and practices remain unencumbered by bad legislation.

Thank you all for your support.

Sincerely,

Bruce Godwin  
President  
Williams Babbitt & Weisman, Inc.  
President, CCA of A

David I. Herer  
Chief Executive Officer  
ABC-Amega  
Chief Executive Officer, ABC-Amega