

STANDARDS BOARD CERTIFICATION

COMMERCIAL
COLLECTION
AGENCIES *of*
AMERICA

Annual Conference

October 7-10, 2026
Opal Grand Resort & Spa
Delray Beach, Florida

Return with us to Delray Beach for Commercial Collection Agencies of America's Annual Conference!

An organization that benefits its members and their clients and upholds professionalism in the credit and collection community.

Events Included in Your Registration Fee:

- Thursday Welcome Reception
- Thursday Welcome Dinner
- Thursday/Friday/Saturday Breakfasts
- Friday Triadic Luncheon
- Friday Triadic Tournament
- Friday Late-Night Beach Cocktails
- Saturday Morning Connections & Wellness
- Thursday – Saturday Education Sessions, including CLEs
- Refreshment Breaks throughout Conference
- Unlimited Networking Opportunities

Early Bird registration rate available until August 1, 2026

Attorneys!
10 hours of CLEs!

Be sure to list your state(s) at
registration in order to receive credit



Agencies!

Special rates for forwarding personnel!

Invite your forwarding personnel to join the conference and connect directly with the attorneys your firm partners with every day.

Dedicated meetings and curated networking events will strengthen relationships, enhance collaboration, and ultimately drive new business opportunities.

Conference Schedule	
Wednesday, October 7, 2026	
3:00 – 5:00 pm	Registration Open
5:30 – 8:30 pm	Connect. Celebrate. Elevate.
Thursday, October 8, 2026	
8:00 – 9:15 am	Deluxe Networking Breakfast
9:15 –9:30 am	Conference Opening Remarks by CCA of A President
9:30 – 10:30 am	Proposed Legislation
10:30 – 11:30 am	Impact of Passed Legislation
11:30 am – 1:00 pm	Lunch On Your Own
1:00 – 2:00 pm	Regulation
2:00 – 3:00 pm	“I Hate When That Happens”
3:00 – 3:15 pm	Networking Break
3:15 – 4:15 pm	Closing With Grace
5:30 – 6:30 pm	Future Leaders in Collections (FLIC) Happy Hour
6:30 – 9:30 pm	Welcome Reception and Dinner

Friday, October 9, 2026	
7:00 – 9:00 am	Independent Standards Board Meeting
8:00 – 9:00 am	Deluxe Networking Breakfast
9:00 – 10:00 am	What Is Trending in Credit? Credit Grantor Panel
10:00 – 11:00 am	Hidden Questions, Open Answers: Law List Publishers
11:00 – 11:45 am	General Membership Meeting
11:45 am – 1:00 pm	Triadic Luncheon
1:00 – 2:00 pm	CCA of A Goes Live!
2:00 – 2:15 pm	Networking Break
2:15 – 3:15 pm	Credit Reporting Under the Microscope
4:00 – 6:00 pm	Triadic Tournament
6:30 – 9:30 pm	Dinner on Your Own
9:30 – 11:30 pm	CCA of A Beach Party
Saturday, October 10, 2026	
7:30 – 9:00 am	Saturday Morning Connections & Wellness
9:00 – 10:00 am	Deluxe Breakfast
10:00 – 11:00 am	Stranger Things – Advanced Topics in Collection
11:00 am – 12:00 pm	Closing Forum – Best Kept Hidden Secret
12:00 pm	Conference Closes / Optional Activities
Sunday, October 11, 2026	
8:30 am – 4:30 pm	Optional Activity: Game Day!



Wednesday

Connect. Celebrate. Elevate.

Kick off the conference in style at Elevate, the Opal Grand's brand new rooftop venue. Gather with colleagues for a vibrant evening of networking, dinner, cocktails, and coastal views as the sun sets over South Florida. Enjoy the perfect blend of relaxation and connection as you meet, greet, and celebrate with fellow professionals.

Special tickets are limited — secure yours early!

\$150 per person



Thursday

Proposed Legislation - What Lies Ahead

Stay informed on the latest legislative developments affecting the industry. This session will provide an overview of key bills currently under consideration, discuss their potential impact on member organizations and highlight emerging policy trends to watch. Attendees will leave with a better understanding of the legislative landscape and what to expect in the months ahead.

Impact of Passed Legislation - What to Do Now and in the Future

Recent legislative changes are reshaping the regulatory and operational landscape. This session will examine newly enacted laws, their implications for member organizations and the practical steps needed to ensure compliance and prepare for implementation.

Regulation - A State-by-State Overview

NACARA (National Association of Collection Agency Regulatory Association) members (state regulators) address how new regulations are being handled in their state and the impacts. Joining the regulators is CCA of A's strategic partner on licensing, Ms. Terri Goins, to answer your latest and greatest questions.



"I Hate When That Happens" - Ethics in the Triadic System

A discussion of how to resolve ethical issues that arise within commercial collections and the Triadic System. In this interactive session, the moderator will introduce commercial collection common and uncommon scenarios that practitioners confront in placing and collecting claims. By applying the CC of A Operative Guides, Code of Ethics, and the Attorneys Code of Professional Conduct, the participants will all have an opportunity to offer advice, opinions and solutions.

Closing With Grace

Closing with Grace reinforces the notion that sometimes a good "closing" report can be an excellent marketing tool. Whether it is recommending an undesirable settlement or abandoning a claim, advising the client that the judgment is uncollectible, or updating a client on an adverse court ruling, this session provides suggestions on how to hit it out of the ballpark when you are striking out.

Friday

What Is Trending in Credit? Credit Grantor Panel

Stay ahead of the curve and understand where credit is going. This is a session you won't want to miss! Discover where leading companies are heading—and why—and gain valuable perspective on how these evolving trends are redefining the way accounts are placed with third parties. The discussion will also spotlight key findings, with an emphasis on AI's impact on

- Outsourcing credit
- Order-to-cash processes
- Staffing levels

General Membership Meeting

The Association's leadership will provide an update on organizational initiatives and current business matters. This session is an excellent opportunity to present new ideas and contribute to future planning. Nominations and voting for CCA of A Gives Back, the Association's charitable initiative, will also take place. Attendance is required for all agency members.

Speakers: CCA of A Board of Directors, Committee Chairs and CCA of A Members

Credit Reporting Under the Microscope

What Every Creditor, Collector, and Attorney Needs to Know

Credit reporting can have a lasting impact on consumers and businesses alike, yet many professionals are uncertain about what information is reported, when reporting obligations arise, and how disputes must be handled under the law. This session will take attendees through the credit reporting process from start to finish, examining both consumer and commercial reporting practices and the legal responsibilities that accompany them. Our panel will explore what information is automatically reported, the current treatment of judgments and bankruptcies and provide valuable insight to the procedures under the FCRA (Fair Credit Reporting Act). The discussion will also address required notices and correspondence, settlement reporting, tradeline deletion negotiations, and whether reported entries can ever be removed after submission. Whether you represent creditors, collection agencies, law firms, or compliance teams, this session will provide practical guidance and answers to some of the most frequently asked—and often misunderstood—questions in credit reporting today.

Hidden Questions, Open Answers: Law List Publishers

The newest version of Hidden Questions, Open Answers brings together CCA of A member law lists to provide a clear overview of their processes and best practices. Topics include how attorneys are vetted, how reporting requirements are managed, and how performance issues are addressed when attorneys do not report in a timely manner. Our affiliate law list members will also address when there is an issue with agencies sending multiple prompts to the lists. Is there a need for agencies to have a proposed Standards Operating Procedure? Do our brethren in the consumer world have reporting problems?

Finally, the session will examine ways to make reporting easier for all arms of the triad.

CCA of A Goes Live!

For the first time ever, CCA of A will broadcast this timely education session on AI COMPLIANCE as a LIVE WEBINAR led by Mike Gibb of AccountsRecovery.net. Many of us attend Mike's informative and entertaining webinars that bring together debt recovery superstars to share their views on all things debt recovery.

Here's your chance to shine when you participate in a live broadcast of our session! We're in good hands: Mike Gibb is the founder, editor, and publisher of AccountsRecovery.net, a leading niche news and information platform dedicated to the credit, debt collection, and accounts receivable management (ARM) industry.

Be sure to join us at 1pm sharp as we go live with this hot topic: AI COMPLIANCE.

Don't miss out on this fun and inclusive first-time experience!

Friday



Triadic Tournament

The unforgettable, interactive team-building experience CCA of A is known for! Join your colleagues for the Triadic Tournament – the best and most successful networking event in the collection industry which joins all arms of the Triad – *agencies, attorneys and law list publishers* – along with guests and speakers. All are welcome! Attend and see what's up for this year!

CCA of A Beach Party

It's the perfect way to wind down the evening—kick off your shoes and enjoy the SandBar, just steps from the Opal Grand on A1A. The music sets the tone as fellow attendees gather for late night cocktails, conversation, and effortless networking. This special oceanfront event is included in your conference registration and offers a relaxed, memorable finish to the night.

Saturday

Saturday Morning Connections & Wellness

Start your Saturday with an energizing experience designed to help you connect, recharge, and make the most of your conference weekend. Whether you prefer movement, relaxation, or focused conversation, there's a morning option tailored for you:

- Sandals or Sneakers Beach Walk — Enjoy a refreshing stroll along Delray Beach while meeting new colleagues and strengthening business relationships.
- Sunrise Yoga — Ease into the day with a guided oceanfront session that promotes clarity, balance, and calm.
- Early Morning Swim — Take a revitalizing dip before sessions begin and enjoy the quiet beauty of the coastline.
- Early Morning Water Aerobics—Get the body pumping with our professional coach—a unique way to network, have fun and exercise at the same time!
- Spa Appointments — Book a rejuvenating treatment to start the day relaxed and refreshed.
- Small Business Meet Ups — Gather for informal, focused conversations with peers to exchange ideas and build new partnerships.

All activities begin bright and early on Saturday morning. Meet in the Opal Grand lobby.

Complimentary – no cost

Closing Forum – Best Kept Hidden Secret

Wrap up a great conference with one of CCA of A's most valuable networking opportunities. This session offers the strongest agency to attorney ratio in the industry—typically six agencies for every attorney who stays for Saturday morning discussions. With all agencies together in one room, you'll experience a highly effective, roll up your sleeves roundtable designed for meaningful dialogue on key industry topics. Don't miss this powerful, end of conference session—often described as the best kept hidden secret!

Moderator: Alex Rosen, CCA of A President

Stranger Things–Advanced Topics in Collection

Don't be frightened by these words! UCC filings, Asset Purchase Sales, Assignment for the Benefit of Creditors, Successor Liability, Involuntary Bankruptcy and more. Discover advanced strategies and workarounds making an uncollectible account profitable.



Saturday

Fishing Outing

Take your networking to new depths and hit the high seas for sport and fun with fellow conference attendees! Enjoy a private fishing charter with colleagues on Saturday afternoon!

\$200 per person. Lunch & Transportation included.



Golf Outing

Another great networking event on a premier South Florida golf course! Enjoy an afternoon of lush greens and lunch with colleagues while playing a round of golf!

\$200 per person plus club rental. Transportation and box lunch included.

Sunday

Game Day!

A marquee matchup comes to town as the Miami Dolphins take on the Cincinnati Bengals—an NFL experience crafted exclusively for CCA of A attendees. Enjoy a truly VIP afternoon featuring transportation, an over the top tailgate that will exceed every expectation, and premium club level seating at Hard Rock Stadium. It's an unforgettable way to close out your stay. Book your return flight for early evening and we'll ensure seamless transportation to the airport.

Please meet in the lobby of the Opal Grand Resort & Spa to begin this exciting outing.



The Opal Grand Resort

Welcome back to paradise!

[Click here](#) or visit our Event page for the link to book your stay at the special conference rate



Commercial Collection Agencies of America Annual Conference 2026 Registration Form

First Name: _____ Last Name: _____
Title: _____ Name on Badge: _____
Company _____
Address: _____ City: _____ ST: _____ ZIP: _____
Phone: _____ Email: _____
☐ Bill to Card type: _____ Name on Card _____
Card # _____ Exp date: _____ Code _____
Billing address: _____ City: _____ ST: _____ ZIP: _____
Amount to be charged on card \$ _____ Signature: _____

Payment

Visit commercialcollectionagenciesofamerica.com and click on "Events" to register online.
OR complete the form above and mail with your check to:
Commercial Collection Agencies of America, PO Box 1695, Arlington Heights, IL 60006

State(s) in which you seek CLEs:

Cancellation Policy

Full refunds will be given if notification is submitted in writing prior to September 1, 2026. Cancellation notices received between September 2, 2026 and September 14, 2026 will receive a 50% refund. Cancellation notices received on or after September 15, 2026 will unfortunately not receive a refund.

Hotel

The conference will be held at the Opal Grand Resort. [Click here](#) or visit our Event page for the link to book your stay at the special conference rate.

Dietary Requirements:

Accessibility Requirements:

Conference Fees

Members	(until 8/1/26)	_____ @	895.00 =	_____
	(after 8/1/26)	_____ @	925.00 =	_____
Social guest, second firm member, forwarding personnel (accompanied by agency member)	(until 8/1/26)	_____ @	695.00 =	_____
	(after 8/1/26)	_____ @	750.00 =	_____
Guest Name: _____				
Additional firm members		_____ @	595.00 =	_____
Guest Name: _____				
Non-members:	(until 8/1/26)	_____ @	1,295.00 =	_____
	(after 8/1/26)	_____ @	1,395.00 =	_____
Optional Events:				
(Wed) Connect. Celebrate. Elevate.		_____ @	150.00 =	_____
(Sat) Beach Walk		_____ @	COMP =	0.00
(Sat) Swim		_____ @	COMP =	0.00
(Sat) Water Aerobics		_____ @	COMP =	0.00
(Sat) Golf Outing		_____ @	200.00 =	_____
	club rentals	_____ @	100.00 =	_____
(Sat) Fishing Outing		_____ @	200.00 =	_____
(Sun) Game Day!		_____ @	295.00 =	_____
Processing Fee (applies to check and credit card payments)				25.00
			Total	_____