



KAULKIN
GINSBERG

From Our Desk to Yours - Leadership Series for ARM Executives

Part II

May 20, 2014

Disclaimer

This information is not intended as legal or business advice and may not be used as such. Legal and business advice must be tailored to the specific circumstances of each case. Every effort has been made to assure this information is up-to-date as of the date of this presentation. It is not intended to be a full and exhaustive explanation of the law in any area, nor may you use the information to replace the advice of your own legal counsel.

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Meet the Speakers



Mike Ginsberg

President & CEO

Kaulkin Ginsberg



Rozanne Andersen

Chief Compliance Officer

Ontario Systems

Today We Will Cover

- Latest Developments on the Regulatory Front
- Market Segment Trends
- Merger and Acquisition Movements
- Additional Developments and Parting Shots

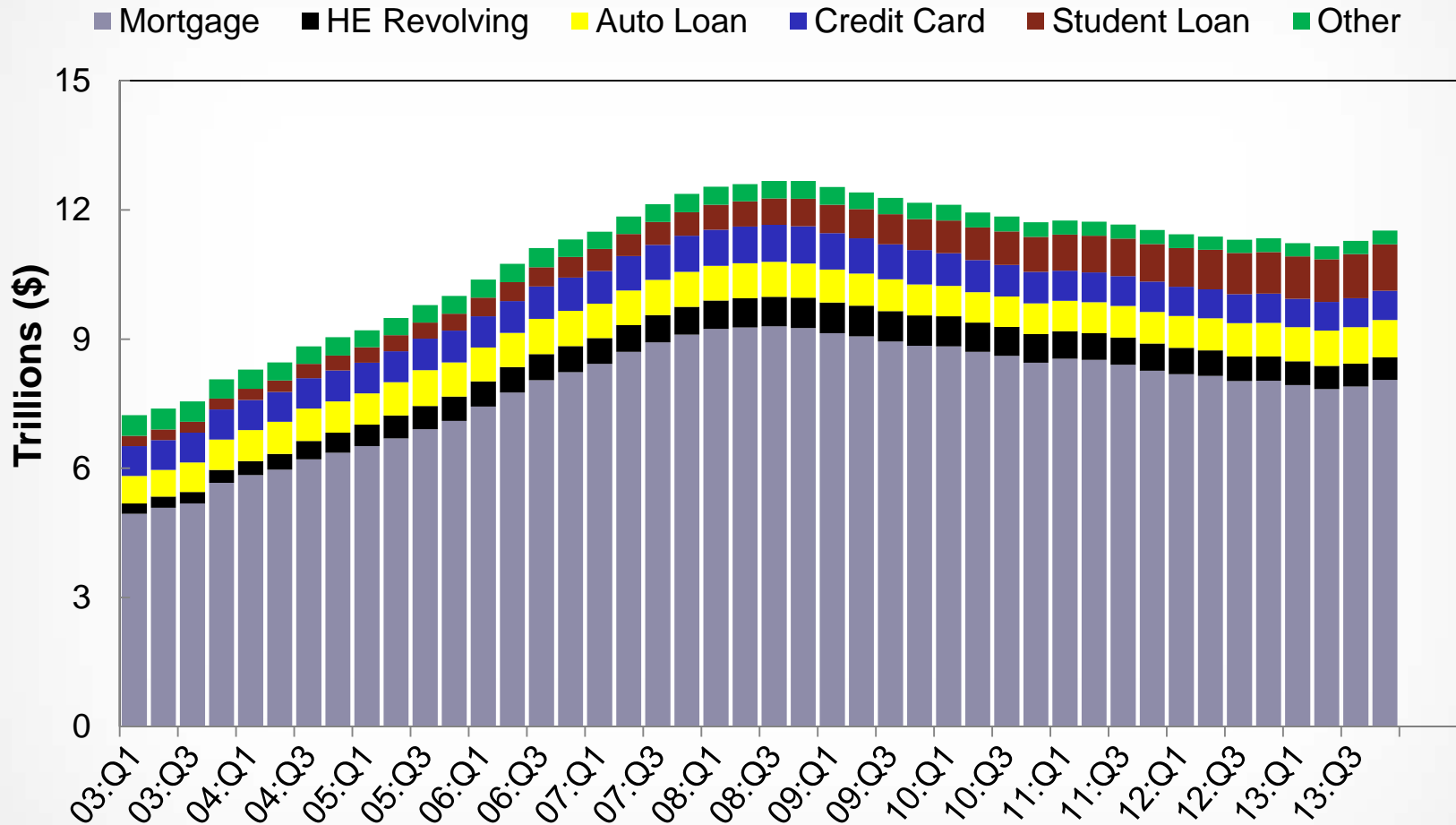
What's the Latest on the Regulatory Front?

- CFPB Rulemaking—Where are we now?
- You are a Vendor Too—Are You Prepared?
- Managing Disputes Under the FCRA



What is Trending within the Market Segments?

Student Loans Expand While Financial Institutions Contract



Source: FRBNY Consumer Credit Panel/Equifax

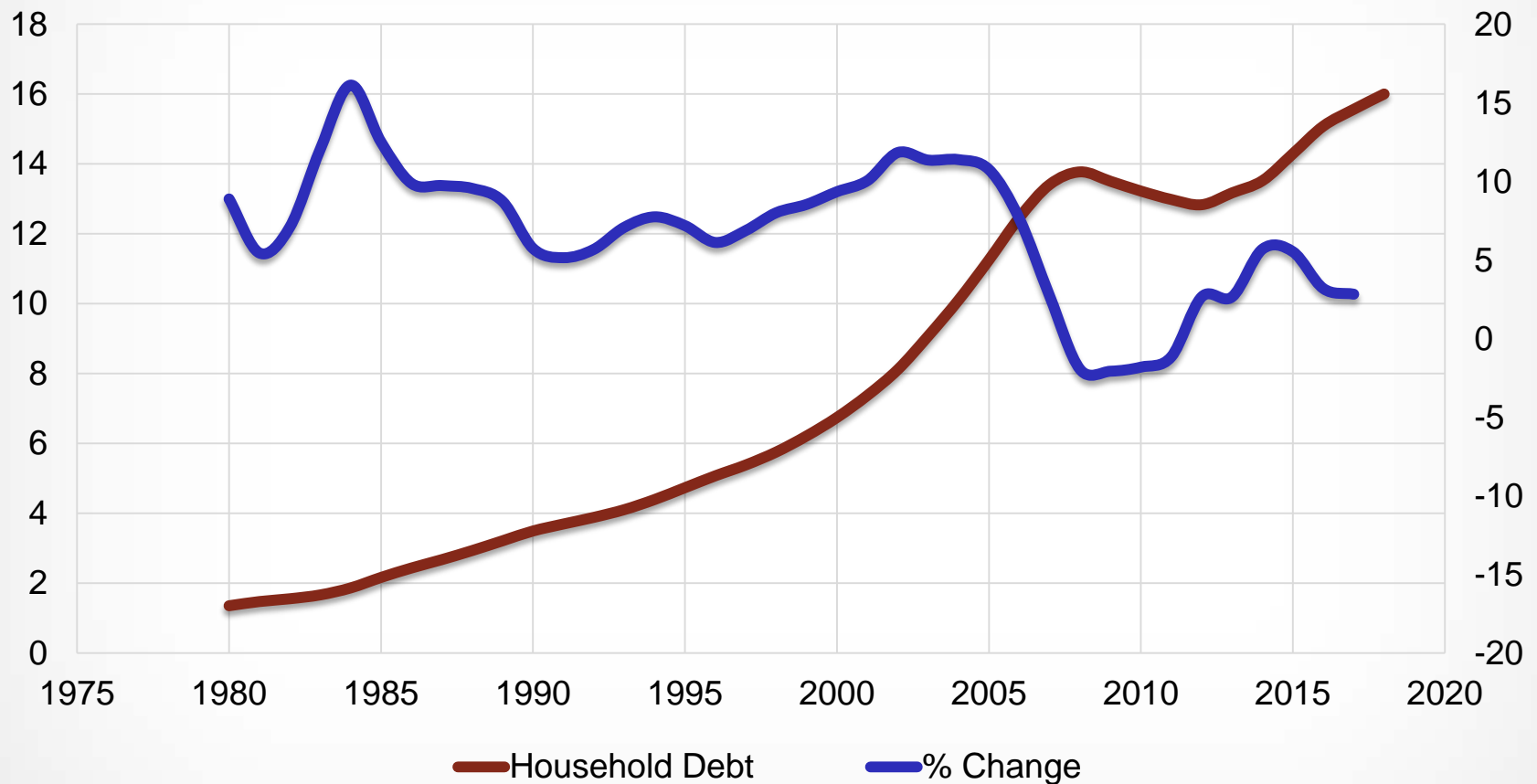
What is Trending within the Market Segments?

- Challenges and New Requirements for Healthcare Debt
- What's going on in Telecom and Cable Markets?



Consumer Deleveraging Will Positively Impact Recoveries

Aggregate Household Debt



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Merger and Acquisition Movements

- Collection agencies seek diversification from financial services
- Large debt buyers expand outside U.S.
- Collection law firms join forces to cut costs
- Vendors make some moves
- Big splash in healthcare sector highlights a developing trend

Additional Developments and Parting Shots

- Voice Drop Technology—
Looking Under the Hood
- Compliance Officers—Hottest
Position in The Market
- A True Barrier-To-Entry is
Emerging



Thank You!

For additional information or consultation please contact:

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Valuations

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CFPB Consulting [Pre and post closing]

CFPB Gap Assessment

Compliance Outsourcing

Complaint Management

Questions?



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