



July 27, 2009

Michael Ginsberg  
President and CEO  
Kaulkin Ginsberg  
401 North Washington St, Ste 450  
Rockville, MD 20850

Dear Michael:

On behalf of myself and all of the ACA International members who attended your general session in Las Vegas, I want to thank you for the great job you did of sharing your thoughts about the state of the collection industry and the excellent statistical information you presented about the industry and our economy. I heard many favorable comments about your presentation. Our attendees appreciated your openness in sharing information and your ability to answer questions following the session.

Thank you again for agreeing to be a speaker at ACA's 70th Annual Convention. You added greatly to the overall success of our convention this year. We look forward to working with you in the future.

Best regards,

Rozanne M. Andersen, CAE  
General Counsel  
Executive Vice President