February!
A month of happenings. Everything from groundhogs to winter weather to honoring the people in our lives. In this issue we celebrate the little successes that make a collection department great.

Enjoy the newsletter.
2020 seems to be shaping up as the year of how human connections work with AI, bots and a plethora of technology enhancements. Technology makes it easier, but people make the difference.

"Helping one member improve their FICO score may lead them to a new job which creates economic stability for their whole family."

Read more in this article from CreditUnions.com

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**STABLE Collection Success Series**

S = Success Story  T = Tactics  A = Adapting  B = Building  L = Learning  E = Energize

**Stable** is the word for 2020 articles.

**S = Success Stories**

"There are no traffic jams along the extra mile." – Roger Staubach

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**Educational Opportunities**

**2020 Collection Academy Scholarships**

CU Recovery and The Loan Service Center is offering a scholarship program for the CU Recovery Collection Academy, October 13-15, 2020. Scholarship recipient(s) will receive 1 free registration to the 2020 Academy plus up to 3 nights lodging at the host hotel.

**Learn More**

**Applicant Requirements**

- Applicant must be a credit union employee involved in the collection department.
- Applicant must attend the Academy in 2020.
- The scholarship may not be transferred to any other person.
- The credit union may be a recipient 1 time every 3 years.
- Application deadline is April 17, 2020 at 3PM central time.
February Collection Tip - Leaving Messages

In today's caller ID world, chances are you will be leaving messages on a high percentage of the collection calls that you make. Key areas to think about:

- Know how many messages will be left and over what time period before an acceleration decision will be made.
- Each call should have an increasing sense of urgency. Include the dates of previous messages.
- Have a prepared final message that clearly states that a decision is being made about their loan.

Winter Weeknight Dinners

Cozy up on a chilly winter night with a good, home-cooked meal. These recipes make that possible — even on busy weeknights. Get inspired.

Welcome New Credit Unions

Welcome to the CU Recovery & The Loan Service Center family!