Holiday Greetings!

One of the joys this holiday season is to express our sincerest appreciation for the trust you have placed in us. Thank you, we wish you all the best now and through the coming year.

Enjoy the newsletter.

Engage 2020:
The Future of Customer Care is Already Here
About 69 percent of consumers are willing to use technology to get instant answers, according to research by Ubisend. But, only to a point. As complexity of an issue increases, so does customer preference for more human interaction.

This article from TTEC

**G R O W T H** for Collection Success Series

G = Greater Tax Return Collections   R = Resources   O = **Outsourcing**
W = Welcoming Change   T = Training   H = **Helping Hands**

**G R O W T H** is the word for 2019 articles.

H = Helping Hands

"No one is useless in this world who lightens the burdens of another." - Charles Dickens

[Read the Article]

Wishing You a Sweet Holiday Season
From Your Client Service Team
Building the Foundation Training
CU Recovery has developed training programs that leverage our 28+ years of collection experience. Immediately improve the success of your collections through one-on-one training, group training sessions or online. Take a look.

- NEW! Bankruptcy Training
- Customized Collection Call Training
- On-Site Consultation
- Online Training Courses
- Collection Academy Educational Conference
December Collection Tip - Listening is Paramount

When a member is in debt and they have collectors calling them, the credit union overdue balance is not their only problem. Something else going on, and you can help. Key areas to think about:

- Maintain a calm demeanor if a member lashes out, this will help keep them calm as well.
- Listen closely to the member’s concerns and learn how they fell into debt.
- Negotiate the best repayment terms for the debtor and the creditor from what you learn.

Holiday Appetizers
Start your Holiday meal or party off with a bang. These appetizers will have your guests asking for more. [Get inspired.]

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