



March 11, 2021

Senate Majority Leader Chuck Schumer
United States Senate
Washington, D.C. 20510

Speaker of the House Nancy Pelosi
U.S. House of Representatives
Washington, D.C. 20510

Senate Minority Leader Mitch McConnell
United States Senate
Washington, D.C. 20510

House Minority Leader Kevin McCarthy
U.S. House of Representatives
Washington, D.C. 20510

Dear Senate Majority Leader Schumer, Speaker Pelosi, and Minority Leaders McConnell and McCarthy,

On behalf of ACA International, the Association of Credit and Collection Professionals (ACA), I am writing regarding misinformation that the debt collection industry is targeting stimulus checks through bank levies. ACA International is the leading trade association for credit and collection professionals representing approximately 2,500 members, including credit grantors, third-party collection agencies, asset buyers, attorneys and vendor affiliates in an industry that employs nearly 125,000 employees worldwide.

As businesses, community lenders, hospitals and other providers throughout the country continue to face unprecedented challenges as a result of COVID-19, the work of ACA members is more important than ever. As part of the process of attempting to recover outstanding payments, ACA members are an extension of every community's businesses. ACA members work with these businesses, large and small, to obtain payment for the goods and services already received by consumers. Seeking to garnish stimulus checks through bank levies, however, is not part of this work.

ACA members are working hard to contact consumers to set up flexible payment plans that bridge that gap while fitting the needs of everyone involved. Our members are uniquely trained to access emergency hardship programs and offer assistance during difficult times, such as what we are experiencing with COVID-19. They are not targeting stimulus payments and, in fact, would have no ability to know if a consumer has a payment deposited into their bank account. Banks and creditors can work with their customers to protect stimulus payments, and ACA supports their efforts to work with those directly impacted by COVID-19.

There are various groups that are struggling. Many of ACA members' clients, including small

medical practices, regional hospitals and contractors are struggling to make payroll and provide for their families. It is our mission to find a solution that does not create additional stress for consumers and helps keep small businesses afloat. These solutions do not include targeting consumers' stimulus checks.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark Neeb', with a stylized flourish at the end.

Mark Neeb
Chief Executive Officer