



# *American Financial Management*

LEADING THE  
TRANSPORTATION  
COLLECTION  
INDUSTRY

SINCE  
**1964**

[www.afm-usa.com](http://www.afm-usa.com)

ATTORNEY  
SERVICE  
AT COLLECTION  
AGENCY  
RATES

## American Financial Management

### AFM's Attorney Intervention Collection Program

We provide attorney service at collection agency rates. From the first day we receive an account for collection, an in-house AFM Attorney or experienced transportation collector contacts your debtor from an on-site law office to obtain immediate payment. Our lawyers do not litigate. Rather, our attorneys solely focus on collection and account resolution, on a contingency fee basis. If we do not collect the monies owed to you, then we do not earn a fee. Here is an overview of our program and why it generates a 25% higher net recovery rate than other providers:

- ▶ AFM Attorney directly handles your account from Day 1
- ▶ Debtor contacted from a law office
- ▶ Stronger leverage. More payments. Faster resolution.
- ▶ Enhanced professionalism
- ▶ Thorough investigative efforts
- ▶ NO Collection = NO Fees
- ▶ FREE Credit Reporting to Experian, TransUnion, Dun & Bradstreet, and Cortera
- ▶ 24/7 Online Reporting
- ▶ Comprehensive analysis when legal action must be considered
- ▶ Litigation Support through AFM's Attorney Network

### Non-Original Bill-To Pursuits

In almost every scenario, carriers must be paid for the services provided. We have recovered millions of dollars for carriers by collecting payment from non-original bill-to parties through common law trust principles and the uniform straight bill of lading terms.

Our innovative, localized Attorney Intervention Collection Program is the optimal way for you to pursue payment from non-original bill-to parties. By contacting non-original bill-to parties with experienced transportation attorneys rather than trained debt collectors, we recover more money due to the:

- ▶ Specialized nature of the collection
- ▶ Criticality of transportation law knowledge and ability to clearly explain laws to a non-original bill-to party, who might have to pay twice
- ▶ Implied expertise and authority of an attorney
- ▶ Subconscious feeling of possible legal action if freight bill is not resolved
- ▶ Bandwidth we have as a collection agency. One large claim against one party can turn into numerous small claims against many parties.

“American Financial Management has unquestionably been the most successful at collecting than any other collection agency that we have ever done business with. Just as important to us has been the strong relieving trust that has grown between AFM and ourselves. In addition, a great friendship and relationship has also transpired.”

Janet, Trucking Company

## The AFM Story

AFM is one of the world's leading international debt collection firms. We are a third-generation family business that has provided nationwide and international transportation debt collection solutions since 1964. We customize our services, in the way you desire, to most effectively expand on your own collection strategies. By doing so, your personnel can focus on your core business while we increase your net income by resolving your past-due receivables.

Our Core Values, our HEART, drive all our decisions and interactions. We are a client-focused organization. Our mission is to go above and beyond to provide a 'customer-thrill' or 'wow' experience. We handle each file with the utmost care, in a professional and comprehensive manner, while keeping your most important needs central throughout our collection pursuit.

Our innovative collection strategies, cutting-edge technology, exceptional staff, and our client-focused mindset propel us as the leader within the transportation collection industry.



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# American Financial Management

We are results driven. We are a client-focused organization. Let us create a 'wow' experience for you by collecting the *uncollectible*!

## Transportation Recovery Services:

- ▶ AFM's Attorney Intervention Collection Program
- ▶ Non-Original Bill-To Pursuits
- ▶ Litigation Experts
- ▶ Early-Out Programs
- ▶ Credit Granting Services
- ▶ Free Demand Letter Series Program
- ▶ Second Placement Audits

- ✓ Active Sponsor and Participant of NACM's Transportation Revenue Management Group, American Trucking Association, and Illinois Trucking Association
- ✓ Founder of the Perishable Product Legal Assistance Network with Blue Book Services
- ✓ Founding Member of the Commercial Collection Agencies of America
- ✓ SOC 2 Audited; PCI DSS Compliant; Licensed; Insured; Bonded
- ✓ Database of 1.5 Million Commercial Debtors

Have a question? Want to learn more about our services or resources?

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