



*This is to certify that*

**Hampton Associates Inc.**

*of*

**Pittsboro, IN**

*is a member of the International Association of Commercial Collectors, Inc., the largest commercial agency group in the world. Membership was granted during*

**2004**

*This agency abides by our Code of Ethics and meets our bonding requirements for the dates shown below.*

**September 1, 2008 – August 31, 2009**

  
EXECUTIVE DIRECTOR

## *Article XI—Code of Ethics*

The following code of ethics is hereby made a part of the bylaws of the International Association of Commercial Collectors, Inc. and shall be binding upon all members. The ethics committee shall use this code to determine the responsibilities of the members of this association.

1. The ethics committee shall be comprised of the board of directors, or such special committee as designated by the president of this association for such special instances as is necessary.

Any member of the International Association of Commercial Collectors, Inc., including any agency affiliated with said member, found guilty of violating this code in the judgment of the ethics committee, and upon review by the board of directors, may be expelled, suspended or reprimanded as decided.

Any member disciplined by the ethics committee shall have the right to appeal at the next meeting of the board. A majority vote of the directors present at such meeting shall be conclusive and final.

2. Each member of the International Association of Commercial Collectors, Inc. shall:
  - a. Maintain a high standard of business principles and conduct including, but not limited to, not offering any person or organization any inducement to place accounts with the member, other than normal business entertainment or nominal gifts.
  - b. Abide by the association's bylaws and rules and regulations.
  - c. Comply with all city, county, state and federal laws relating to the operation of a commercial collection business.
  - d. Ensure that all personnel are familiar with the laws, the rules and regulations and code of ethics under which the collection business is conducted, and they fully respond to and comply with them.
  - e. Maintain a sufficiently strong financial position to assure the agency's continued operation.
  - f. In relations with creditors, clients and forwarders, each member shall:
    1. Maintain a separate trust account into which monies collected shall be deposited and disbursed in accordance with the IACC Code of Ethics and local, state and federal laws.
    2. Provide sufficient and effective commercial collection service within the area they serve to the best of their ability.
    3. Clearly state terms and services to be rendered.
    4. Respond to creditors' requests promptly. When not possible, advise creditor immediately.
    5. Issue remittances and accounting within thirty (30) days after the close of a calendar month during which monies are collected for a creditor unless local, state or federal laws require a shorter time period.
  - g. In relations with debtors, each member shall:
    1. Show due consideration, including but not limited to the avoidance of harassment by telephone or personal calls.
    2. Avoid deceptive practices, statements and materials including, but not limited to, allowing an employee or outside party to call debtors to inform them that an audit, credit review or asset search is being performed and/or that the debtor's customers or suppliers will be contacted.
    3. Respond to disputes in a reasonable and prompt manner.
    4. If debtor states that he is represented by an attorney and identifies him or if the agency is contacted by the debtor's attorney, then the agency shall deal directly with the attorney. However, should the attorney fail to respond or cooperate, then the agency may continue to contact the debtor directly, advising the debtor of his attorney's lack of cooperation.
  - h. In relations with fellow IACC members, each member shall:
    1. Compete in a fair and honorable manner.
    2. As the receiving agent, avoid contact directly with the creditor on forwarded cases except where authorized by the forwarding agency or when contact is initiated by the creditor and in such case the forwarding agency shall be so advised.
    3. Answer all correspondence promptly.
  - i. In relations with attorneys, each member shall:
    1. Remit to the attorney all non-contingent suit fees and court costs received from the creditor.
    2. Respond promptly to all correspondence.
    3. Respect the attorney-client relationship.