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July 2016

President's Message

Greetings fellow WCA members. I am honored to serve as the WCA President for the coming year and encourage you to let me know how the WCA can be of service to you. You may call me at 425-263-1732 or email me at michael@omearalawoffice.com. To those of you who attended convention last month, thank you for your continued involvement and your unwavering financial support. We raised a little over \$18,000 dollars despite a less than competent auctioneer. (Tom Warrick was missed by all). To those that could not attend, I hope you will plan on attending next year in beautiful Hood River, Oregon. We will meet with the Oregon and Idaho units and you will not want to miss it.

Now, more than ever, we need to come together to protect our industry and our businesses and we can't all come together without you! Last year's legislative season saw a host of bills that would harm your business. We saw bills to eliminate interest on legal financial obligations, to raise civil filing fees, increasing garnishment exemptions, to disallow the serving of unfiled complaints, just to name a few. We fully expect most to be reintroduced and we need your help to defeat them!

WCA also has opportunities to pass legislation that could help your bottom line. The WCA introduced or supported legislation that would allow you to recoup the costs of recording and satisfying liens and recoup part of the costs of processing fees associated with running credit cards and debit cards. WCA also has a unique opportunity to ensure that the collection of Legal Financial Obligations remains a viable portfolio for the many members that partner with the courts by taking part in the LFO stakeholders meetings.

Please help us achieve these goals by doing your part. Please consider a donation to the WACPAC to ensure we have the resources to effectuate our goals. Please participate in our legislative lunches when a Senator or Representative from your district is scheduled and our new legislative chair, Jose Cummings asks for your attendance. It is easy and exciting to educate the legislators about our issues and concerns.

On behalf of the WCA Board of Directors, thank you for your continued involvement in the association. I look forward to serving during the next year and to hearing from you.

I am, very truly, yours,

Michael O'Meara
WCA President



Michael O'Meara

WCA President

ACA DELEGATES

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(253) 620-2202

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AWARDS

Kevin Underwood

David Grimm

AUDIT & BUDGET

Michael O'Meara

Kimberly Tibbs

CONVENTION 2017

David Grimm

EDUCATION / BULLETIN

Scott Wiswall

GRIEVANCE

Ray Henning

LEGISLATIVE

Kevin Underwood

Greg Luhn

David Grimm

MEMBERSHIP

Rich Christensen

NOMINATING

Ray Henning

PARLIMENTARIAN

David Quigley

UNIT CHAIRS

Eastside Patrice Fluno

Westside Kelsie Hamilton



2016 WCA Convention Highlights

The 2016 Annual WCA Convention was at the beautiful Tulalip Resort Casino. The venue was beautiful, the food was great, the service was impeccable and whether you played in the poker tournament, the golf tournament or just spent time with your fellow members, a ton of fun was had. We were even entertained by John Keister from Almost Live! President Ray Henning and Convention Chair Lori Martin did a great job.

We had educational and networking opportunities. Steve Bernhiem and Michael O' Meara presented an FDCPA - hot topics seminar and the ACA seminar on Writing Effective Policies and Procedures. We addressed recent developments in Washington State Collection Law, and heard from the Washington State Collection Agency Board and the Consumer Financial Protection Bureau. Also an excellent presentation was on maximizing the value of your agency and a presentation on shareholder, business formation and buy-sell agreements. Whether an agency owner, Compliance staff, or operations, there was something for everybody.

As usual, the best part of the convention was just talking with fellow agency-professionals and discussing the challenges our industry is facing. As you likely know, we fought back some onerous legislation this last session and fully expect to have to fight those bills and others again this year. The members that attended stepped up their game and generously opened their wallets to help support our political action fund at the annual WACPAC Bottle and Silent Auction and we raised over \$18,000. We also heard from Kevin Klumper, Kelsi Hamilton and Josie Cummings of Dynamic Collectors about their recent efforts to create a separate political action fund to help the industry keep a business friendly legislature. Dynamic Collectors generously donated \$5,000 to the WACPAC and an additional \$30,000 to the new "STRATPAC" and challenged his fellow members to do the same. Veteran collector, David Quigley, donated \$20,000 on behalf of Merchants Credit. Several agencies stepped up to the challenge and they are well on their way to hit their goal of \$150,000 to increase the political visibility and influence of the collection industry.

We hope you too will give our legislative efforts your financial support to ensure we have the resources to protect and strengthen our industry. Member-support is crucial and allows the Association to be part of the political-process. If you're not at the table, you will end up on the menu is a phrase you hear in Olympia often but the seat at the table is not free.

The WCA Board of Directors works hard to protect your interests and to ensure that we fight for positive legislation and against legislation that would harm your business and employees. Think about the money you spend every month on processing fees for using credit cards and debit cards and the difference to your bottom line if we can push through a convenience fee allowing you to mitigate the costs of those transactions. What is that worth to your business? Think about the impact to your business if the interest rates are lowered or if you are limited to three attempts per week to reach consumers instead of three communications per week to negotiate payment. These issues are real and important and we need your financial support to ensure our political efforts are effective.

The WCA Board of Directors is asking you now for assistance. Please send a donation to the WCA WACPAC:

Josie Cummings

Dynamic Collectors, Inc.,

790 S. Market Blvd

Chehalis, WA 98532

Please be assured that your donations will be used to great effect and will help us keep engaged in protecting your interests in Olympia!

If you would like more information, please contact Josie:

josiec@dynamiccollectors.com or at 360-748-0420.





LEGISLATIVE CONCERNS

A Unified Statewide Consolidation of traffic-based Financial Obligations: Our association does not support a unified payment plan mandated by the state concerning traffic citations. The WCA is one of the stakeholders in the LFO workgroup created by 6360 and we look forward to educating other stakeholders on this panel about the problems a unified system will create. There are already options available for people to be relicensed even while accounts are in collections. Our member-agencies help those with infractions get relicensed daily with affordable, easy payment plans. Another option, is the Occupational Restricted License, which is easy to obtain once proof of insurance is shown. Removing member-agencies from the process will have a negative impact on the state in terms of lost revenue and the overall economy. We also believe there are strong public safety issues that should be addressed.

Drastic Cuts to Interest on Legal Financial Obligations: The WCA opposes legislation like 1390, which would eliminate or lower interest on legal financial obligations. There are other methods available for those wishing to have their interest reduced or waived that require minimal self-accountability. Interest serves as an incentive to pay fines and citations. Cutting interest would cut funding for state and county budgets that help support education and other important county programs. We support offenders reintegrating into society, but simply cutting interest is not the proper way.

Convenience Fees: Currently the collection industry is one of the few types of businesses not allowed to pass on a convenience fee for debit/credit cards. More and more consumers choose to use their cards to pay their accounts and the processing costs for these transactions are significant. There are many free options available to consumers: cash, check, money order. Using a debit/credit card to pay is a choice. Under RCW 19.16.250 we are prohibited from assessing that fee. Gas prices are advertised all over our state with a cash price and a debit/credit price. The courts can assess a 7% charge if a person wishes to pay an infraction with a debit/credit card, but if that same infraction is turned over to one of our collection agencies, we may not charge any fee to recover the cost we incur for processing the payment on a card. Please note that the industry will make no profit in charging a convenience fee, but only recover a portion of the costs we incur for allowing this convenience for consumers to clear up their debts.

We look forward to working with you in the next session. Please contact our association if you have any questions, or would like to discuss our position on any past, present, or future legislative matters. Thank you for your service!

Kelsi Hamilton
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kelsih@dynamiccollectors.com

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(360) 481-6000
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WCA

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2016 WCA Fund-Raising Luncheon Dates w/Lawmakers

| Fundraising Lunch | | Candidate | WCA MEMBER ATTENDING |
|-------------------|----------|----------------------------|---|
| Thursday | May, 26 | Sen. Randi Becker (R-2) | Kelsi Hamilton & Michael O'Meara |
| Tuesday | May, 31 | Sen. Steve O'Ban (R-28) | Josie Cummings, Kelsi Hamilton, Michael O'Meara |
| Thursday | June, 2 | Sen. Mark Schoesler (R-9) | Josie Cummings & Michael O'Meara |
| Tuesday | June, 7 | Sen. Curtis King (R-14) | Denice Smith & Rich Christensen |
| Thursday | June, 9 | Rep. Steve Kirby (D-29) | Dave Fagan & Josie Cummings |
| Tuesday | June, 14 | Rep. Larry Springer (D-45) | Dave Quigley & Carol Taylor |



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2016 WCA Fund-Raising Luncheon Dates w/Lawmakers

| | | | |
|-----------|---------------|--|----------------------------|
| Thursday | June, 16 | Rep. Lynda Wilson (R-17) | |
| | | | Kimberly Tibbs |
| Tuesday | June, 21 | Sen. Steve Hobbs - LT | Ray Henning |
| Wednesday | June, 22 | Rep Judy Clibborn (D-41) | Josie Cummings |
| Tuesday | June, 28 | Rep. Pat Sullivan (D-47) | Ray Henning |
| Wednesday | June, 29 | Rep. Andrew Barkis (R-2) | Josie Cummings |
| Thursday | June, 30 | Sen. Mike Padden (R-4) SPOKANE Event | Kelsi Hamilton & Mark Case |
| Thursday | July, 14 | Sen. John Braun (R-20) | |
| Friday | July, 15 | Sen. Mark Mullet (D-5) | |
| Thursday | July, 21 | Rep. Dan Kristiansen (R-39) | Ray Henning |
| Tuesday | July, 26 | Rep. Mark Harmsworth (R-44) | Ray Henning |
| Thursday | July, 28 | Sen. Ann Rivers (R-18) | |
| Wednesday | August, 3 | Rep. Teri Hickel (R-30) | |
| Tuesday | August, 9 | Rep. Jay Rodne (R-5) | |
| Thursday | August, 11 | Rep. Roger Goodman (D-45) | |
| Tuesday | August, 16 | Rep. Cindy Ryu (D-32) | |
| Thursday | August, 18 | Rep. Linda Kochmar (R-30) | |
| Tuesday | August, 23 | Rep. J. T. Wilcox (R-2) | |
| Thursday | August, 25 | Rep. Hans Zeiger (R-25) | |
| Tuesday | August, 30 | Sen. Steve Litzow (R-41) | |
| Thursday | September, 1 | TBD | |
| Tuesday | September, 6 | TBD | |
| Thursday | September, 8 | TBD | |
| Thursday | September, 15 | TBD | |
| Tuesday | September, 27 | TBD | |
| Tuesday | October, 4 | TBD | |



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2016 WCA Fund-Raising Luncheon Dates w/Lawmakers

| | | | |
|-----------------------|-------------|-----------------------|--|
| Thursday | October, 6 | TBD | |
| Tuesday | October, 11 | TBD | |
| Thursday | October, 13 | TBD | |
| Tuesday | October, 18 | TBD | |
| Scheduling a new date | | Rep. Ed Orcutt (R-20) | |



Hello WCA Members,

February 3, 2016 was Olympia Day for the WCA. My boss, Kevin Klumper, decided to send a few of us from our office, Dynamic Collectors, Inc. to participate. We scheduled our appointments with our representatives ahead of time and headed up to the Capitol planning to discuss with them 5222, the transaction fee bill. We arrived in Olympia and started talking with some of our fellow WCA members. A few of them started telling us about some of the other bills moving through the legislature. HB1390 "Waiving interest for LFO's" and HB2659/SB6360 "Creating a unified payment plan for traffic citations." We took down the information and started looking into those the next day. We were shocked! We sprang into action immediately and haven't backed down since.

We developed a closer relationship with WCA members and our lobbyists to do whatever we could to help fight the two bills and whatever we could to try and get 5222 passed. It was a tough session! We realized just how important it is to be involved. Not everyone can have a presence in Olympia due to location and or schedules, but all of us can help educate. Education is important for elected officials (not just Representatives or Senators- your County Clerks, Judges, Commissioners, Prosecutors all may play an important role), employees, and clients. These bills being passed will have a direct impact on many of the businesses in our association that collect on court accounts. It could also be the start of a slippery slope for other types of debt we collect. There would no doubt, be a drastic impact on funding the courts receive. Our collections provide a majority of the funding for many courts. We learned during this past session that much testimony given in committee hearings is not accurate. Some of the individuals supporting these bills tell outright lies. The legislature moves so quickly and deals with such a variety of topics that individual legislators often do not have time to research facts for all of the bills they are voting on. We learned that relationships and education are vital.

We are going to be working very hard during this next session to get a transaction fee bill passed. With the majority of people using credit or debit cards in a world of technology, it is costly to our businesses to not be able to recover any of the costs associated with processing payments for the convenience of a consumer. All across the state and nation other industries and entities are able to pass on credit card fees. We will make it clear we are not looking to make a profit off of this transaction fee and that a free method of payment will always be available. We will educate legislators that the Washington Collection Agency Act that prevents us from charging this fee, was not intended to stretch into payment processing and requiring us to incur substantial fees. These fees prevent the creation of more jobs in our companies or providing more for our current employees.

Our lobbyists, Mark Gjuarasic and Chester Baldwin, do a great job! However, they can only do so much. Many times, it is critical to have people like you or me, constituents to also be present with a relationship with a key legislator to support Mark and Chester. During session, we get very limited facetime. When they send out emails asking us to contact our lawmakers- it is imperative that we are all joining forces and making those phone calls or sending those emails and sometimes they are time sensitive if a vote is coming up. If you can encourage your employees to assist in these efforts that's helpful too.

I am excited to be legislative chair during this next session. I have really enjoyed being part of testimony, educating, and creating relationships. The above are bills that we know we will continue to be fighting either for or against. Maybe there is something facing your agency or an idea or strategy you may have that can help us. I welcome all ideas and input. We have to work together for the common good of our industry. Please feel free to get in touch with me.

My email is kelsih@dynamiccollectors.com



Getting Involved!!!

This year WCA Board members want to get you involved! Support from our membership is crucial in the education of our legislators on issues that affect our industry. The issues we face, we need to face together as a team!

We would like to establish meetings in our member's offices, to educate and get your staff involved, learning about legislative issues that affect their jobs and the projects that your board, Delegates and Lobbyists work on daily!

Education and participation are important when we are called upon for meetings in Olympia, or meetings with your local representatives.

We want to educate you on the new formed STRAT-PAC and how this will benefit our membership on our united legislative goals.

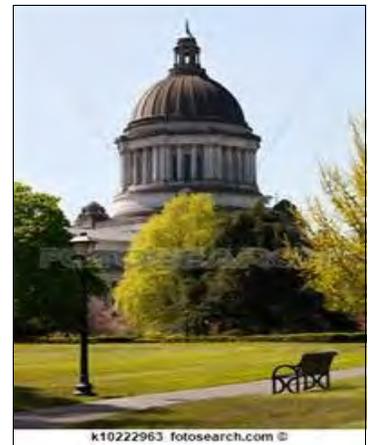
A board member will be contacting you for a meeting. We encourage all of our members to take this opportunity and get your staff involved in our industry issues.

Sincerely,

WCA Board

2016 Convention Results!

- WAC-PAC Auction \$19,074.96 for Washington; \$831.66 for Idaho
- 13 Vendor Companies with 18 representatives
- 7 Idaho agencies attended
- 34 Washington with 58 attendees
- Figures above do not include guests only attendees



Thank you to Convention Chair, Lori Martin!



PO Box 65335
University Place, WA 98464

A NOTE FROM THE CAPTAIN:



I hope you'll join our crew Tuesday evening, July 26! Underlying the FUN is a serious purpose: to keep afloat our vital Senate majority, that we may continue working to reform State government at every level and better serve YOU. No campaign in our deep blue state is smooth sailing---I am thankful for your support!

Warmly,
Steve
Steve

BOARDING PASS

ALL ABOARD!

for

Capt. Steve's Caribbean Cruise Themed Auction Fundraiser

JULY 2016

26

Don't Miss the Event of the Summer!

| | | |
|---|------------------------------|--|
| DATE | TIME | |
| JULY 26, 2016 | 6:00 PM | |
| LOCATION | COST | |
| FOSS WATERWAY SEAPORT BUILDING 705 DOCK STREET, TACOMA | \$75 PER PERSON | |
| ATTIRE | ARRIVE BY CAR OR BOAT | |
| CASUAL/RESORT | FREE PARKING AND DOCKING! | |

Join the crew of the SS O'Ban for a mid-summer evening's dockside frolic with live Caribbean music, cruise-worthy buffet, and live auction items to please every passenger!



PLEASE RSVP BY JULY 17 TO ashana@steveoban.com

RESERVE NOW! SEND CHECK TO FRIENDS OF STEVE O'BAN
PO BOX 65335
UNIVERSITY PLACE, WA 98464



2016 WCA Convention



Kevin Underwood and Ray Henning



Mark Gjurasic WCA Lobbyist



Welcome your new Board of Directors.

WCA Board of Directors with special guest John Keister from Almost Live!



2016 WCA Convention



Day 2



Room for more attendees!



Incoming President Michael O' Meara



Past President Ray Henning



WCA

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Ray Henning presents Lori Martin with the Distinguished Service Award, which recognizes an individual in the association for outstanding contributions in the current year.



Ray Henning presents Kevin Underwood from AllianceOne Receivables Management, the "Lifetime Achievement Award for Awards" for his perennial presentation of humorous awards at convention.



Greg Luhn from Fairway Collections, LLC received the Continuous Service Award which recognizes an individual for continuous contributions to the Association through leadership and/or efforts expended in each of at least the past 8 years.



Kevin Underwood presents Kelsie Hamilton from Dynamic Collectors, the "Rookie of the Year, Legislative Division" award for her superlative efforts in Olympia in her first year on the Legislative Committee.



2016 WCA Convention Awards Report:

Lori Martin (Dynamic Strategies) received the “Distinguished Service Award” for her outstanding contributions to the association.

Greg Luhn (Fairway Collections) received the “Continuous Service Award” for his continued contributions.

Kelsi Hamilton (Dynamic Collectors) received the “Rookie of the Year, Legislative Division” award for her superlative efforts in Olympia in her first year on the Legislative Committee.

Alisa Grimm (Grimm Collections) received the “I’m Calling the Shots Award” for serving her delicious and famous Jell-O Shots in the convention hospitality room every year.

Todd Chapman (Chapman Financial) received the “Absentee Owner Award” for moving his shop from Spokane to Idaho after finally buying it from his dad after many years of effort.

Ray Henning (Dynamic Strategies), our outgoing president, received the “Cover Boy Redux Award” for pasting his smiling face on the cover of the WCA Directory with the banner “The Year of Ray Henning,” in a joke played on his Board of Directors at the start of last year’s convention.

Kevin Underwood (AllianceOne Receivables Management) received the “Lifetime Achievement Award for Awards” for his perennial presentation of humorous awards at convention.

