



A Leader in Receivables Management



RESULTS DRIVEN. CUSTOMER FOCUSED.

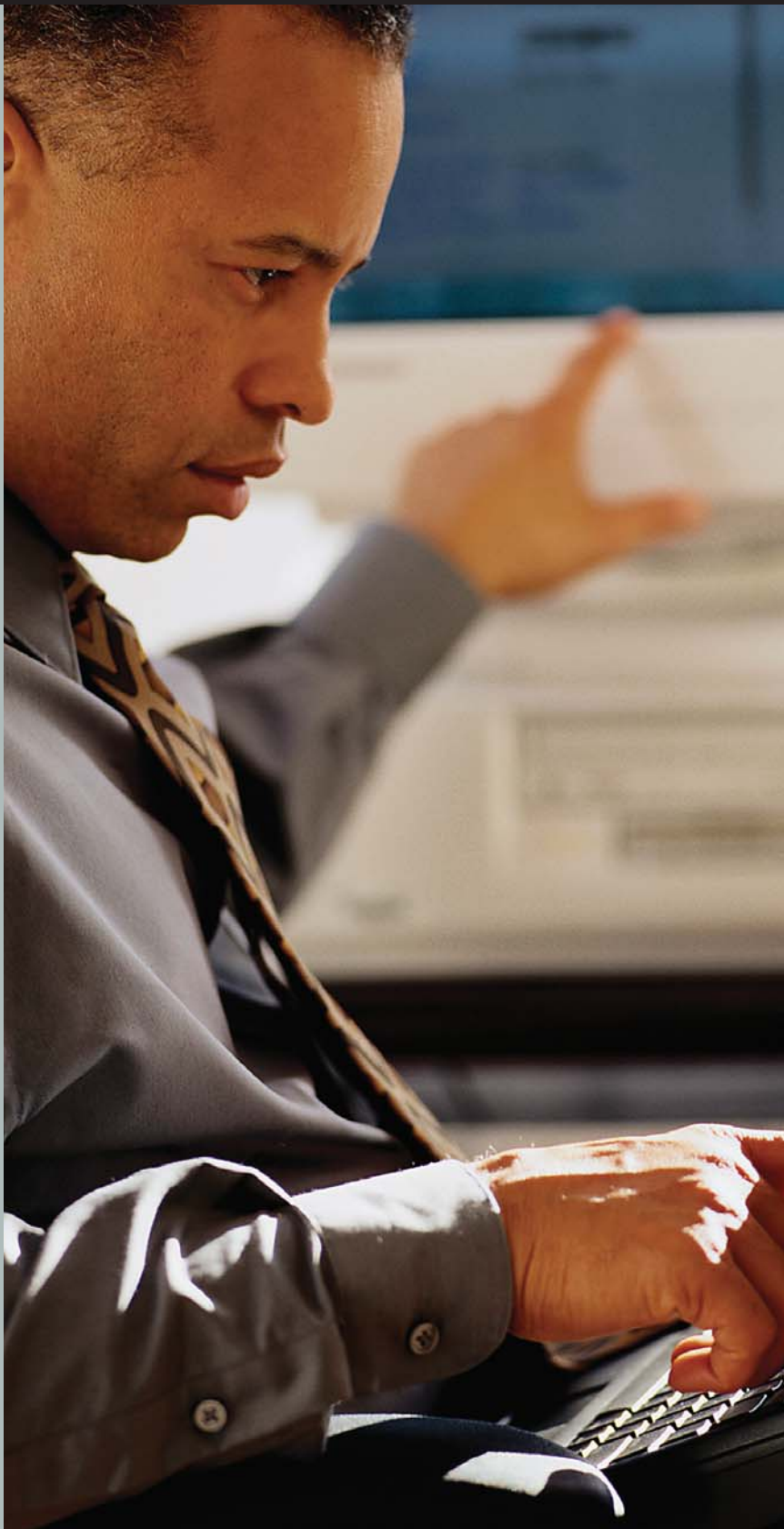
WEST ASSET MANAGEMENT



West Asset Management helps many of today's premier businesses

and institutions maximize their return on receivables at every stage of the recovery cycle. As one of the nation's leading receivables management companies, West Asset Management offers a full suite of solutions that are designed to improve operational efficiencies and customer retention, reduce expenses and dramatically recover more receivables within a wide variety of industries.

Whether you need help with your active receivables or assistance with late stage delinquencies, West Asset Management's highly experienced team will work closely with your company to tailor a customized program that will quickly increase your recoveries, reduce the number of accounts being charged-off and protect your financial performance. As a subsidiary of West Corporation (NASDAQ: WSTC), West Asset Management has the financial strength, technology and infrastructure necessary to meet the growing needs of our clients.



From early-stage collections to legal services and portfolio purchasing, we offer a full suite of receivables management services designed to maximize your recoveries and improve customer relationships.



At West Asset Management, we hire recovery specialists with strong aptitudes for collections and provide extensive training to sharpen their debt recovery skills and techniques. With our ongoing training programs, you can rest assured your programs are consistently managed by highly qualified teams of professionals that are focused on delivering excellent recovery results.

Many of today's leading companies trust West Asset Management with their receivables management because our customized solutions, superior infrastructure and experienced personnel deliver the highest level of results.

Few companies can match West Asset Management's robust portfolio of collections services. From early-stage and pre-collections all the way through the implementation of legal remedies, our solutions help companies reclaim their cash flow and improve their bottom line, while at the same time maintaining and enhancing their customer relationships.

For years, West Asset Management has implemented successful collections programs for companies that represent a wide range of industries, including automotive, retail, financial, higher education, manufacturing, healthcare, government, transportation, commercial, utilities and telecommunications. Our recovery specialists receive specific training about your company and understand the intricacies of your industry in order to deliver the optimum results at every stage of the collections process.

Our portfolio of solutions includes:

First Party Recoveries

At West Asset Management, our first party recovery solutions are designed to work with your delinquent customers in a courteous manner to help reduce the number of accounts that reach bad debt status. Our solutions are customized to incorporate your policies, meet your individual needs, improve your cash flow and reduce the operating costs associated with first party collections to assure that both agent quality and cost efficiency are achieved. Our recovery agent programs include domestic, near shore, offshore and home agent solutions. In addition, we can leverage our technology to offer unattended and Interactive Voice Response Outdial message programs.

At West Asset Management, we specialize in providing first party collections within these markets:

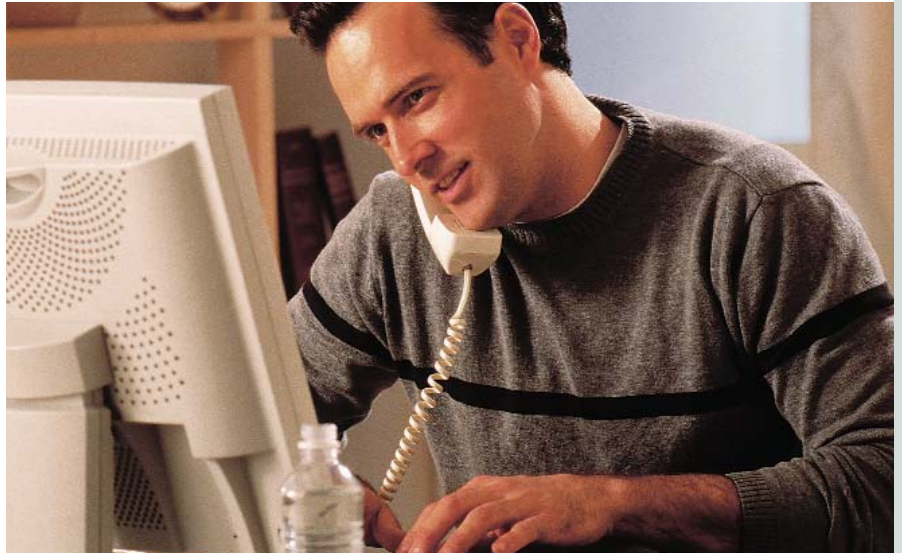
- Consumer
- Commercial

Third-Party Collections

Our third-party prevention and collection programs solicit immediate payment from delinquent consumers and businesses. These programs are designed to deliver dramatic results, ultimately increasing the net dollars you recover and thereby reducing your net bad debt expense. We incorporate letters and calling campaigns, skiptracing, credit bureau reporting, and automated follow-up to collect all portfolios, including primary, secondary and tertiary placements.

We provide third party collections in the following markets:

- Consumer
- Commercial
- Healthcare
- Government & Education



Pre-Legal and Legal Services

Managing the legal recourse of receivables is vitally important, but can often be difficult. With West Asset Management, companies gain access to our national network of collection attorneys and benefit from having a single point of contact to coordinate legal activities in jurisdictions across the country. We offer comprehensive and specialized legal recovery programs, including pre-litigation collections, attorney collections and legal filings to bring resolution to past due accounts in a timely manner.

We provide legal services to these markets:

- Consumer
- Commercial
- Government & Education

Portfolio Purchasing

West Asset Management can help companies meet their cash flow objectives through the purchase of account receivables inventories. We pride ourselves on developing cutting-edge, custom purchase solutions to meet the specific needs of our clients. These include the acquisition of large or small one-time portfolios and the development of monthly or quarterly forward flow purchase arrangements.

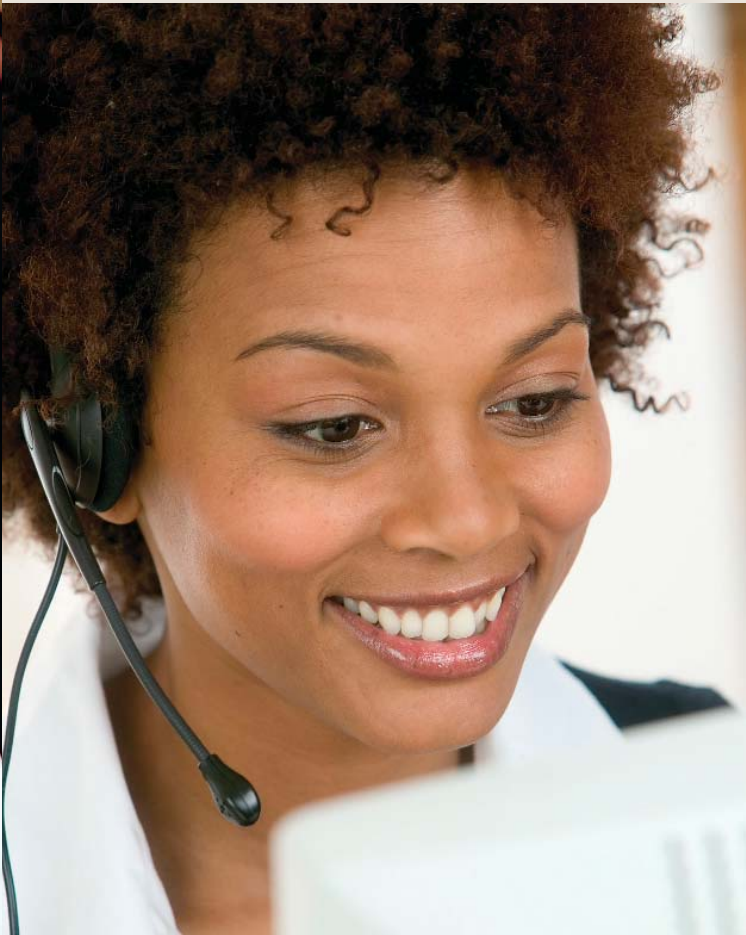
Each portfolio purchase is supported by the highest level of service, and each transaction is executed in a timely and seamless manner. Our combination of financial strength and experience in creating innovative portfolio purchase solutions gives us the ability to quickly help companies maximize their cash flow throughout the accounts receivable life cycle.

We purchase debt portfolios in the following markets:

- Consumer
- Commercial
- Healthcare



At West Asset Management, our years of experience across key markets enables us to reduce your delinquencies and costs, increase cash flow and improve customer care.



By combining the support of our dedicated teams of professionals with our proven processes, West Asset Management is able to deliver industry-leading solutions that will greatly enhance your program and reduce customer delinquency.

At West Asset Management, we work closely with you to understand your company's goals and business needs in order to craft customized solutions that help maximize your recoveries and retain your at-risk customers. Our collective experience helps us proactively manage and respond to the different regulations and requirements that are unique to each market.

Whether you need management of your active receivables, help with late-stage delinquencies – or are looking for a buyer for your debt portfolio, West Asset Management has the customized solutions and expertise to meet a variety of market needs.

At West Asset Management, our market solutions include:

Consumer

West Asset Management's Consumer Group partners with today's leading financial, retail, telecommunication, utilities and automobile credit grantors, to provide an innovative and proactive approach to debt collection. Our team identifies consumers whose ability to pay has improved and tailors strategies to reduce our clients' write-offs and operating costs, and accelerate cash flow through faster, more efficient recoveries.

We specialize in providing a variety of solutions to the consumer market:

- First Party & Early-Stage Recoveries
- Third Party Collections – Primary, Secondary and Tertiary
- Pre-Legal & Legal Escalation Services
- Portfolio Purchasing
- Near Shore Hispanic Bilingual Center

Commercial

West Asset Management's Commercial Group is dedicated specifically to collections in the business-to-business marketplace and offers a level of flexibility and responsiveness that is unmatched in the industry. Our solutions are customized for each client, taking into account that higher balances and more complex entities require more sophisticated receivables management strategies. West Asset Management's extensive commercial processes and experienced personnel deliver the superior results that are necessary to succeed in today's business environment.

Our commercial solutions include:

- First Party & Early Stage Recoveries
- Third Party Collections
- Pre-Legal & Legal Escalation Services
- Portfolio Purchasing

Healthcare

At West Asset Management, we specialize in healthcare receivables management. To maintain your positive patient relationships, our recovery specialists receive ongoing training to fully comply with HIPAA and other industry regulations, and



to ensure a softer, highly effective approach in your debt recovery efforts. Our technology, highly qualified staff and ongoing quality assurance efforts are focused on providing quick and smooth complaint resolution, and greater levels of customer service to your patients.

In the healthcare market, we focus on providing these solutions:

- Day One Self-Pay Programs
- Purchase of Self-Pay Receivables
- Third Party Collections – Primary and Secondary

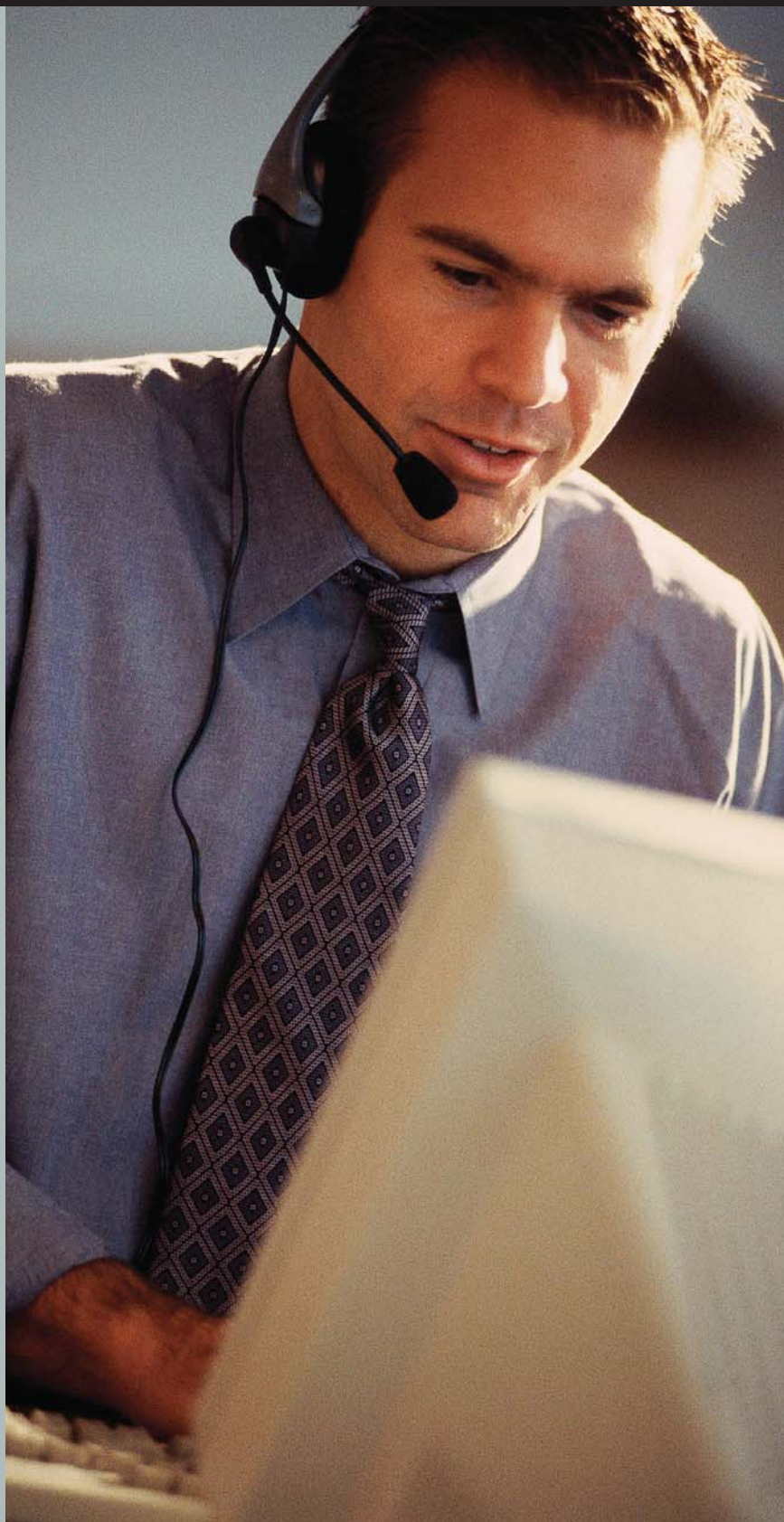
Government & Education

For over a decade, West Asset Management's Government Group has provided a comprehensive program of effective collection services for the recovery of government and higher education debt. We provide the industry-leading expertise, specialized staff and systems capability needed to maximize debt recoveries for hundreds of governmental and educational entities across the country.

In addition to our highly effective debt recovery programs, West Asset Management's Government Group also specializes in assisting educational organizations in student loan default prevention. Our experienced and fully trained teams of professionals develop and implement successful default prevention strategies for many of the nation's colleges, universities and guaranty agencies. At West Asset Management, we develop long-term client relationships and provide the highest level of service in managing both debt recovery and default recovery programs.

The Government Group offers the following array of services:

- Higher Education Debt Recovery Services
- Local, State & Federal Debt Recovery Services
- Default Prevention Programs
- Alternative Loan Recovery Services



We take a unique, innovative approach to your collections. Our cutting-edge technology, scalability and financial strength give us the power to achieve greater results and provide companies with a full suite of customized receivables management solutions.



With years of industry experience and ongoing skills development programs, West Asset Management brings you highly qualified and trained agents with a proven track record of delivering excellent recovery results and greater levels of service.

At West Asset Management, we've taken receivables management a step further than most other companies. We combine our years of experience and advanced technology with scalability and some of the brightest minds in the industry to provide you with receivables management programs that can meet all of your collections needs. From bill reminder calls and early-stage recoveries to the more complex commercial collections and portfolio purchasing, West Asset Management provides comprehensive recovery solutions that ensure maximum return on your receivables.

Our team of professionals works closely with you to understand your business processes and objectives to become an extension of your company throughout every step of the recovery cycle. We meet with you to learn about various aspects of your business from credit application through the charge-off process. With a thorough understanding of your operation, we can deliver recovery solutions that are customized to fit your needs and offer strategic planning that improves your internal processes, delinquency management and overall recoveries.

Here are just a few of the advantages that West Asset Management offers you:

Experience

West Asset Management's highly experienced management team has over 20 years of proven performance in developing and executing innovative recovery solutions. Our expertise and combined years of industry experience have helped many of our nation's most prestigious companies dramatically improve their recoveries through every stage of the collections process.

Superior Results

Our solutions are designed to boost your recoveries while maintaining a high level of service for both you and your customers. Through our expertise and innovative approach, we are able to provide companies with powerful collections programs that work together to quickly decrease days outstanding, improve rates of return on account receivables and, ultimately, increase your netback.

Stability

West Asset Management is one of the nation's leading receivables management companies. As a division of West Corporation, we have the full support of a premier customer contact solutions company and are able to provide the financial, technological and human resources strength needed to meet the objectives of today's growing businesses in a variety of industries.

Scalability

At West Asset Management, we have dedicated collections centers strategically located across North America, Jamaica and Mexico, which enable us to provide the most timely, efficient service in all time zones and give us the ability to quickly ramp up to meet the growing needs of our clients.



Proven Training

Our recovery specialists receive extensive training to ensure maximum efficiency and minimum turnover. All applicants are pre-screened for strong aptitudes in collections and are given ongoing training sessions to enhance their skills. At West Asset Management, we support every program with a fully trained staff that has the expertise necessary to maximize your return on receivables.

Technology

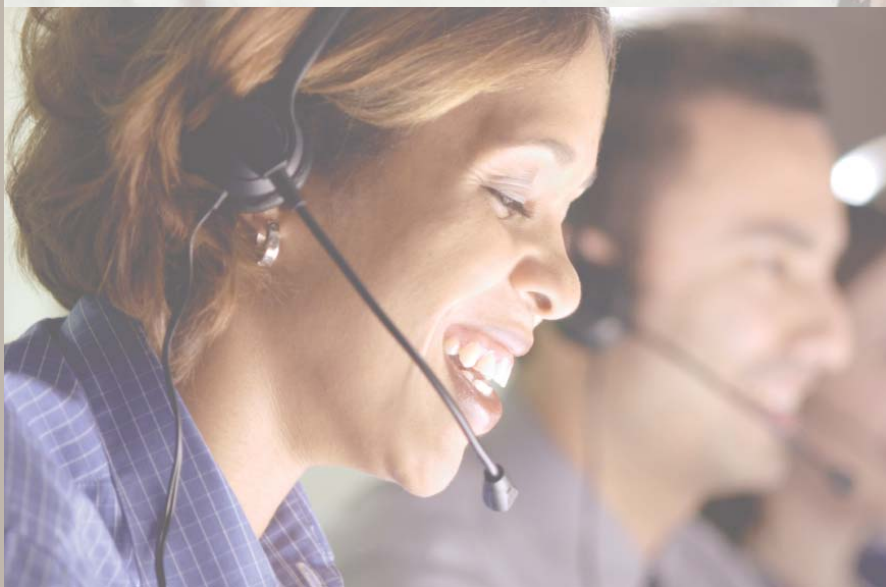
At West Asset Management, we continue to invest extensively in research and development to ensure that your program benefits from the latest technology. Our technological advantages make it possible for us to find, contact, manage and resolve past due accounts more effectively. Our Interactive Voice Response Outdial system can contact a large number of delinquent customers regarding their past due bills in a short period of time, which significantly decreases recovery times and reduces collection costs. West's proprietary skiptracing waterfall system allows us to locate hard-to-find debtors in an efficient manner. Finally, our collection workflow tools allow us to develop custom tactics to manage and track account interactions, and deliver timely resolutions. With West, you are supported by technology that is designed to achieve high performance and increase your receivables return.

Quality

West Asset Management leverages quality monitoring systems, including the Witness eQuality® system, to help ensure the highest call handling quality. In addition, eQuality also makes it possible for you to monitor, in real-time, each recovery specialist's voice and data movement throughout the customer call experience. With our quality assurance process we can continually improve recovery specialist quality, effectiveness, and maximize the operational efficiency of our recovery centers.



At West Asset Management, we have a proven track record of partnering with companies to meet their individual needs and business objectives. With our complete suite of receivables management services and decades of experience, you'll have the full support of a team that knows and works effectively within your industry, and can dramatically improve your recoveries throughout the entire collections cycle.





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*To learn more about how West Asset
Management can help maximize your
return on receivables and improve the
financial performance of your company,
contact a sales representative today at
1-800-841-9000 or visit us at
www.westassetmanagement.com*



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