

# THE CREDIT TIMES



December 2020

A Publication of The Commercial Collection Corp. of NY, Inc.



## Season's Greetings from our CEO



Covid! Covid! COVID! Can't mention 2020 without starting with that word. So much tragedy, so much change to the way we live our lives. Before writing more, I need to extend my deepest sympathies to those whose lives were affected by this, even as it still rages around us. Good luck Pfizer and the countless drug companies who are striving for a cure and distribution.

Where to start – March 2020. Complete lockdown and 95% of our employees sent home to begin a new way of working. REMOTE! Thanks to the innovation of our vendors, resilience of our employees and the patience of you, our customer, we were able to go remote in 4 days. Up and running and we continue to do so to this day. What we discovered was an increase in

production, a spirit of we can do this and some very good collection months. You found new ways to do your job as well and thru our partnership were able to deliver results. We found people that owed money genuinely wanted to pay, just needed help. We are all in this together!

This letter is a note of thanks as well as hope. Thanks for staying with us and riding the new norm. Hope for the New Year that some semblance of normal will return. We can travel again and see each of you in the office or restaurant. Hope that the pandemic can be another victory for America, sooner than later.

In closing, I wish each of you the best of holiday season. Know you are in our thoughts and prayers and wishing 2021 the best of years!

*Stay safe!*

**Bob Ingold**  
CEO

*The Commercial Collection Corp. of NY, Inc.*

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### Management Team

**Robert Ingold**  
Chief Executive Officer

**Judith Mattioli**  
Sr. Vice President

**Patricia Stelter**  
VP-Controller

**John Chotkowski**  
VP of General Collections

**Bryan Rafferty**  
VP of Legal & Marketing

**Frank Vecchio**  
VP of Collections

**Valerie Ingold**  
VP of Outsourcing

**Chad Haynie**  
VP of Business Development



**Make sure to enter this month's drawing by using your Special Placement form. For every claim you place you will be entered for a chance to win an Echo Show 5.**



# Credit Policy and Procedure Service

Have you reviewed your credit extension policies lately? Are you using the best credit tools/instruments available to you before opening yourself up to possible exposure? If the answer is that you're not sure, or no you don't, CCC of NY is able to assist! With **credit managers on staff**, who collectively have 100 years of credit granting experience, we can provide you a best practices approach, that will see if your current policies can be strengthened, or if you don't have policies in place, we will help you build them!

- Credit Applications
- Personal Guarantees
- Building Credit Policies & Procedures
- Account Review Procedures
- Warning Sign Procedures
- Promissory Notes
- Delinquent Account Policies

Please contact our VP of Business Development, Chad Haynie ([chaynie@commercialcollection.com](mailto:chaynie@commercialcollection.com)), to learn how CCC can work with you to build a customized credit extension program, and give you a little more comfort in knowing you have solid policies and procedures in place!

## Believe It or Not

Pfizer has a promising vaccine and it appears that we could be on the path of life beyond Covid.

## Join our Client Birthday Club!

Send an E-mail to Luz Colon at [lcolon@commercialcollection.com](mailto:lcolon@commercialcollection.com) to become a member and watch for your gift from CCC on your birthday!



For more information on any of CCC's services...

3rd Party Collections

Business Process Outsourcing (BPO)

Preliminary Notices/Mechanic's Liens

UCC Filings

Credit Reports

Please contact Chad Haynie at 1-800-873-5212 or E-mail [chaynie@commercialcollection.com](mailto:chaynie@commercialcollection.com)

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