

# THE CREDIT TIMES



December 2019

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



## Season's Greetings from our President



In 1962, our company's founder, Bernard Engel, had a vision to open a collection agency. He and his wife Estelle started CCC of NY out of their home. At that time, it was a two-person operation. They handled everything from collections and sales, to marketing and bookkeeping. It was a slow start, but their perseverance paid off.

In 1979, our current CEO, Bob Ingold, began his career with CCC of NY. Bob and Bernie were dedicated to making CCC of NY grow. Through their efforts, along with my colleague, Judy Mattioli, sales continued at a steady pace. Fast-forward to 1985, and in walks me. After three in-person interviews, and a handwriting analysis, I was fortunate enough that they decided to take a chance on a guy with little collection experience.

When I began my CCC of NY career, the employee count was 14. Bernie, Bob, Judy and I, along with a dedicated staff, grew the company into a full service agency which currently has over 90 employees.

I am giving you a little history here because I am about to embark on a new chapter in my life. Yes, retirement has my name on it in 2020, so this will be my last Holiday greeting.

There are many ways to measure one's success. Fortunately for me, I have had many successes in both my personal and professional life. With five grandchildren to watch grow, I anticipate a new level of success and accomplishments in my future. I can, with deepest sincerity, say that CCC has been a part of my family as well. I have had the privilege of working with numerous associates, both past and present. I am extremely proud of everyone currently working at CCC. Their commitment to you, our clients, has been unwavering. CCC is always searching and implementing new ways of providing the best levels of customer service to those who matter most, our customers. Our employees' goal is to provide the ultimate customer experience along with striving to recover every dollar they can on behalf of our clients. Every interaction here is handled with tact and professionalism.

These fine people have become my friends. We have shared laughs when times were good, and over the years we have also cried together over the loss of colleagues. Likewise, many of you have become my friends, too. I have traveled thousands of miles along the way, and logged hundreds of hotel nights. As our partnerships have developed, so have my friendships with many of our clients. You have welcomed me into your homes, shared with me pictures of your children, grandchildren and even your pets! Those things to me, measure the true success of one's career.

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### Management Team

**Robert Ingold**  
Chief Executive Officer

**Joseph Grieco**  
President

**Judith Mattioli**  
Sr. Vice President

**Patricia Stelter**  
VP-Controller

**John Chotkowski**  
VP of General Collections

**Darlene Evans**  
VP of Operations

**Bryan Rafferty**  
VP of Legal & Marketing

**Frank Vecchio**  
VP of Collections

**Valerie Ingold**  
VP of Outsourcing

**Chad Haynie**  
VP of Business Development

**Congratulations to Cindy Plotzker from CooperVision on winning an Echo Show 5 in our drawing.**



**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.**



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Interacting with our clients has been the most rewarding of all for me. Receiving a warm hug or a firm handshake, along with a heartfelt welcome, make all of those client visits worthwhile. However, like all good things, this too is now coming to an end.

So, my friends, as 2019 comes to an end and we usher in a new year, CCC will continue to provide exemplary customer service. Even though I will be beginning a new chapter in my life this coming March, Bob Ingold, Bryan Rafferty, John Chotkowski, Valerie Ingold, and Patti Stelter, along with the entire staff, will continue providing the best service that has brought CCC its success to date.

I know we could not have accomplished all that we have without the help of our loyal partners. I cannot thank you enough for all that you have done and continue to do as our company grows. My sincere wish for each of you is that you and your loved ones be blessed with a happy holiday, and that many successes come your way in the months and years that follow.

**Joseph Grieco**

**President**

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

### ***Employee of the Quarter***

By co-authors Bridget Newlove & Debra Edwards

The minimal criteria for CCC of New York's Employee of the Quarter is one who displays a professional Attitude in dealing not only with CCC clients, but with their colleagues as well. The employee must show a readiness of Participation, one who will step up not only with ideas, but also ways of implementation. Last, but certainly not least, the CCC Employee of the Quarter must be someone who is attuned to providing premier Customer Service. Angel Rosa embodies all of these standards and more.

We hope you enjoy learning a little more about Angel Rosa through the following Q & A:

***Q. How long have you been an employee of CCC & what is your current role?***

I have been employed 8 months, and I am currently an Account Executive in 3rd Party Collections.

***Q. How many different states (or countries) have you visited?***

I have visited 7 different states, I have also been to Canada, Mexico and Puerto Rico.

***Q. What is your favorite quote for inspiration?***

My favorite quote for inspiration is one I came up with myself: "Do not allow the challenges you have faced to define you, but instead use them as motivation to propel you into the future." I had to overcome many obstacles to get where I am today but I have overcome them all, while maintaining a positive outlook.



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

3rd Party Collections

Business Process Outsourcing (BPO)

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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