

# FDCPA Certifications LLC

Program Information for  
Prospective Affiliate Partners



Thank you for your interest in the FDCPA Certification Program.

It has been our privilege to serve hundreds of companies already in the mission to educate their employees to the highest standards in FDCPA compliance.

We are now accepting a limited number of partners that have large audiences of creditors and debt collectors who may be interested in our training programs. If you are interested in becoming one of those partners, we invite your inquiry.

On the following pages we have addressed many commonly asked questions. Please review this proposal, and let us know if we can provide clarification on any subject.

We look forward to your participation in this truly important endeavor.

All the best,

A handwritten signature in blue ink, appearing to read "Jack Gordon".

Jack Gordon, Partner  
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A handwritten signature in black ink, appearing to read "Robert Pinchuck".

Robert Pinchuck, Partner  
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## **What is FDCPA Certifications LLC, and why should I believe in your program?**

FDCPA Certifications LLC is an online, video based training and certification program. The purpose of this course is to educate debt collectors, debt buyers and collection attorneys at every level on the strict guidelines of – and compliance with - the Fair Debt Collection Practices Act.

Since July 11, 2012, FDCPA Certifications LLC has provided an online training course to over 500 debt collection professionals.

Students take the course at their own pace, and have a full year from the date of enrollment to complete it. Upon successful completion access to the course material is extended for another year, a certificate of completion is automatically issued, and a badge graphic is generated which can be placed in an email signature area to show that individual has successfully completed the course.

Students seem to really enjoy this learning experience. They have reported becoming more confident and knowledgeable on how to speak with debtors to avoid FDCPA violations.

The course has 11 modules, covering sections 802, 803, 804, 805, 806, 807, 808, 809, 810-811-812, 813 and 814-815-816. Each module contains:

- The text of that section of FDCPA
- A 3-5 minute video discussing the section
- Written material recapping the section and giving further detailed analysis of the important takeaways
- A short quiz which must be passed to move on to the next section

After each section has been completed, there is a challenging 80-question final exam. After successful completion of the exam (with 80% correct or better), the student is issued a certificate of completion.

We also offer the exciting option of daily compliance questions, which are presented to the student via email, SMS text, standalone desktop app or collection software integration. This service provides collection firms with an ongoing compliance training component that they can share with clients and regulators.

Answers to the daily questions are tracked and extensive reports are available to the compliance manager. This allows the company to track strengths and weaknesses both on the individual level and company-wide.

In 2012 we received Continuing Legal Education accreditation in the State of Colorado which has reciprocity with 16 other states for attorneys to receive 4 credit hours, including 1.5 hours of ethics. We are on the verge of being accepted into the DBA Certification Program as an authorized education provider.

It typically takes anywhere from four to six hours to go through the entire course, depending on the student's comfort level with the material.

**Feedback from our students has been extraordinary. Some examples:**

*We enrolled 20 of my collectors for FDCPA certification. My collectors are very happy with the education as it is video based and they tell me they feel more confident on the telephones when speaking to debtors. We are going to require all new collectors to get certified before we put them on the telephones. This is the best training we have ever seen.*

*-Ross Gelfand, Law Offices of Ross Gelfand LLC*

*This is one of the best if not the best on line courses I have ever taken. It is tough but if you pay attention and watch the videos you will get through it. I highly recommend it for everyone in the consumer collection industry.*

*-John Palumbo, Municipal Credit Union of New York*

*We just tested our entire compliance team and collection floor! Very happy with the product.*

*-Daniel Fallon, Lustig, Glaser & Wilson, P.C.*

*One of our collectors has been certified by FDCPA Certification and feels he is more confident and productive when talking with debtors. We decided to sign up additional collectors and believe the education is a valuable tool in helping to prevent FDCPA complaints. We intend to utilize the fact that our collectors are certified to attract new consumer clients.*

*-Robert P. Ingold, President, Commercial Collection Corp. of NY*

*This will definitely help with my job as a collector and my duties here at our office. Thank you for the insight that will help keep me on my toes to do my job the right way. Looking forward for more to come in the future.*

*-Troy Houston, DeGrasse and Rolnick*

*I was lucky to take the FDCPA certification training with you. I enjoyed every section, very well presented. The videos were excellent, the quizzes forced me to make more effort and review all the facts. I also like the fact that one cannot move to the next section until one passes the quizzes. Thank you for that wonderful learning experience.*

*-Claudette Chanoine*

*I thought it was a very good course. I liked how each section was broken down into 3 parts-legal, narrative, and layman's terms.*

*-Beth Kelsey, Liberty Savings Bank*

*Your FDCPA course was really very informative. There were a few things I was not even aware of as a collector that I found out during the coursework. I am sure it will help me do my job more effectively. Thanks!!!*

*-Chris Anifowoske, Municipal Credit Union of New York*

## **Who is behind the curtain?**

FDCPA Certifications LLC is a partnership between Robert Pinchuck of The Columbia Law List and Jack Gordon of WebRecon LLC.

**Robert Pinchuck** is the President of Columbia Financial International, Inc. which owns The Columbia Law List, a Collection Attorney Network established since 1905. He has been a speaker at collection conferences, an educator and consultant for credit and collections law offices and collection agencies for over 25 years. Robert has traveled extensively to attorney and collection industry seminars throughout the world. He founded The Global Debt Collection Summit attended by collection professionals from 15 different countries held in Atlanta, Georgia in 2004 & 2005.

**Jack Gordon** is the CEO of WebRecon LLC. Started in 2009, WebRecon offers the industry's leading resource for aggregating consumer complaints and tracking consumer litigants. Prior to WebRecon, Jack owned and operated a mid-sized Michigan collection agency for several years. Jack is a frequent speaker at collection industry conferences and is active in ACA, DBA and NARCA. Before entering the collection industry, he started and ran a successful marketing agency that focused on movie theatres nationwide.

## **Do you sell any product or service in conjunction with the provision of continuing education classes? If yes, please describe.**

The only products we sell are the standalone course and the daily compliance questions.

## **Why should I partner with you?**

If you have the ability to speak with authority to large audiences in the credit & collection world, then you should definitely partner with us.

We offer something your audience desperately needs – training and accountability (both to their clients and to government regulators).

When students go through our program, they get a highly practical foundation in FDCPA compliance, and a credential that proves it.

When you are the one that refers them, you'll get a lifetime commission on all training they purchase, whether it is a single course or ongoing daily testing for an entire floor.

## What is your pricing, and what are the commissions?

FDCPA Certifications currently has three plans for its online education course. Commissions are only paid for accounts in good standing, and are excluded for complimentary accounts (i.e. evaluation, promotional, etc):

**Option #1: FDCPA Daily Testing Only (includes study guides)**

**Pricing:** First month: \$1 (trial period), second month and every subsequent month of enrollment: \$9.97

**Commission:** Second month and every subsequent month of enrollment: \$1 per enrolled student

**Option #2: Full Course, followed by FDCPA Daily Push Testing (\*Best Value!\*)**

**Pricing:** First month: \$69, second month and every subsequent month of enrollment: \$9.97

**Commission:** First month: \$15 per enrollment, second month and every subsequent month of enrollment: \$1 per enrolled student

**Option #3: Full Course Only (No Daily FDCPA Push Testing)**

**Pricing:** \$147 one-time payment

**Commission:** \$15 per enrollment, one-time payment

## How does the affiliate click-tracking system work?

We will give you a custom link that you can use to send traffic our way. This can be used through email or web banners (which we can supply you with).

When somebody clicks your link and it brings them to our site, that click will be registered (through a cookie) on our end and credited to you. This relationship lasts for six months. In other words, the customer has up to six months to create an account with us before the cookie that ties them to you expires. Once they do sign up, the relationship is locked in forever, and you will receive lifetime commissions on their purchases.

From inside our client area, you will be able to monitor the number of clicks you have received and the sales generated from your customer relationships.

## How does payment work?

We send out checks to our affiliates monthly, near the beginning of each month for activity in the prior month.