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DCM SERVICES FACT SHEET

About DCM Services

DCM Services enhances the value of deceased portfolios for companies that issue credit. An industry leader, DCM Services is the largest national debt recovery company focused exclusively on deceased customers. Its unique Survivor Recovery™ Services increase recoveries, protect brand value and enhance survivor relationships – with respect and sensitivity.

DCM Services works with leading brands in the credit card, healthcare, auto leasing, retail, telecommunications and utilities industries. Clients include eight of the ten largest credit card issuers, two of the three largest telecommunications companies and three of the five largest auto finance companies. DCM Services is headquartered in Minneapolis.

History

DCM Services was founded by James Balogh and Gary Becker – pioneers in the debt recovery industry. Jim and Gary bring nearly four decades of specialized experience, expertise and ethics.

- **1999:** Balogh and Becker founded legal collections firm Balogh Becker, Ltd. and created the recognized industry standard for deceased account recovery: estate-focused, survivor-sensitive collections.
- **2007:** DCM Services assumed the collection services of Balogh Becker, Ltd.
- **Today:** Balogh serves on the company's Board of Directors and Becker serves as Chairman and General Counsel.

Survivor Recovery™ Services

Through its unique Survivor Recovery™ Services, DCM Services takes an innovative approach to deceased debt recovery. DCM Services leverages the power of the Probate Finder® Solution from Forte to collect, consolidate and organize probate-filing information on a comprehensive, nationwide basis. Probate claims liquidate at rates three times higher than non-probated estates collections and generate deceased portfolio recovery improvements of 10 to 20 percent over non-probated estates alone.

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When there is no probate estate, DCM Services uses its Empathic Active Recovery approach to collections, which is a respectful approach that gets results, minimizes survivor complaints and protects client brands. In addition to rigorous collection training built around industry best practices, DCM Services provides extensive compassion and sensitivity training for its service representatives. The company manages collections on more than \$1 billion in deceased accounts per year with an extremely low complaint rate.

Protecting Brand Relationships

A customer's death is a critical point in the brand relationship. Companies spend millions of dollars building a lifetime of customer equity and loyalty. That valuable equity is at risk with every collection call made to a grieving family, and the wrong approach can lead to complaints and damage brand perception among survivors. DCM Services has built a reputation with its customers and within the industry for collecting deceased debt the right way – by focusing on the probate process, the most effective legal avenue for deceased account collections.

Leadership

James Balogh	Founder and Director
Gary Becker	Chairman, Chief Legal Officer and Founder
Steve Farsht	Chief Executive Officer
Ben Boyum	Chief Operating Officer
Ron Berger	Chief Financial Officer
Tracey Bannochie	Vice President of Operations
Paul Hemstock	Vice President of Information Technology
Angela Horn	Vice President of Special Projects and Assistant General Counsel
Doug Tran	Vice President of Product Development
Jatinder Singh	Director of Business Analytics

Headquarters

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