



Media Contact: Lisa Hannum
651.789.2233
lhannum@beehivepr.biz

DCM SERVICES LEADERSHIP BIOS

James Balogh Founder and Director

James Balogh is considered one of the pioneers in the field of retail debt collections. He was the founder of Banko® – the credit industry's most complete source of U.S. bankruptcy filings – and of the exclusive Probate Finder® Solution, which collects, consolidates and organizes probate-filing information on a comprehensive, nationwide basis. Balogh received both a Bachelor of Arts and a Juris Doctor from the University of Minnesota. Balogh is a recipient of the Lifetime Achievement Award from the National Association of Retail Collection Attorneys (NARCA).

Gary Becker Chairman, Chief Legal Officer and Founder

For three decades Gary Becker has been a leader in the debt recovery industry. He is an AV rated attorney and one of only a few lawyers certified as a Creditors' Rights Specialist. Becker is also a founding board member of NARCA. Becker consults nationally on Fair Debt Collection Practices Act (FDCPA) compliance and related state and federal laws. He received a Bachelor of Arts from Lake Forest College, a Master of Education from Antioch University and a Juris Doctor from The Ohio State University.

Ben Boyum Chief Executive Officer

Ben Boyum brings 30 years of significant leadership experience to DCM Services. Prior to joining the company in 2007, Boyum held senior leadership roles in information technology, finance and operations for Cargill, Inc., in both the United States and Europe. He has a proven track record of delivering organizational change across multiple businesses and countries. Boyum's past experience includes the site selection, startup and management of an operation that provided a suite of financial services to a \$50 billion company with operations in more than 700 locations. Boyum holds a Bachelor of Arts from Moorhead State University.

Tracey Bannochie Vice President of Operations

Tracey brings nearly two decades of call center management experience to DCM Services team. Prior to joining the Company in October 2004, Tracey held senior operational roles at Risk Management Alternatives and I.C. Systems. Her experience includes Customer Care through late stage recovery call center operations, in addition to first party and third party roles. She has managed multiple location call centers, including new center acquisitions and integration. Tracey received her Bachelor of Arts from the University of Minnesota.

Ron Berger
Chief Financial Officer

Ron is responsible for the Company's finance, accounting, human resources, compliance and cash processing operations. He brings 30 years of finance and business experience to DCM Services, having held senior finance roles at Allianz Life and Liberty Check Printers. He was also a principal in an investment banking firm involved in directing M&A and structured finance projects. He is a graduate of St. John's University and holds an M.B.A. from the University of St. Thomas.

DeAnna Busby-Rast
Vice President of Business Development

DeAnna defines the strategic sales direction for current and prospective clients with regards to market penetration, operational strategies and long-term recovery solutions. She focuses on building value-added business partnerships with the leading credit grantors in the United States. She has been instrumental in partnering with clients to understand long term business goals and service expectations to ensure service delivery meets the highest standards of performance. DeAnna holds a Bachelor of Arts in Marketing Management from Bellevue University.

Paul Hemstock
Vice President of Information Technology

With 25 years experience in the Information Technology field, Paul brings both technology and leadership experience to DCM Services. Prior to joining the company in 2007, Paul held a number of technology leadership positions for Cargill, Inc. in the United States, Europe, and Asia. His past experience includes infrastructure design and implementation, data center management and disaster recovery planning and implementation. Paul holds a Bachelor of Science in Computer Science from the University of Wisconsin - La Crosse.

Angela Horn
Vice President of Special Projects and Assistant General Counsel

Angela has specialized in estate representation of creditors for nearly a decade. Through her efforts, Angela and her team of probate attorneys drafted and filed hundreds of memoranda and motions before probate courts and negotiated on behalf of creditors in thousands more. She designed and implemented DCM Services' proprietary probate collection processes and dispute resolution services. Angela is a Phi Beta Kappa graduate of the University of Minnesota and Cum Laude graduate of Lewis and Clark Law School.

Doug Tran
Vice President of Product Development

Doug brings over 15 years of professional services and technology experience to DCM Services, most recently as Vice President of Business Solutions with Wells Fargo. Prior to Wells Fargo, Doug held a number of senior consulting positions within the financial services, high-technology, retail and professional services sectors. In these positions, he had responsibility for developing and executing company strategies, building professional services organizations and implementing emerging business technologies. Doug received a Bachelor of Science from the University of Minnesota - Carlson School of Management.

Jatinder Singh
Director of Business Analytics

Jatinder brings an extensive background in modeling and analysis of complex business and economic scenarios to his role as Director of Business Analytics. Prior to joining DCM Services, Jatinder was part of the Financial Leadership Development Program at Target Corporation and has worked as an Analyst for Capital One and Target Financial Services. Jatinder received a Bachelor in Production Engineering from SBS College of Engineering and Technology in India, and an M.B.A. from the College of William and Mary.

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