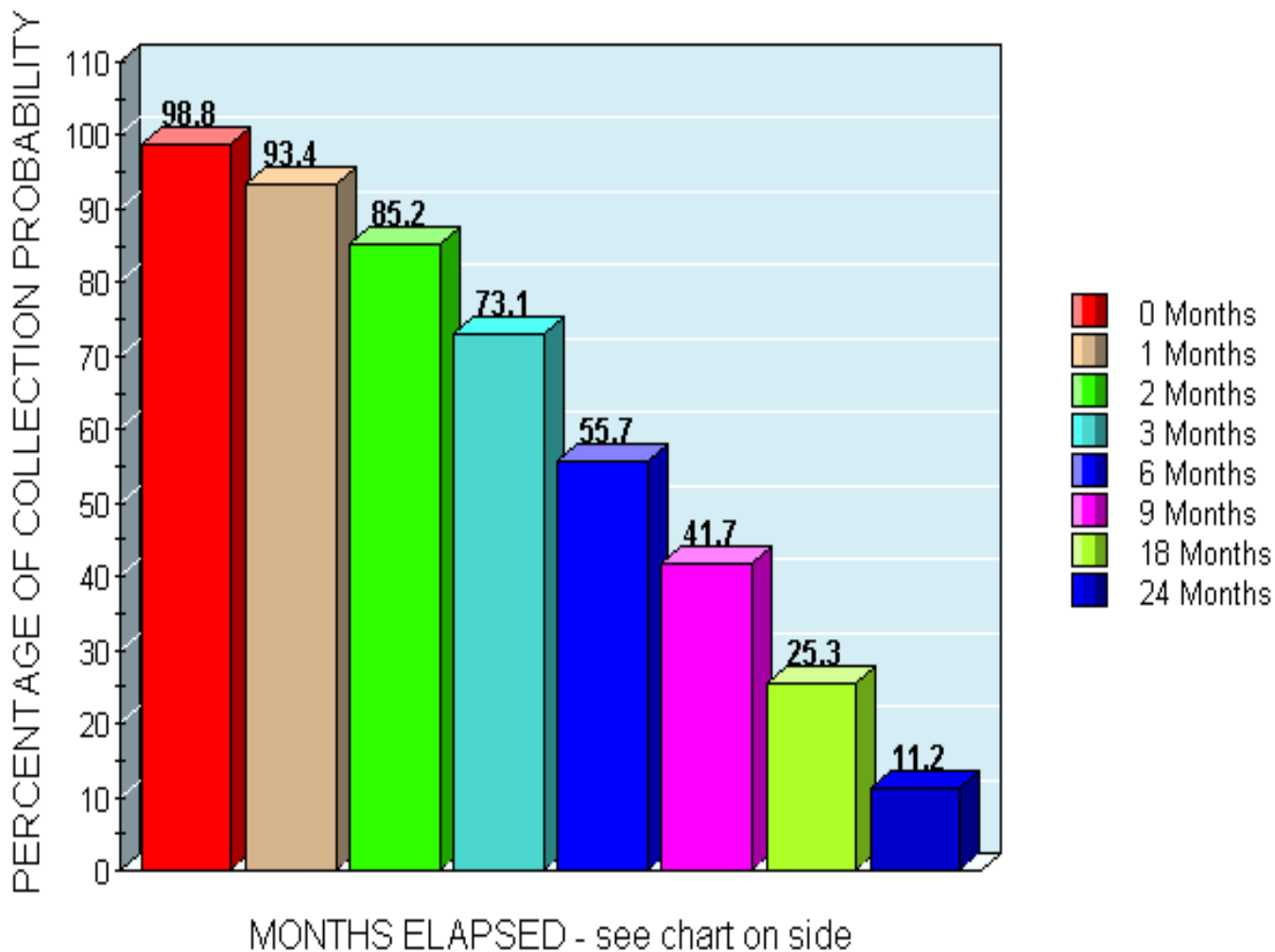


YOUR RECOVERY TIME LINE



NOTE: The graph above illustrates the hazard of putting off the recovery process. According to statistics published by the Commercial Agency Association (www.ccascollection.org) your probability of recovering your past due accounts decrease over time. Please consider your *time value of money* when you review your receivables. It is vital you consider placing delinquent accounts for collection as soon as possible.

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