

**GENERAL SERVICES ADMINISTRATION  
FEDERAL SUPPLY SERVICE  
AUTHORIZED FEDERAL SUPPLY SCHEDULE PRICE LIST**

On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through *GSA Advantage!*, a menu-driven database system. The Internet address for *GSA Advantage!* is: [www.GSAAdvantage.gov](http://www.GSAAdvantage.gov).

**Professional Service Schedule  
Industrial Group: 00CORP  
SIN 520-4 Debt Collection  
Contract Number: GS-23F-0230P**

For more information on ordering from Federal Supply Schedules, click on the FSS Schedules button at [www.fss.gsa.gov](http://www.fss.gsa.gov).

**Contract Period: April 28, 2004 – April 27, 2019  
Business Size: Large**

**The CBE Group, Inc.**  
1309 Technology Parkway  
Cedar Falls, IA 50613  
Phone: (800) 925-6686  
Website: [www.cbecompanies.com](http://www.cbecompanies.com)

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## **COMPANY OVERVIEW**

### **Focused on Solutions and Performance**

The CBE Group, Inc. (CBE) is a privately owned company founded in 1933. With expertise spanning over seven decades of reliable, strong performance in both the public and private sectors, CBE serves the specialized recovery needs of over 500 clients across the nation.

At CBE, we differentiate ourselves from the competition through our daily ethical practices, embracing our workforce talents, investing in technology and protecting our clients' reputations. Our collection associates are dedicated solely to working in the name of each client's facility, protecting each one's outstanding reputation by providing exceptional customer service. In addition, performance levels are actually enhanced by our ethical practices. You can always count on CBE to provide exceptional net back recoveries.

### **CBE's Innovative Commitment to Defining the Future of Debt Collection®**

At CBE, we are not afraid to stand out from the crowd, especially when it is the right thing to do. We are industry leaders using innovative technology and advanced analytical resources to exceed our clients' needs.

Engrained into our culture is a commitment in *Defining the future of debt collection*. In fact, our internal rallying cry is "the future of debt collection starts with ME" – something that drives our workforce to take personal actions that have a positive impact on CBE's commitment to the future.

### **Extensive Qualifications and Experience**

CBE provides comprehensive, nationwide debt collection services on behalf of clients in a variety of industries with diverse debt types. Our client list includes:

- State and local government agencies
- Colleges and universities
- Federal guaranteed student loan agencies
- Healthcare organizations
- Bankcard and financial services companies
- Satellite and telecommunications companies
- Utilities (gas and electric)

Our broad experience and client base strategically position CBE to provide top-rated service to federal agencies.

### **CBE is Financially Strong through Diversity**

By diversifying our client base, CBE is able to stay financially strong during nationwide fluctuations within each industry served. Whether through changes in policy or regulations directly designed for a specific industry, or through a general economic downturn, CBE's business model is designed to guard against fluctuations that could be crippling to agencies dedicated to specific industries. Our clients can count on CBE to be there when needed.

### **Capacity & Scalability Ensure Success**

CBE's account referrals have climbed steadily each year, reflecting our clients' confidence in our ability to grow with their needs. Our ability to scale up operational systems, facilities, and personnel to handle high-volume, competitive collection contracts signals our ability to provide top-rated services to the federal government.

### **Competition Sharpens Performance**

CBE operates in several highly competitive performance-based contracts, administered by some of the largest creditors and educational institutions in the nation, where we are a top-ranked agency. Our managers are accustomed to exceeding clients' performance standards, being monitored and measured frequently, and working in competitive environments—which directly affects future placement volumes and personal incentive compensation. CBE closely monitors and adjusts strategies as necessary, ensuring top performance in head-to-head competition with other top-rated collection firms.

### **Advanced Analytical Resources**

While many agencies promote analysis of data, trends and strategy, CBE's tangible, daily application of resources enable us to enhance strategies for each client. Our Analytic Solutions Group, which includes several statisticians and actuarial professionals, uses effective, proven analytical tools that enable us to analyze our workforce's performance and productivity so that we are continuously enhancing our outcomes and correcting inefficiencies in our processes. In addition, our analytic capabilities also enable us to provide useful feedback to our clients regarding its customer-base and the account statistics associated with it, further strengthening the win-win business approach that forms the foundation of client-focused relationships.

### **SAS Software Enhances Account Scoring and Segmentation**

CBE's superior collection results are driven by proprietary models and work efforts customized to each client's portfolio. CBE's investment in SAS software assists in creating sophisticated models that allow us to predict a variety of future consumer behaviors using multiple consumer characteristics. Unique models have been developed that are specific to different account types in each of the horizontal divisions enabling specialized work efforts in those areas. CBE's proprietary scoring models are instrumental in our ability to use strategic plans designed to maximize work efforts and deliver optimal performance for our clients.

Whereas many collection firms may use scoring to identify which accounts may be warehoused and not pursued for collection, CBE's scoring approach is focused on working every account in the most appropriate manner. We use scoring and analytics tools to help determine the work efforts we perform and identify attributes that help our associates use proper emphasis when speaking with customers.

## **Extreme Security Measures Protect our Clients and their Customers**

CBE ensures that a high level of security is employed throughout each phase in the collection process. Both physical and data security measures are in place, as well as the internal controls to ensure they are strictly enforced.

CBE has a proven, tested physical security plan in place at our debt collection facilities and data warehouse. We operate entirely in secure, alarmed facilities monitored 24/7 by a central station. Security features include, camera monitoring, access-controlled badges, proximity readers, and audible and monitored door contacts.

All data in CBE's system are protected by layered security measures that are evaluated favorably against ISO 27002 standards. Our systems are self-contained and proprietary, giving us the ability to maintain tight control on security which minimizes the possibility of "hackers" and unauthorized CBE personnel accessing private account data.

CBE completed the SSAE 16 assessment for the current reporting period. CBE is also Level 1 PCI certified which is just one more step we take to protect our client's and their customer's information.

## **Commitment to Compliance**

CBE is fully compliant with all applicable local, state, and federal laws, including the Fair Debt Collections Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), and privacy laws. We maintain an aggressive quality management and compliance program. Our Administrative Compliance Officer, Manager of Recovery Compliance, and dedicated Training Department ensure compliance throughout the organization. To ensure our continued understanding of applicable rules and requirements, CBE maintains active membership in ACA International and participates in industry-specific associations and events.

## **Voice Analytics Boosts Compliance and Performance**

CBE is taking its 100% call recording to the next level by monitoring and systematically analyzing each and every call for quality assurance and compliance with documented standards. In an industry that historically monitors fewer than five percent of all calls, our implementation of CallMiner speech analytics software enables CBE to take great strides toward self-regulation. It also boosts performance by identifying patterns and characteristics that result in successful calls, facilitating more targeted training in those areas. Implementing speech analytics ensures CBE focuses on compliance and maintaining a highly ethical environment without sacrificing revenue return for our clients.

## **Dependable, Comprehensive Reporting**

In addition to our standard report suites, CBE creates customized, on demand reports that fit clients' specific needs. We developed a Data Warehouse to store data in a centralized repository, enabling us to perform valuable testing, analysis, and reporting. This powerful tool stores all the data entered into CBE's collection system and enables us to:

- Generate analysis reports using virtually any combination of data
- Track client results that stretch over multiple years to determine performance trends
- Pinpoint specific data to examine strategies and identify opportunities for improvement



## **Engaged and Satisfied Workforce**

CBE embraces the service-profit chain concept and has long-realized that employees are our biggest asset. This second key differentiator is our continuous, significant investment in recruiting, hiring, training and managing towards a stable, satisfied workforce because we understand the truth in two key workforce concepts:

1. Money is collected by people, not technology
2. Satisfied employees equal satisfied clients

Part of our commitment to our workforce is to give employees the tools they need for maximum performance. Our investment in innovative technology increases our employees' success for our clients. Tools such as voice analytics, e-learning and CBE's collection system are designed to augment our workforce and their ability to deliver top performance.

## **Comprehensive Training Program**

Led by our dedicated Organizational Development Department, CBE's training program leads to better performance at the individual level as well as the organizational level. Our training program supports employees' personal and professional development while ensuring CBE's Core Values are reinforced. We instill team concepts and emphasize the rewarding nature of belonging to a group of people who trust one another and share common goals.

In 2010, CBE invested in company-wide training on *FranklinCovey's The 7 Habits of Highly Effective People*. Since that time, all new hires also receive two days of training. Concepts from this program are put into practice as our associates 'seek first to understand, then to be understood' and focus on 'win-win' outcomes for our clients and their customers.

## **The CBE Culture: A Complement to our Clients**

CBE's vision is to define the future of debt collection in a manner that sets the highest standards for ethics, innovation and performance. Ethical practices have been integral to CBE's operating principles since our inception and remain a cornerstone of our Core Values. The ends do not justify the means when it comes to the way we do business. We focus on achieving success through a courteous, ethical approach.

CBE's values are interwoven in our culture and our actions position us as the undisputed leader in the delivery of highly-ethical services and solutions for clients.

- **Leadership**  
We foster trust and collaboration to develop leaders focused on sustainable, superior performance. We set positive examples and invest in others so that they can follow the guidelines of leadership.
- **Integrity**  
We uphold the highest standards of professional behavior. We accept and fulfill our commitments. We are open, honest and ethical in all our interactions with employees, clients, consumers, vendors and the public.
- **Respect**

We always treat others as they would like to be treated. We capitalize on each individual's unique talents and honor diverse work styles. We operate in a climate of openness and trust in which each of us freely grants others respect, cooperation and decency.

- **Innovation**

We accept change as the rule, not the exception, and create an environment in which individuals thrive and creativity is valued. We anticipate change, shape it to fit our purposes and act as its agent.

- **Continuous Improvement**

We embrace a total quality management philosophy and promote continuous improvement. We monitor and improve our work processes, tasks and ourselves to satisfy clients. We work with enthusiasm and intellect, and we're driven to surpass what has already been achieved.

## CUSTOMER INFORMATION

### 1.a. Table of Awarded Special Item Number(s).

520-4 Debt Collection

Disaster and Recovery SIN 520 4RC

### 1.b. Fees for Service.

#### *Contingency Fees*

<b>Regular Collections</b>	<b>25%</b>
Direct Loan Rehabilitation Funding	11.75%
Non Direct Loan Rehabilitation Funding	13.25%
Consolidation	2.75%

#### *Flat Fees*

Administrative Resolutions	\$150.00
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1.c. Hourly Rates. Not Applicable

2. Maximum order. \$1,000,000

3. Minimum order. \$100

4. Geographic coverage (delivery area). Domestic

5. Points of Production.

City of Waterloo, Black Hawk County, Iowa  
City of Cedar Falls, Black Hawk County, Iowa  
City of Overland Park, Johnson County, Kansas

**6. Discount from List Prices.** Not Applicable

**7. Quantity Discounts.** Not Applicable

**8. Prompt Payment Terms.** Not Applicable

**9.a. Below Micro-Purchase Threshold of Government Purchase Cards.** Accepted

**9.b. Above Micro-Purchase Threshold of Government Purchase Cards.** Not Accepted

**10. Foreign Items.** Not Applicable

**11.a. Time of Delivery.** Not Applicable

**11.b. Expedited Delivery.** Not Applicable

**11.c. Overnight and 2-day delivery.** Not Applicable

**11.d. Urgent Requirements.** Not Applicable

**12. F.O.B. Point(s).** Destination

**13.a. Ordering Address.**

CBE Group  
1309 Technology Parkway  
Cedar Falls, IA 50613

**13.b. Ordering Procedures.**

For supplies and services, the ordering procedures, information on Blanket Purchase Agreements (BPAs), and a sample BPA can be found at the GSA/FSS Schedule homepage ([www.fss.gsa.gov/schedules](http://www.fss.gsa.gov/schedules)).

**14. Payment Address.**

CBE Group  
P.O. Box 900  
Waterloo, IA 50704-0900

**15. Warranty Provision.** Not Applicable

- 16. Export Packing Charges.** Not Applicable
- 17. Terms and Conditions of Government Purchase Card Acceptance.** Not Applicable
- 18. Terms and Conditions of Rental, Maintenance, and Repair.** Not Applicable
- 19. Terms and Conditions of Installation.** Not Applicable
- 20. Terms and Conditions of Repair Parts.** Not Applicable
- 21. List of Service and Distribution Points.** Not Applicable
- 22. List of Participating Dealers.** Not Applicable
- 23. Preventative Maintenance.** Not Applicable
- 24.a. Special Attributes such as Environmental Attributes.** Not Applicable
- 24.b. Section 508 Compliance.** Not Applicable
- 25. Data Universal Number System (DUNS) Number.** 17-360-9025
- 26. Central Contractor Registration (CCR) Database.** Active Registrant
- 27. System for Award Management Registration (SAM) Database.** Active Registrant