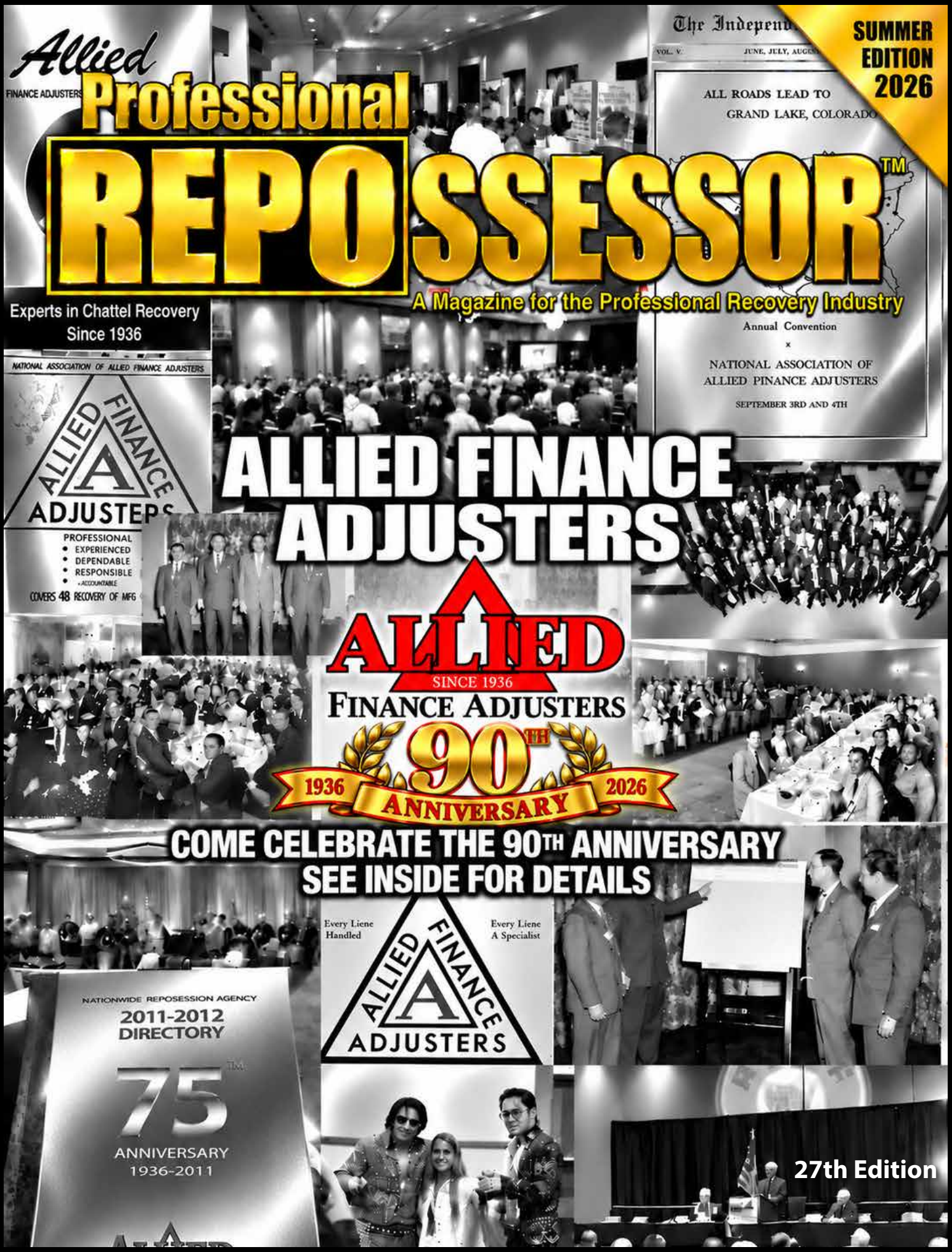

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FINANCE ADJUSTERS
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SUMMER EDITION 2026
A Magazine for the Professional Recovery Industry
Experts in Chattel Recovery Since 1936
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Annual Convention
NATIONAL ASSOCIATION OF ALLIED FINANCE ADJUSTERS
SEPTEMBER 3RD AND 4TH
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NATIONWIDE REPOSESSION AGENCY
2011-2012 DIRECTORY
75™ ANNIVERSARY 1936-2011
27th Edition

CELEBRATING 90 YEARS

ALLIED

FINANCE ADJUSTERS

1936 - 2026

90 Years of Industry Leadership

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For Our Mid Year Conference

Allied Finance Adjusters
90th Anniversary Celebration

November 9-10, 2026

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A Message from the Allied Finance Adjusters President

Hello and welcome to Professional Repossessor Magazine.
This complimentary magazine is provided by
Allied Finance Adjusters Conference Inc.

Lisa Hancock
President, AFA

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It has been a very busy quarter here at Allied.

We had a successful annual conference filled with networking opportunities and valuable training. Secretary Vaunda and I also attended the United Creditors Connect Conference in Las Vegas, accompanied by Ron Brown and Peggy Chapman of Eagle XX. We distributed a great deal of material and had productive conversations with collectors about the importance of using direct and compliant agents.

Our Treasurer, Richard, and our Locksmithing Chair, Roxanne, attended the Tennessee Association Conference in Nashville, Tennessee. While there, they visited with several of our members and prospective new members.

I then attended the Southeast Regional Association Conference in St. Augustine, Florida. It was a well-attended event featuring excellent speakers.

We have also spoken with ARA on several industry issues that we believe need to be addressed for the betterment of our industry. Our Second Vice President, Scott, and I participated in a conference call with ARA and several forwarders. We discussed not only the rising cost of fuel but also the increasing overall cost of doing business. Together, we are working to find solutions that will help our industry become more profitable.

Remember, even as the associations work hard to support your business, you must also work hard and stand your ground. If an account does not make you money, do not work it. More volume does not necessarily mean more money.

I look forward to seeing everyone at our Mid-Year Meeting in San Antonio, Texas, as we celebrate Allied's 90th birthday!

Allied Finance Adjusters Mission Statement is as follows:

Allied Finance Adjusters Conference Inc. is a not-for-profit national trade association made up of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members and those associated with the finance industry regarding innovations, changes and improvements that effect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.

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The Professional Repossessor Magazine is published quarterly (January; April; July; October) each year as a courtesy to the members, clients and friends of the Allied Finance Adjusters Conference, Inc. Contributions to The Professional Repossessor Magazine are requested and welcomed, but the right is reserved to select material to be published. Publication of any article or statement is not to be deemed an endorsement of the views expressed therein, nor shall publication of any advertisement be considered an endorsement of the product or service advertised. This Directory is sent to you as a helpful tool to locate quality agents around the country. You should check the website for up to date information and addition information about a member. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., Editor George Badeen, Past President, P.O. Box 3853, Midland, TX 79702.

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BACK-TO-SCHOOL RISK MANAGEMENT

By RSIG NEWS



With many areas heading back to school, now is a great time to bring all your staff and drivers together and remind them about the importance of practicing safe driving techniques; not just at back to school time, but every day, year-round.

Back to school time brings up additional challenges to safe driving and is a good time to reinforce your company's policies and commitments to safe driving and reducing risk.

Remember back to school is not just about school bus stops and school buses… there are

- younger, less experienced drivers on the roads,
- more parents and caregivers changing their routines and paths,
- more daycare vans and buses doing school drop off and pickup,
- more afterschool practices and events and evening football games which changes the neighborhood dynamics and traffic.

All of this increases your potential liabilities.

Do take the time to review your state's regulations regarding passing stopped school buses and go over those regulations with your employees so they do not receive MVR violations for passing stopped buses or worse causing an accident where a child or parent is struck while getting off the bus and crossing streets. Remind your employees about paying attention to reduced speed limits in school zones – these violations can also impact your drivers MVRs and insurability.

If your best repossessors are also not your best drivers, they won't get the opportunity to produce for you if they are excluded drivers and have to be assigned to other duties.

Also don't forget to speak about driver fatigue…. Drivers who may be working late may be more tired. Dozing off (or swerving to miss the phantom deer that come out this time of year – in addition to the real ones) and running up on a curb that could be a bus stop with kids waiting to be picked up, or rearending a bus, daycare van, or any private passenger vehicle because your driver's reaction times were slower can lead to big lawsuits and bodily injury claims.

Remind your employees who are also parents or caregivers that they should NEVER use their company vehicle to transport their own children to and from school. This is perfect time to remind your employees about the importance of not having non employee riders in company vehicles. And if you have cameras in your vehicles – make sure to check those driver facing cameras to see if your drivers have other people in company insured vehicles. If they do – be sure to follow your company policy and discipline accordingly; and if you don't have a policy – you should.

Please be sure to share this important information with your staff and drivers!

Continued on page 6

BACK-TO-SCHOOL RISK MANAGEMENT

RSIG (Recovery Specialist Insurance Group) and Lighthouse Insurance Services LLC

Specialize in coverages for today's professional repossession companies. RSIG's volume based pricing gives you flexibility when assignment flow changes. Our policies include coverages for Acts of God, including flood. We pride ourselves on over 30 years of stable carrier relationships and timely renewals. Contact us today www.rsig.com to see how we can help you! Plan on joining us at REPO2027 June 14-16, 2027 in Frisco, Texas!

Workplace Safety Bulletin

Back-to-School Driving Safety

Every fall, school buses return to their routes, crosswalks fill with kids, and traffic around schools picks up significantly. School zones are among the highest-risk areas for drivers, with crashes occurring three times as frequently during pick-up and drop-off hours compared to other times of day. If you drive for work, that means more hazards along your route and a greater responsibility to slow down and pay attention. Here is what you need to know.

Back-to-School Driving Hazards

Be aware of these common hazards during the school year:

- Increased traffic around schools, neighborhoods, and school zones.
- Children who may suddenly enter the roadway without looking.
- School buses making frequent stops to load and unload students.
- Crossing guards directing traffic and pedestrians.
- Teen drivers with limited driving experience.
- Parents dropping off or picking up students in crowded areas.
- Bicyclists, scooters and students walking near roads and intersections.
- Changing traffic patterns due to school arrival and dismissal times.



Safety Tips

- Slow down in school zones. Always obey posted speed limits and be prepared to reduce your speed even further if children are present. Fines for speeding in school zones are often higher than standard penalties.
- Give school buses extra space. Never pass a stopped school bus with red lights flashing and a stop arm extended. Maintain a safe following distance so you have time to react to sudden stops and expect children to be crossing in front of or behind the bus.
- Watch for children everywhere. Continuously scan sidewalks, intersections, parking lots and driveways. Children can be unpredictable and may dart into traffic without warning, especially before and after school hours.
- Eliminate distractions. Put your phone away and program your GPS before you start driving. Avoid eating, adjusting vehicle controls or anything that pulls your attention from the road, especially in school zones.
- Plan your route and schedule. Allow extra travel time during morning and afternoon school traffic periods and consider alternate routes when possible. Never speed to make up lost time, and notify your supervisor if delays will affect your schedule.

Defensive Driving: Good Habits for Back-to-School and Every Season

Back-to-school season brings unpredictable driving conditions. Remember to always follow defensive driving techniques. Increase your following distance, use your turn signals early and check your mirrors frequently. Expect sudden stops and unexpected movements from other drivers. Children are unpredictable, situations change quickly and the consequences of a lapse in attention in a school zone are severe. Stay patient, slow down before you reach a school zone and give others more room than you think you need.

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WOMEN IN THE REPO INDUSTRY



A Conversation with Jeanne Lewis, Owner of Pratt Adjustment Bureau

Jeanne purchased Pratt Adjustment Bureau after an opportunity arose that struck her as both interesting and exciting. It was an unconventional career move, particularly given her professional background. Before entering the repossession industry, Jeanne worked as a psychiatric nurse and later as an operating room nurse.

As it turned out, the skills developed in nursing translated remarkably well to the repossession business.

"Nursing could really be really demanding at times and a mistake could have grave consequences," Lewis says. "Both taught me to remain calm in very stressful situations. Panicking and drama will only make a situation escalate."

Since taking ownership of Pratt Adjustment Bureau, Lewis has navigated an industry transformed by technology, compliance requirements and increasingly sophisticated vehicles. Along the way, she has also benefited from—and contributed to—a community of repossession professionals willing to share their experience and knowledge.

In this Q&A, Lewis discusses the mentors who helped shape her career, the challenges of day-to-day operations, the importance of building the right team and her perspective on being a woman business owner in the repossession industry.

You have owned and operated Pratt Adjustment Bureau since 1997. What led you into the repossession industry?

The opportunity became available, and I thought it sounded interesting and exciting.

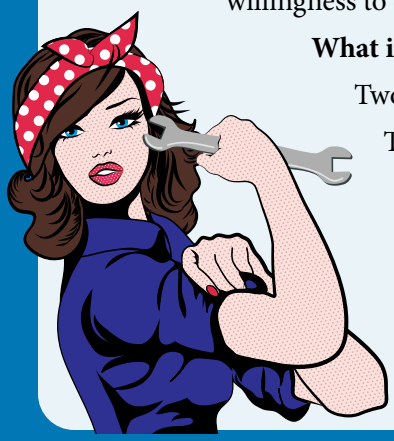
Prior to owning Pratt, I worked as a psychiatric nurse and later as an operating room nurse. Both of those jobs could really induce a surge of adrenaline at times and both taught me to remain calm in very stressful situations as well as how to talk to people in tense situations. Those experiences have served me well throughout my career. Panicking and drama only make a difficult situation escalate.

Who helped you as you established yourself in the industry?

Colorado has always had a pioneering spirit, and I was fortunate to have some great women mentor me here—specifically Joellen Winther of Falcon International.

Once I joined **Allied**, I also found fellow business owners who were incredibly generous with their time and knowledge. George Badeen, Carl Purvis, Chuck Cowherd and many others provided tremendous help throughout the years.

By joining committees and serving on Allied's board, I had the opportunity to observe and learn from these incredible people. They never considered my gender a barrier to being part of their ranks. They valued intelligence, hard work and a willingness to contribute above all else.



What is the hardest part of running a repossession operation day to day?

Two things stand out: **people and change**.

The people side of the business includes everyone we interact with—transporters, debtors, employees, clients and vendors. Every relationship presents different circumstances and requires communication, judgment and professionalism.

The second challenge is constant change. Compliance requirements continue to evolve. Vehicle key cutting and programming have become increasingly sophisticated, and technology continues to reshape virtually every aspect of the business.

Successful operators have to be willing to learn and adapt continually.

Continued on page 9

Allied supports State Associations

If you need help to form a state association please contact our
Second Vice President, Kayihan Seran at secondvp@alliedfinaceadjusters.com

California Association of Licensed Repossessors (CALR)

History has shown that many states in our nation adopt the laws passed in California.
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Michael Farhood - President

Carolina Finance Adjusters (CFA)



Become a CFA Supporter or Member Today!
For more information www.carolinafinanceadjusters.org or call (843) 760-0520
Scott Chambers - President

Georgia Association of Licensed Repossessors

It is with great pleasure that we are able to announce the newly formed
Georgia Association of Licensed Repossessors (GALR).
For information about becoming a member contact us at:
Phone: (678) 257-7167 Email: Office@GALR.org
Emily Hemmings - President

Michigan Association of Repossession Agencies (MARA)



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Salvatore LoDico - President

Texas Accredited Repossession Professionals (TexasARP)

Visit www.TexasARP.org for more information and on how to become a member.
Stephanie Findley - President
info@TexasARP.org



What advice would you give another woman considering launching a repossession firm?

My advice would really apply to anyone interested in entering the business: **assess the opportunities in your area and put together a great team**.

No one builds a successful company entirely alone. Having capable, dependable people around you is essential, particularly in an industry where professionalism, compliance and good judgment matter every day.

Do women in the repossession industry face distinct safety concerns or additional scrutiny regarding their reputations? How have you handled those challenges?

Regardless of the industry, women have always had to remain alert to safety concerns and protect their professional reputations.

For me, the key is **prevention rather than mitigation**. It is better to recognize potential problems, establish professional standards and avoid unnecessary risks before a situation develops than to try to repair the damage afterward.

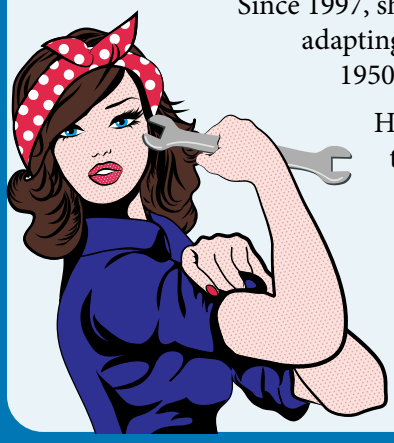
If you could change one systemic barrier facing women business owners in this industry, what would it be?

I don't see barriers as roadblocks. **I see them as opportunities to find new ways of reaching goals**.

That perspective has served me throughout my career. Challenges are inevitable in business. What matters is how you respond to them, what you learn from the people around you and whether you are willing to find another path forward.

A Legacy of Adaptability

Jeanne Lewis's career is a reminder that there is no single path into the repossession industry. The lessons she brought from psychiatric and operating room nursing—remaining composed under pressure, assessing difficult situations and refusing to add unnecessary drama—became valuable tools in an entirely different profession.



Since 1997, she has carried forward a company whose roots stretch back more than seven decades while adapting to an industry that bears little resemblance to the one Pratt Adjustment Bureau entered in the 1950s.

Her experience also reflects the importance of mentorship and professional involvement. From the women who helped her early in her career to the colleagues she met through Allied, Lewis credits an industry community that valued ability, intelligence and hard work.

And her philosophy on barriers may best summarize the pioneering attitude that has defined her career: don't treat them as roadblocks. Find an alternate route to reach the goal.

THE FORWARDING GENERATION AND THE VALUE OF A BOX OF DONUTS

Guest Editorial By Kevin Armstrong - Publisher



How Repo Forwarding Changed Agency Marketing

A few months ago, I was reviewing a new agency submission for the CURepo Directory. The company checked several boxes that immediately caught my attention. They were members of two national repossession associations, ran LPR and provided a physical address and contact information. In other words, they were a legitimate, established repossession company. **But there were some little things missing.**

No website, no logo, no company description and no well written marketing materials to speak of.

Twenty years ago, that might have seemed unusual. Today, it is surprisingly common.

In researching repo news stories where the repo company is known, I often look them up online. And often, there was little or no internet presence.

And why would they need it in the age of repossession forwarders? Many agencies are very successful in the forwarder model.

But in many ways, it highlights one of the biggest changes the repo industry has experienced over the last two decades.

The loss of direct lender relationships and the rise of the forwarding generation.

When Agencies Had to Market Themselves

There was a time when **repossession companies survived or failed based largely on their own ability to develop lender relationships**.

The agencies marketed themselves. Owners hired business development officers, attended credit union meetings and visited bank branches with business cards, marketing material and the obligatory boxes of donuts.

They joined every national association they could to get in their directories. They attended conferences not only to learn, but to sell. One of the biggest questions attendees always had for conference promoters was always "Which lenders are coming?"

The lender was the customer.

The goal was "old school" simple: build enough trust that a financial institution would place assignments directly with your company.

Obviously, success depended on operational performance, but it also depended on visibility. If lenders did not know who you were, they simply would not hire you.

Marketing mattered.

The Rise of Forwarding

Then the forwarding industry matured.

THE FORWARDING GENERATION AND THE VALUE OF A BOX OF DONUTS

Forwarding was nothing new. The repossession industry invented it going all the way back to the 1920's. But it was usually a secondary function to satisfy clients by providing coverage outside of their own areas of operation.

This practice was an industry standard for decades until the first major successful forwarder, Kevin Flynn's infamous Renovo, arrived on the market in 2005. Soon after, a parade of new forwarders opened and entered the market.

Much of the industry revolted. Many saw the interception of the direct lender to agent relationship was at risk and they were right.

But the forwarders persisted and over time, they grew into taking the lion's share of the market.

Forwarders created tremendous efficiencies for lenders. Instead of managing dozens or hundreds of individual agency relationships, a lender could rely on a centralized network to assign, monitor, and manage recoveries.

For many agencies, this was actually a welcome development.

The need to constantly pursue new clients diminished. Assignments arrived through established networks. Compliance requirements became standardized. Performance metrics became increasingly important.

No longer did smaller agencies have to compete with larger agencies at an unfair advantage for lender's attention.

Gradually, many agencies shifted their focus.

The customer was no longer necessarily the lender. The customer became the forwarder.

That distinction may seem subtle, but it changed how many companies approached their business models.

An Unintended Consequence

Forwarding solved many problems. But it also created an unintended consequence.

Many agencies stopped marketing themselves.

Why invest in a website if assignments are already coming in?

Why spend time developing lender relationships if a forwarding company is handling client acquisition?

Why create brochures, service descriptions, and online profiles when your scorecard and recovery rates are what matter most?

Why spend all that money on donuts!

For years, this approach worked.

In a high-volume assignment environment, agencies could remain almost invisible to the outside world while maintaining full assignment queues.

The industry became filled with many small companies that were excellent at recovering collateral but largely unknown outside their forwarding networks.

The Visibility Problem

Today, that reality is beginning to change.

Volumes have softened in many markets. Lenders continue to evaluate vendor performance. Some institutions are exploring regional preferred-agent programs. Others are increasing direct engagement with recovery providers.

As this occurs, visibility matters again.

Not because a flashy website makes a company a better repossessor. It doesn't.



Continued on page 12

THE FORWARDING GENERATION AND THE VALUE OF A BOX OF DONUTS

Some of the most professional recovery operators in America have outdated websites or none at all.

At the same time, some companies with polished marketing materials struggle operationally.

The issue is not appearance. The issue is discoverability.

When a lender, credit union, or vendor manager searches for a qualified agency in a particular market, they must be able to find that agency.

Ironically, the problem that the original repossession associations solved with the directories in the low tech past began rearing its ugly head.

An old truth reemerged; if a company cannot be found, it cannot be considered.

The Next Competitive Advantage

In the current repo thin environment it may come to be that the agencies that thrive in the coming years will likely possess two qualities.

First, they will continue to demonstrate operational excellence.

Second, they will become visible.

That visibility does not require expensive marketing campaigns.

It may be as simple as maintaining an accurate online profile, participating in industry directories, providing company information, sharing service areas, and making it easy for potential clients to understand who they are and what they do.

In other words, visibility is becoming part of professionalism.

A Return to Balance

This is not an argument against forwarding. **Forwarding companies remain an essential part of the repossession ecosystem**.

They provide value to lenders and agencies alike. Many have helped professionalize the industry and create opportunities for companies that might never have gained access to national clients otherwise.

Aside from advertisers, I have many friends in the forwarding industry and even spent a year marketing in one. **The assignment slowdowns hurt them too**.

As a result of low volume and lenders looking for new strategies, perhaps the pendulum is swinging back the other way?

With twenty years of forwarding evolution under its belt, an entire generation of repossession companies have become completely reliant on them. They've learned how to become excellent vendors while forgetting how to become visible businesses.

As direct assignments continue to rise and lenders increasingly seek trusted partners, agencies may find themselves rediscovering something previous generations already understood.

You can be the best repossessor in town. But if nobody knows you exist, somebody else will always get the call.

And that may be one of the most important lessons the forwarding generation is about to relearn.

Are we going to see the return of agencies dropping off boxes of donuts with lenders and collections managers?

Probably not. But I think we may see some renewed interest in self-marketing.



Kevin Armstrong
editor@cucollector.com



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THE HISTORY OF ALLIED FINANCE ADJUSTERS

IT BEGAN WITH EIGHT MEN AND AN IDEA

In the summer of 1936, eight men gathered in St. Louis, Missouri, with an idea that would help shape the professional collateral recovery industry for generations.

Automobile ownership was expanding, chattel mortgage lending was becoming an increasingly important part of consumer finance, and borrowers were more mobile than ever before. Lenders needed reliable professionals who could locate collateral and recover property when borrowers defaulted.

Those eight men saw an opportunity to create something larger than their individual businesses: a nationwide network of independent recovery professionals working together to serve the financial community.

At that first meeting, **the National Association of the Allied Finance Adjusters Conference** was formally established.

The founders elected officers, developed a plan for the future, pooled their own money and invested it in cooperative advertising. Their first finance adjusters directory was printed on newspaper stock and mailed first class to lenders across the country.

There were no websites, databases, smartphones or electronic assignment systems. The directories were prepared by hand.

What they did have was cooperation, determination and a shared belief that independent recovery professionals could accomplish more together than they could alone.

That principle would remain at the heart of Allied for the next 90 years.

Growth, War and a Changing Industry

Allied grew rapidly during its early years. Membership doubled and then tripled as finance companies increasingly came to rely upon its members as trusted partners.

Annual meetings gave recovery professionals an opportunity to exchange ideas, address common problems and determine the direction of their association.

Then came World War II.

America's entry into the war disrupted Allied's growth, as it did virtually every American industry. In the postwar years, disagreements within the organization ultimately resulted in the creation of two separate associations: Allied Finance Adjusters Conference and National Finance Adjusters.

Allied continued forward and, **in 1951, incorporated in Illinois as a not-for-profit corporation**.

That structure reflected a principle that continues today. Association funds were intended to support cooperative advertising, education, industry awareness and the operation of the association rather than financially benefiting its officers.

AFA's officers remain volunteers.

Adapting to a New Business Environment

As the recovery profession evolved, Allied evolved with it.

One of the most significant changes came in 1980, when Allied entered into a consent decree with the U.S. Department of Justice concerning suggested pricing and its membership structure. Allied discontinued publishing suggested rates and fees and subsequently continued changing its membership model.

During the 1990s, additional changes were made to the association's territorial structure. By 2008, exclusive territories had been eliminated entirely, opening membership to qualified applicants meeting Allied's standards.

The changes represented an important transition for an organization created in a very different business environment seven decades earlier.

THE HISTORY OF ALLIED FINANCE ADJUSTERS

The mission, however, remained familiar: bring professional recovery operators together, educate them, promote their businesses and provide the financial community with access to qualified recovery professionals.

From Printed Directories to the Digital Age

For decades, Allied's printed directory was one of its most important connections between recovery agencies and the lending community.

Technology eventually transformed that relationship.

AFA launched a new website in 2006 and undertook a major redevelopment beginning in 2011, adding membership databases, search capabilities and an automated membership application process.

Technology increasingly became a way for Allied to do electronically what its founders had once done with directories printed on newspaper stock: connect lenders with professional recovery agencies across the country.

The association also expanded its educational and compliance programs as regulatory expectations surrounding financial institutions and their service providers increased.

In 2012, Allied and Recovery Specialist Insurance Group developed CFPB compliance training for members. Allied also developed a standardized federal employee handbook and expanded the ability of members to make compliance documentation available to clients electronically.

Education, Cooperation and Industry Growth

The following years brought some of Allied's largest gatherings and new efforts to connect recovery professionals with their clients.

In 2013, Allied and RSIG held their first joint convention in Fort Lauderdale, drawing more than 400 vendors, speakers and recovery professionals. The following year's joint convention in Chicago exceeded 500 attendees.

Allied also continued its longstanding commitment to cooperative marketing.

In 2013 alone, more than **41,000 AFA directories** were distributed to banks, credit unions, financial institutions, automobile dealers, buy-here-pay-here dealers and subprime lenders nationwide.

New programs followed.

AFA introduced its Star Recognition program to recognize members for service and longevity. An interactive member map allowed clients to locate recovery agencies and verify physical office locations. State-by-state repossession laws and licensing information were added to the website, along with client tools for monitoring member compliance documentation.

By late 2014, Allied membership had surpassed 300 members.

In 2016, the association continued its move into the digital era with a mobile application providing member searches, convention information, notifications and other resources. Allied bought the rights to the Professional Repossessor Magazine. This is a quarterly Magazine for the recovery industry. Keeping members and subscribers up to date on things in the industry.

In 2018 Allied added a Lawyer for our member benefits. Machelle Morris and soon after an office secretary at home office in Texas. Stephanie Mitchell. The addition of legal assistance to our members is a wonderful benefit also keeping us up to date on compliance and legal updates that effect the industry.

The tools had changed dramatically since 1936.

The purpose behind them had not.

Ninety Years of Allied

In 1936, eight recovery professionals sat down together in St. Louis and decided to build something none of them could build alone.

THE HISTORY OF ALLIED FINANCE ADJUSTERS

They could not have imagined GPS, license plate recognition, electronic assignments, digital condition reports, compliance portals or the technology that defines modern collateral recovery.

But they would probably recognize the challenges facing today's recovery agency owners.

Operating costs change. Regulations change. Technology changes. Clients change. Competition changes.

The need for professional recovery operators to communicate, cooperate and learn from one another does not.

For nine decades, Allied Finance Adjusters has survived wars, economic cycles, regulatory changes, technological revolutions and fundamental transformations in both automobile finance and collateral recovery.

It has survived because Allied itself has changed with them.

What began with eight men, a meeting in St. Louis and a directory printed on newspaper stock has become a national association representing professional recovery businesses across the United States.

And through all of those changes, one part of the original blueprint has endured: **independent recovery professionals working together for the benefit of their profession and the financial community they serve**.

Celebrating 90 Years — 1936–2026

In 2026, Allied Finance Adjusters proudly celebrates its **90th anniversary**.

Ninety years represents more than the longevity of an organization. It represents generations of recovery professionals who volunteered their time, shared their experience, attended meetings, served on committees and boards, educated the next generation and helped carry Allied forward.

Today's members are the custodians of something that began long before them and, with their participation, can continue long after them.

The founders of 1936 built Allied by pooling their resources and working toward a common goal.

Ninety years later, that remains the foundation of AFA.

EIGHT FOUNDERS. NINE DECADES. ONE PROFESSION.

ALLIED FINANCE ADJUSTERS — CELEBRATING 90 YEARS OF RECOVERY PROFESSIONALS WORKING TOGETHER.



ON OUR 90TH ANNIVERSARY ALLIED PAYS SPECIAL TRIBUTE TO OUR PAST PRESIDENTS

1936-37 ..... Claude DeWiess

1937-38 ..... Adrian Palieu

1938-40 ..... Walter Hamil

1940-41 ..... Dan Gray

1941-42 ..... George Wade

1942-46 ..... The Association was suspended as most members joined the military

1946-47 ..... O. W. J. Reynolds

1947-49 ..... Raymond Barnes

1949-50 ..... E.E. Preston

1950-51 ..... Thomas Wilson

1951-52 ..... C. S. Pratt

1952-54 ..... Dan Gray

1954-55 ..... Edward Dewey

1955-56 ..... Bickford Slack

1956-57 ..... C. S. Pratt

1957-58 ..... Dan Brown

1958-59 ..... Paul Leleu

1959-60 ..... Frank Kleinhenz

1960-63 ..... Michael Grady

1963-64 ..... R.H. Francis

1964-66 ..... Micheal Grady

1966-67 ..... O. W. J. Reynolds

1967-68 ..... J. L. Lightner

1968-69 ..... Frank Stallworth

1969-70 ..... Frank Stephan

1970-71 ..... Lorna Lou Barnes

1971-73 ..... O. E. (Gene) Bigelow

1973-74 ..... Jim Golden

1974-75 ..... Lorna Lou Barnes

1975-76 ..... Alex Boegner

1976-77 ..... Jim Golden

1977-79 ..... Robert Mathews

1979-83 ..... Alex Boegner

1983-87 ..... Henri Leleu

1987-88 ..... Jack Daniel

1988-91 ..... Carl Grandinetti

1991-99 ..... Jim Kiklititer

1999-01 ..... Carl Purvis

2001-03 ..... Bob Dube

2003-16 ..... George Badeen

2016-19 ..... Jim Ossellburn

2019-20 ..... Barbara Scheele

2020-24 ..... Wade S. Argo

2024-26 ..... George Badeen

2026-Present... Lisa Hancock

HONORING OUR LEADERS, PAST AND PRESENT.

WE PROUDLY PRESENT OUR GUEST SPEAKERS



Kathy Pruitt

"Truth and trust are foundational, not optional."

With over 25 years of experience in organizational design, technical and leadership training development and delivery, and a varied background in Oil Refining and Distribution, Financial Management, Manufacturing, Insurance and Health Care, Kathy has developed innovative ways to address needs that fit into the existing demands of the industry. Her strength is an awareness of the unique challenges presented by the client group, and partnering to implement sustainable solutions. Specializing in organizational effectiveness, Leadership development, technical training, and safety culture development. Extensive experience partnering with management leadership, developing and delivering Competency Systems, Performance Management Systems, and Capability Development (detail below). Specialties: Development of organizations and strategy, building "bench strength" of associates and leadership to accommodate company growth. Self-starter, participative management style, motivator, bridge-builder, and developer of talents. Strengths Finder 2.0 - Strategic, Maximizer, Connectedness, Ideation, Belief



Machelle Morris - Attorney - Allied Finance Adjusters Conference Inc.

Machelle Morris is the foremost national legal expert on issues relating to repossession and security interest enforcement. Her focus since the early 1990's has been on repossession laws and regulations, and small business survival. Her vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession companies, and other small businesses across the country, has made her the go-to legal advisor for Allied Finance Adjusters Association and its members. Machelle advises and teaches recovery agents, as well as other attorneys, on real-world compliance and contract issues. Several State laws directly reflect her input to the legislature on behalf of repossession business owners. Machelle is licensed to practice law in Texas, New Mexico and Washington. She is a qualified mediator/arbitrator; is a member of the Intellectual Property Law and Consumer Law Sections of the State Bar of Texas and is available as an expert witness on issues of collateral recovery and financial vendor compliance. In addition to owning and operating her boutique law firm, Machelle is an active volunteer. She is an Officer and Director of faith-based Through the Storm Ministries (San Antonio, Texas). She is on the Advisory Board of The Former Texas Rangers Foundation (Fredericksburg, Texas) which seeks to teach Texas students about the history of the State of Texas and its premier law enforcement agency. She is also on the Advisory Board of The Life Center (Midland, Texas), a faithbased organization offering an alternative to abortion as well as teaching parenting skills and offering other assistance to expectant parents free of charge. Machelle is a proud mother of four daughters and loves to travel. She is a lifetime member of the University of Texas Texas-Exes Alumni Association and an avid Red Raider fan as an Alumni of Texas Tech University School of Law.



Ron L. Brown

Ron L. Brown is the President and CEO of CSI Group in Oklahoma City, Oklahoma, one of the oldest and largest Asset Recovery Investigation Agencies in the Central Plains Region.

A state licensed Private Investigator and member of the National Association of Fraud Investigators, he has over 45 years of experience in the field of locating and recovering lost and missing people and assets and has assisted many law enforcement agencies including the U.S. Marshall's Service, Federal Bureau of Investigation and the Texas Rangers.

He is internationally recognized as one of the leaders in the Tracing and Recovery Industry and spends much of his time acting as an instructor for various credit and collection entities. Having received the ACA International "Fred Kirschner Instructor Achievement Award" for instructing 250 ACA Seminars, he was also three times selected by ACA International as the "ACA Certified Instructor of the Year". Ron also instructs for the Council on Law Enforcement Education and Training and travels across the United States presenting his critically acclaimed "MANHUNT" and "CYBERTRACKING" Seminars.

Nationally recognized as one of the key instructors of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Gramm-Leach-Bliley Act and HIPAA, Ron has written many published articles on these ever-changing federal laws and continues to conduct seminars related to these statutes. Testifying as an "Expert Witness" in numerous wrongful repossession litigations Ron recognized the need for an affordable field agent compliance training program and in collaboration with the members of Eagle Group XX he has developed the asset recovery industry accepted compliance training seminars which include the Field Agent Compliance Training (FACT), the Support Employee Compliance Training (SECT) and most recently the highly praised (SACAT) Situational Awareness and Confrontational Avoidance Techniques.

Ron continues to author numerous industry publication articles on the application of psychology and neurolinguistics related to tracing, interrogation techniques and consumer motivation in the collection and asset recovery industry as well as co-authoring the best seller, "MANHUNT, The Book".

Currently active in all phases of the Asset Recovery and Collection Industry he continues to personally, handle investigations ranging from Internal Fraud to Homicide and is well known in Debt Collection, Law Enforcement and Asset Recovery circles.

Come Join Us In San Antonio!

Allied Finance Adjusters Midyear Meeting
November 9-10, 2026
San Antonio Embassy Suites by Hilton - River Walk Downtown

Allied 2026 Midyear Convention Tentative Agenda

Please note the agenda is tentative and subject to change.



Sunday, November 8th

Travel Day

3:00 pm - 6:00pm	Registration Open

Monday, November 9th

6:00 am - 10:00 am	Hotel Complimentary Full Breakfast
8:30 am	Registration Open
9:00 am - 9:15 am	Opening Intros., House Keeping, Vendor Intros
9:15 am - 11:15 am	Board Meeting
11:15 am - 11:30 am	Light Break
11:30 am - 12:30 pm	Tentative Members Meeting
12:30 pm - 1:30 pm	Lunch
1:30 pm - 3:00 pm	AI Panel Discussion
3:00 pm - 3:15 pm	Break
3:15 pm - 4:15 pm	Chris with Fix Dollies - Maintaining Your Dollies and Trucks Training
6:00 pm - 9:00 pm	Cocktail Party and Hor's D'oeuvres – Veranda

Tuesday, November 10th

6:00 am - 10:00 am	Hotel Complimentary Full Breakfast
9:00 am - 9:15 am	Opening, House Keeping, Announcements
9:15 am - 11:00 am	Kathy Pruitt - Proper Work Place Etiquette
11:00 am - 11:15 am	Break
11:15 am - 12:30 pm	Machelle Morris – Legal Update
12:30 pm - 1:45 pm	Lunch
2:00 pm - 3:30 pm	Eagle USA Training with Ron Brown
3:30 pm - 5:00 pm	Dress for Picture and Dinner
5:30 pm - 6:00 pm	AFA Members Group Picture in formal attire in lobby. Attendance Required.
6:00 pm - 10:30 pm	90th Anniversary Celebration Dinner in Ballroom - Dancing / Live Band

Wednesday, November 11th

SAFE TRAVELS



REPO2026 Rallies for Its Own: RABF Fundraising Tops $50,000











Industry vendors, repossession agencies, and supporters united to raise more than $50,000 for the Recovery Agents Benefit Fund at **REPO2026**.

The Recovery Agents Benefit Fund is thrilled to issue a correction/update to a recent CURepossession post regarding our fundraising event at REPO2026! While the information reported was not incorrect, it did not give a complete picture of the outstanding fundraising support the RABF received at REPO2026.REPO2026 Rallies for Its Own: RABF Fundraising Tops $50,000

The fundraising efforts at **REPO2026** included a live auction of 40 items, auctioned off by George Badeen of Allied Finance Adjusters and the ongoing $500 club – combined these efforts raised a grand total of $50,000 – well above the $42,000 originally reported.

Industry vendors like Royal Key Supply, Miller Industries, Detroit Wrecker Sales, Wrecker Warehouse of Texas, RDN and ClearPlan, MBSi and Dynamic donated items that helped to generate these funds.

Repossession agencies like BB Towing & Recovery in Hawaii, Maine Recovery Company, ALSCO of Tulsa & Midwest Recovery & Midwest Auto Auction also donated items that kept the bidders coming and active! We'd also like to thank individual personal donations from Wes & Dana Loan, George & Lynne Badeen, J Hinton & Bob Jordon – all helping to make the RABF live auction such a successful event!

At **REPO2024**, the RABF recognized companies for their ongoing support of the industry and the fund who give regularly to the fund: **American Recovery Service / PK Willis, GM Financial, Credit Acceptance Corporation, Dynamic Towing Equipment, WebWeaver USA, Final Notice Recovery (Maryland), Rapid Recovery Agency (Florida), Stealth Towing & Recovery Service (Texas), Recovery Zone (Massachusetts), Assets Biz (Illinois) and PAR North America.**

At **REPO2026**, we added more to the list who became regular supporters in late 2025 or early 2026. This year's awards went to: **AOC Adjusters (California), LRM & Associates (Missouri) and ABA Recovery Service (California).**

The Organizers, Exhibitors and Attendees of the North American Repossessors Summitt/ARA (in recognition of their $43,276.03 donation to the RABF raised at the 2026 North American Repossessors summit held this April, their previous contributions and continued support)

REPO2027 will be held June 14 -16, 2027 at the Embassy Suites in Frisco, Texas.

Mark your calendars now and plan on showing up and showing out for the repossession industry at the REPO2027 Awards Dinner and RABF Fundraiser – sponsored again by PAR North America who committed to their ongoing sponsorship of this worthwhile cause!

Also, you can enter to win a Dynamic Slide-In Unit where the drawing will also be held next June at REPO2027. Suggested donation is $20 per ticket. Go to www.recoveryagentsbenefitfund.org to enter the raffle!

RABF Thanks everyone for their continued support.



Recovery professionals gathered for three days of learning, networking, and collaboration as AFA and RSIG concluded another successful national conference.

REPO2026, presented by Allied Finance Adjusters (AFA) and RSIG, has officially concluded, marking another highly successful gathering of recovery industry professionals from across the country. The convention was well attended, featuring both familiar faces and many new participants committed to advancing the asset recovery industry.

The event was expertly emceed by Kevin Armstrong, who kept attendees informed and engaged throughout the conference while presenters delivered educational, thought-provoking, and timely information on the issues impacting our industry today.

The conference began Monday afternoon with an outstanding presentation by Leon Scroggins focused on driving safety. As attendees have come to expect, Leon combined valuable educational content with his signature entertaining delivery style, creating a memorable and impactful session.

Machelle Morris provided attendees with a comprehensive update on active and pending litigation affecting the recovery industry in 2026. Her presentation offered valuable insights into key legal developments and how they may influence day-to-day recovery operations moving forward. Stephen Parrella followed with an informative discussion explaining why insurance companies often seek to resolve claims before they reach a judge or jury, providing attendees with a better understanding of risk management and claims resolution.
A panel discussion covering fleet management, license plate recognition (LPR) technology, and body-worn cameras generated significant interest among attendees. Panelists explored the value, benefits, and growing importance of these technologies within the recovery industry.
The conference also included the AFA Voting Members Session, during which the following officers were elected:

- **President:** Lisa Hancock
- **First Vice President:** Kayihan Seran
- **Secretary:** Vaunda Warnasch
- **Treasurer:** Richard Loden

George Badeen transitioned into the role of Immediate Past President, and newly elected President Lisa Hancock appointed Scott English to serve as Second Vice President.

The day concluded with the Awards Dinner and Recovery Agents Benefit Fund (RABF) Auction. George Badeen once again demonstrated his talents as auctioneer, helping raise more than **$42,000** in support of the Recovery Agents Benefit Fund. Special thanks go to the many members who generously donated auction items and to those who enthusiastically participated in the bidding process.

Wednesday's program featured Attorney Bill Ehrke, who conducted a mock deposition exercise that provided attendees with practical guidance on responding to questions during depositions and avoiding common mistakes that can create legal exposure.

The conference concluded with a presentation by Kathy Pruitt focused on identifying new opportunities for business development and growth within the recovery industry.

Overall, REPO 2026 delivered exactly what attendees have come to expect—an event that was educational, enlightening, and entertaining. Special recognition goes to Ed Marcum, Dana Loan, the RSIG staff, and the leadership as well as the hard-working committee men and women and volunteers of Allied Finance Adjusters, including George Badeen, Lisa Hancock, Vaunda Warnasch, Kayihan Seran, Richard Loden, and Kevin Armstrong whose professionalism helped make this year's event such a success.

With another successful conference in the books, industry professionals are already looking ahead to **REPO 2027**, which will be held in **Frisco, Texas**, and promises to bring together some of the most forward-thinking and progressive leaders in the asset recovery industry.

REPO2027 HEADS TO TEXAS: NOW OPEN FOR EXHIBITOR REGISTRATION



RSIG and Allied Finance Adjusters, Inc

REPO2027-Frisco, TX

June 14-16, 2027

To all of our valued partners in and supporting the Repossession Industry, Recovery Specialist Insurance Group (RSIG) and Allied Finance Adjusters, Inc. (Allied) have put together our next Annual Education and Safety Seminar for 2027 to be held at the Embassy Suites by Hilton Dallas Frisco Hotel & Convention Center, in Frisco, TX. The seminar is being co-hosted June 14-16, 2027. This annual seminar is open to all Repossessors, not just members of RSIG and/or Allied.

We have created an Early Bird Sign-up for our Exhibitors of $2,495, a savings of $1500 from the regular rate of $3995. This Early Bird Rate extends till January 31, 2027, and registration is currently open so you can plan your budgets for 2027 and/or reserve your spot in our Exhibitor Room now! The Exhibitor Registration Packet is attached with an embedded QR Code to facilitate easy payment of the Exhibitor Fees.

We have also already secured our hotel room block for this event (see the link below) and are in the process of putting together another great line up of industry experts and speakers to provide updated and continuing education and safety. You can book your rooms at:

https://www.hilton.com/en/attend-my-event/repo2027hostedbyrsigandafa/

We are expecting a large member turn out and for that reason we are reaching out to you, our valued Vendor, to extend the opportunity to save big on REPO2027 registration fees for this don't miss event.

Knowing that our vendors offer the specialized equipment, software and services needed by our members to safely and efficiently do their jobs, it's important that you attend this event to show off your products and services. Your participation in this seminar allows Repossessors access to the latest innovations to further the industry and greatly contributes to the value of attending our annual event.

Registration for attendees will be opening soon. Please watch for the future announcement of Attendee Registrations. A convenient website will be launched at time to facilitate registration for Repossessor owners, employees and guests.

If you have any questions about REPO2027, please feel free to contact me **For REPO2027** at **lscroggins@rsig.com**.

Or, Kathy Jones, Allied Southwest Regional Director. Kathy can be reached at **512-577-7376** or email of: **southwestern@alliedfinanceadjusters.com.**





Editorial By Lisa Hancock, President, Allied Finance Adjusters

In the complex landscape of finance and automotive sales, understanding and executing repossession processes effectively are essential for both lenders and consumers. Allied Finance Adjusters (AFA) believes that smaller lenders, including buy-here-pay-here (BHPH) dealerships, can significantly benefit from partnering with recovery companies that prioritize education, legal compliance, and professional standards. This article delves into why this belief is foundational for a sustainable recovery process.

The Need for Education and Competency

For smaller lenders and BHPH dealerships, navigating the intricacies of repossession can be challenging. Many of these entities operate with limited resources and often lack the in-depth legal knowledge required for compliant recovery practices. Consequently, engaging recovery agencies that are well-versed in the complexities of repossession laws becomes essential.

Recovery companies must undergo comprehensive training to ensure they understand the pertinent legal framework and demonstrate competency in consumer interactions. This educational foundation not only protects lenders from potential legal repercussions associated with improper recovery practices but also enhances the overall reputation of the lending institution.

Benefits of Professional Recovery Agencies

1. **Legal Compliance:** The legal landscape surrounding repossession is continually evolving. Professional recovery agencies stay updated on both local and federal regulations, ensuring that repossession efforts are compliant. This reduces the risk of lawsuits or penalties for lenders and secures smoother recovery processes.

2. **Consumer Relations:** How a repossession is conducted, can significantly impact public perception of a lender or dealership. Professional recovery agents are trained to handle interactions with sensitivity and respect, which can enhance the lender's reputation and foster consumer trust.

Continued on page 25

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THE Original SELF LOADING WHEEL LIFT

SLIDE-IN UNIT









SPECIFICATIONS

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Maximum Underlift Reach 75”
7,500 lb Tow Rating
Approximate Weight 1,100 lbs

STANDARD FEATURES

73” Subframe
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Straps, Chains, & Ratchets
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Tire Spacer Blocks
Trailer Hitch

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Designed to be Installed on a Pick Up Truck Chassis
Never Exceed the Chassis Max GVW Rating During Towing

3. **Efficiency:** Professional recovery agencies implement structured processes and leverage established networks to streamline the repossession process. This efficiency helps lenders recover assets more quickly, thereby mitigating losses associated with prolonged recovery efforts.

4. **Training and Development:** Continuous education is essential in the recovery industry. AFA encourages recovery companies to invest in ongoing training that adapts to new laws, consumer rights, and technological advancements. This commitment to continuous improvement ensures that recovery agents remain competent and proficient in their operations.

Conclusion

Allied Finance Adjusters stands along beside American Recovery Association and firmly believes in the necessity for smaller lenders and buy-here-pay-here dealerships to partner with properly educated and competent recovery agencies. By emphasizing education, legal compliance, and professional standards, recovery agencies can not only secure assets for lenders but also protect consumers' rights, fostering an environment of trust and collaboration.

Ultimately, the goal is for all stakeholders, lenders, consumers, and recovery agents to benefit from a professionalized approach to repossession rooted in education and mutual respect. By prioritizing these practices, lenders can not only safeguard their financial interests but also enhance their reputation in a competitive market.

ABOUT ALLIED FINANCE ADJUSTERS CONFERENCE, INC.

Allied Finance Adjusters (AFA) is the largest, not-for-profit, national trade association of certified, insured and CFPB compliant recovery professionals. AFA has led the industry as the first trade association to offer its members CFPB Training & ongoing continuing education. AFA Members are the most professional in the industry at locating and repossessing collateral on behalf of all lending institutions including, banks, credit unions, financial institutions, rental & leasing companies, buy here pay here, auto, truck and equipment dealerships. All new AFA Members must pass rigorous physical office inspections and background checks.

AFA does not support Phantom or Ghost offices period. All AFA members are independent professional business operators and are covered by the AFA $1,000,000 Fidelity Coverage Policy. For more information please contact our home office (800) 843-1232. "Professionals Hire Professionals"



Lisa Hancock

President

Allied Finance Adjusters

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In today's compliance driven world, there seems to be a policy for everything. Unfortunately many are treating policies as check boxes. Many believe as long as you can show you have a policy to address an issue, you're good and everything moves on….and in some cases they're right.

But if compliance is so important and it's supposed to be more than getting a box checked, then while policy is great – culture is better.

Creating a culture around professionalism and safety and education is where policy meets action. If policy doesn't have any sort of enforcement and business culture does not truly value things that policies are built around, then what's really the point? Policy without culture is nothing more than lip service.

For example, in order to get insurance renewed you are required to show that you followed policy to provide training for all of your employees; but when renewal comes around you haven't made your staff available for training, haven't required any online courses and have no records of safety meetings. This is not a culture based on valuing training and education meeting. requirements for continued business relationships and honoring promises made.

Example 2: You have a policy regarding wrongful repossession. But you still only pay employees when they successfully repossess a vehicle, you tell your agents to take the vehicle even if police are present, you repossess out of a driveway (Mass and Rhode Island), you quickly follow(tailgating) a car accessing a gated community where you would not otherwise have access. This is not a culture of preventing wrongful repossession and breach of peace.

Example 3: You have a policy to treat all debtors with respect, to avoid confrontation and de-escalate. But rather than use your truck, body-cam or cell phone video to educate and train employees in these areas – you or your employees post them on social media to shame or embarrass a debtor or to attract likes and attention. These are not the actions of a company with a culture of respect.

Creating a culture that protects your business requires several things:

- Clear/Understandable/Communicated Expectations
- Consistent behaviors and action that support those expectations
- Leadership that not only enforces those expectations and disciplines behaviors that don't support the expectations; but who models and lives them as well.
- Staff Buy-In. Those who work for the organization must be aligned with the organization's culture.

POLICY IS GREAT – CULTURE IS BETTER CONTINUED

Alignment happens in a multitude of ways.

1. Businesses make the right hiring decisions. They evaluate personalities, they look at backgrounds, social media posts and content, driving records etc. Example: If a driver has multiple violations on their driving record it could mean more than just a lead foot – it could be a general lack of respect for the rules of the road. And if they don't follow the rules of the road, will they follow your rules and expectations?

2. Accountability. When staff is brought on and the expectations are clearly communicated, hold staff responsible. If there is a problem and a continued working relationship is desired, coach/mentor/train for change. If the behavior doesn't change or coaching/mentoring and training is met with resistance then you need to determine if this staff member is truly aligned with your culture and good for your business.

3. Accountability Part 2: Recognize and reward those who are supporting your culture and are good for your business. A little recognition and positive reinforcement can go a long way. If part of your recognition and reward system is financially based – make sure that it isn't the only way your staff can earn a living. If staff's livelihood depends solely on successful repossession completion, then they will repossess like their lives depend on it. Consider rewarding things other than completed repossessions – things like

    a. the most thorough pre/post trip vehicle inspection (so you're catching maintenance issues before they happen)

    b. when you're reviewing driver facing truck camera footage – least distracted driver. The driver that handled distractions the best… pulling over to take calls, not eating in the vehicle, who constantly checked their mirrors, didn't drift between lanes, didn't respond to aggressive or bad drivers around them

    c. when you're reviewing body-cam/outside truck footage – most respectful driver. Recognize who kept their cool in what could have been a bad situation, whose language, tone and body language supported and reinforced the culture of respect you're trying to build and maintain

    d. the driver who did just drive away – who evaluated the situation and said, "Mr./Ms. Debtor – I'm going to drop the vehicle or I'm going to leave and give you an opportunity to deal with this with your lender. Have a nice day, hope this gets resolved."

In the repossession industry, professionalism, safety, and compliance are not achieved through policy alone. They are achieved when everyone from the top down understands the expectations, believes in them, and consistently acts on them.

Organizations that build a culture of accountability, respect, safety, and continuous improvement do more than avoid claims and complaints. They earn the trust of clients, lenders, can earn the respect of regulators, law enforcement, and the communities they serve.

Policies provide framework, but culture provides foundation. When culture supports policy, compliance stops being a requirement and becomes a competitive advantage. That's the difference between checking a box and building a business that lasts.

Anyone can write a policy. There are people out there who hang their hats on creating policies just for the sake of doing so and making money. The real test is whether the organization who buys it actually lives it.

A policy on safety means little if unsafe behavior is tolerated. A policy on wrongful repossession means little if employees are rewarded for cutting corners. A policy on respect means little if leadership fails to model respectful behavior.

The most successful businesses understand that compliance is not a document. It is a mindset. It is demonstrated through decisions, actions, accountability, and leadership every day. Policy may satisfy a requirement, but culture drives results. That's why policy is great, but culture is better.

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