



*The International Association
of Commercial Collectors, Inc.*

has conferred upon

Credit Decisions International Ltd.

the designation of

Certified Commercial Collection Agency

*for demonstrating a high level of professionalism and
quality service in the commercial collection industry*

This agency has documented that it meets applicable state licensing requirements, Association bonding and trust account requirements and staff educational requirements. The agency maintains a staff dedicated to commercial collections and complies with the Association's code of ethics and complaint handling process. Meeting these requirements fulfills the prescribed standards of performance and conduct required for Certified Commercial Collection Agencies.

Sammy M. Schoenberg
EXECUTIVE DIRECTOR

Jan. 2, 2001 – Jan. 2, 2014

CERTIFIED