



### **Antitrust Policy Statement**

These provisions apply to all discussions, both those within formal meeting sessions and any private discussions among participants outside the meeting sessions.

Meeting discussions are intended for the education of participants and to provide a forum for participants to identify and address important trends and issues in the collections industry. While it is intended that participants will always maintain the tradition of free and open discussion, certain areas must be avoided in discussions:

- 1) Pricing issues and practices, whether past, present or future, including terms or conditions of agreements with vendors and terms and conditions of products and programs must not be discussed.
- 2) Discussion of business policies, practices and business conditions must be general in nature. Discussion of volumes, particular customers or practices must be avoided.
- 3) No agreements or understandings of any type may be made or discussed as to specific terms, plans and policies for specific contracts or customers.
- 4) Limitation or prevention of access to any business product, program or service to any group or type of customer must not be discussed.
- 5) Past or pending litigation or supervisory exams or related findings or outcomes must not be discussed.

We unequivocally support the policy of competition served by the antitrust laws and intend to comply strictly in all respects with those laws. Accordingly, any activity that intentionally or unintentionally reduces competition or restrains trade is prohibited.