NCS CREDIT BRAND GUIDELINES

CONTACT

NCScredit.com
800-826-5256

ADDRESS

729 Miner Road
Highland Hts., OH 44143

01 WELCOME

02
LOGO

The symbol has three colors that represent the three main service groups at NCS Credit. The slogan is ***"From Protection to Collection"*** and appears only with the horizontal version, when sizing and space permits.

VERTICAL

COLOR LOGO | DARK & WHITE

BLACK & WHITE LOGO

02.01 LOGO HORIZONTAL

+ COMPANY SLOGAN

LOGO PADDING

Padding, also known as white space, is the empty space between and around individual elements of a page layout.
It is used to allow visual breathing space.

COLOR LOGO | DARK & WHITE

BLACK & WHITE LOGO

03 COLOR

Color can hold an immense amount of power over us. Here we outline exactly how color should be applied in all communications, both digitally and in print.

There are five colors that represent all NCS Credit services. **Gold** represents Education and Resources; **Orange** represents our Collection Services; **Green** represents Notice and Mechanic's Lien Services; **Blue** represents UCC Services, and **Purple** represents Lien Finder. **Dark blue** (appears almost Charcoal Grey) is used as a secondary color. Black can be used for contrast and depth.

These are the brand colors that should be used for any NCS Credit print and digital applications.

EDUCATION
& RESOURCES

CMYK: 8, 24, 80, 0
RGB: 235, 191, 81
Hex: #EBBF51

COLLECTION
SERVICES

CMYK: 0, 61, 97, 0
RGB: 245, 128, 37
Hex: #F58025

NOTICE &
MECHANIC'S LIEN

CMYK: 100, 0, 100, 0
RGB: 0, 166, 81
Hex: #00A651

UCC SERVICES

CMYK: 100, 0, 0, 0
RGB: 0, 174, 239
Hex: #00AEEF

LIENFINDER

CMYK: 75, 100, 0, 0
RGB: 102, 45, 145
Hex: #662D91

ALL PURPOSE
DARK BLUE

CMYK: 84, 68, 55, 56
RGB: 33, 47, 57
Hex: #212F39

04
TYPOGRAPHY

These are the guidelines for the brand fonts that should be used, as well as secondary Microsoft Office substitutes. We recommend downloading Raleway, since it is a free Google font and easily accessible. Please follow these guidelines on how to use the fonts to create a hierarchy for any print or digital communication.

04.01 TYPE

Website : Sanchez, Raleway |Headline|, Open Sans |body copy|

Ads and Social Media : Raleway

Print : Sanchez |Headline|, Raleway |body copy|

PowerPoint Presentations : Franklin Gothic Demi Con |Headline|, Franklin Gothic Book |body copy|

Alternative | All-Purpose Fonts : Myriad, Open Sans, Azo Sans

Icons and Symbols : Font Awesome

Raleway

Bold

ABCDEFGHIGKLMNOPQRSTUVWXYZ
abcdefghigklmnopqrstuvwxyz
0123456789

Aa

Medium

ABCDEFGHIGKLMNOPQRSTUVWXYZ
abcdefghigklmnopqrstuvwxyz
0123456789

Sanchez

Regular

ABCDEFGHIGKLMNOPQRSTUVWXYZ
abcdefghigklmnopqrstuvwxyz
0123456789

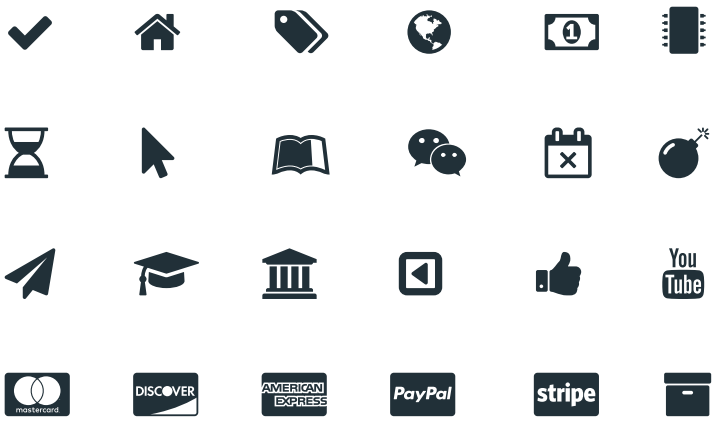
Aa

Italic

ABCDEFGHIGKLMNOPQRSTUVWXYZ
abcdefghigklmnopqrstuvwxyz
0123456789

04.02 SYMBOLS & ICONS

Font Awesome



Visit https://fontawesome.com/icons and search for these common NCS Credit symbols:
Search "Construction" | Filter > Solid > Regular
Search "Dollar" | Filter > Solid > Regular
Search "Lock" | Filter > Solid > Regular

SYMBOLS - CORE VALUES

Below is a sample of the icons used as a representation of the company Core Values. When using icons, keep them all the same size, and spacing. Scale so they can be consistent.

DETERMINED CONSCIENTIOUS INQUISITIVE COMMUNITY

05

IMAGERY

The images used to represent a brand matter! In many ways they are just as important as the copy and design. Images help clients and prospects connect to the brand. It is a way for them to quickly understand and envision their future with NCS Credit.

05.01 BRAND IMAGES

Each person represents a service group at NCS Credit. The ideal persona used by NCS Credit is a middle-age woman or man, professional in business casual attire or casual, depending on which service group is being represented.

EDUCATION
& RESOURCES

COLLECTION
SERVICES

NOTICE &
MECHANIC'S LIEN SERVICES

UCC
SERVICES

LIENFINDER

06

PRINT

Follow these guidelines and recommendations for how to use the NCS Credit brand in print communication. Before finalizing any new print piece, please share with Marketing for final approval, so the brand will be consistent across all communication.

01. Business Card
02. Envelope and Stationary
03. Folder
04. Sell Sheets / Fee Schedules
05. Brochure

06.01 BUSINESS CARDS

BACK

NCS CREDIT
From Protection to Collection

COLLECTION SERVICES • UCC SERVICES
NOTICE & MECHANIC'S LIEN SERVICES • EDUCATION & RESOURCES

FRONT

MARY COWAN
President

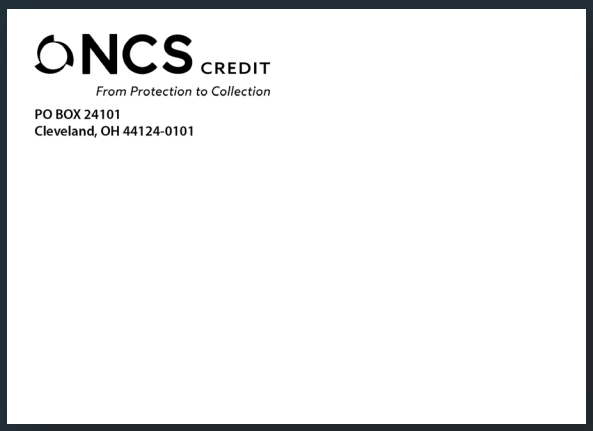
MCowan@NCScredit.com
440.461.9661 x 128

NCScredit.com
729 Miner Road
Cleveland, OH 44143
800.826.5256 *(toll free)*
440.461.5413 *(fax)*

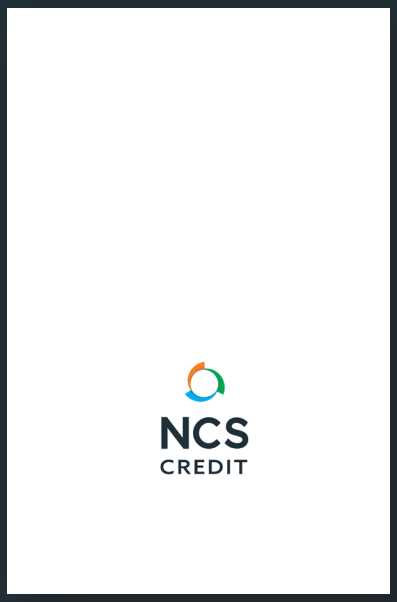
Font : Azo Sans
Font Size : Header - 15pt Text - 8pt
Symbols : Font Awesome

06.02 ENVELOPE AND STATIONARY

01. Envelope



02.Stationary



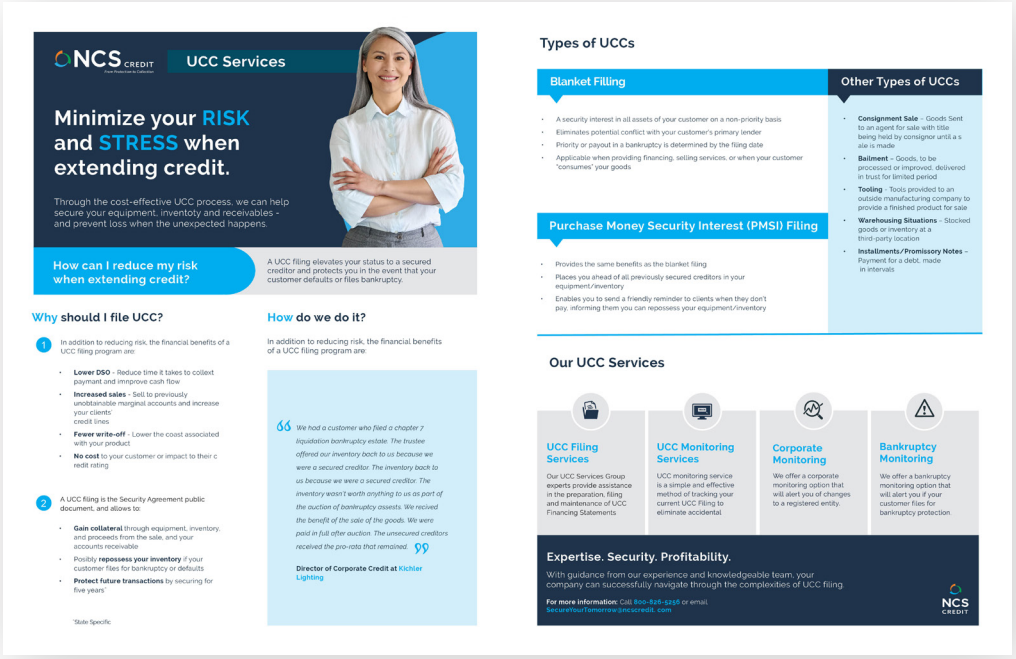
06.03 FOLDER

NCS
CREDIT
Collection Services
UCC Services
Notice & Mechanic's Lien Services
Education & Resources

NCS
CREDIT
NCScredit.com

NCS
CREDIT
Collection Services
UCC Services
Notice & Mechanics Lien Services
Education & Resources

06.04 SELL SHEETS



NCS CREDIT

UCC Services

Minimize your RISK and STRESS when extending credit.

Through the cost-effective UCC process, we can help secure your equipment, inventoty and receivables - and prevent loss when the unexpected happens.

How can I reduce my risk when extending credit?

A UCC filing elevates your status to a secured creditor and protects you in the event that your customer defaults or files bankruptcy.

Why should I file UCC?

1. In addition to reducing risk, the financial benefits of a UCC filing program are:

- **Lower DSO** - Reduce time it takes to collect paymant and improve cash flow
- **Increased sales** - Sell to previously unobtainable marginal accounts and increase your clients' credit lines
- **Fewer write-off** - Lower the coast associated with your product
- **No cost** to your customer or impact to their c redit rating

2. A UCC filing is the Security Agreement public document, and allows to:

- **Gain collateral** through equipment, inventory, and proceeds from the sale, and your accounts receivable
- Posibly **repossess your inventory** if your customer files for bankruptcy or defaults
- **Protect future transactions** by securing for five years*

*State Specific

How do we do it?

In addition to reducing risk, the financial benefits of a UCC filing program are:

> *We had a customer who filed a chapter 7 liquidation bankruptcy estate. The trustee offered our inventory back to us because we were a secured creditor. The inventory back to us because we were a secured creditor. The inventory wasn't worth anything to us as part of the auction of bankruptcy assests. We recived the benefit of the sale of the goods. We were paid in full after auction. The unsecured creditors received the pro-rata that remained.*

Director of Corporate Credit at Kichler Lighting

Types of UCCs

Blanket Filling

- A security interest in all assets of your customer on a non-priority basis
- Eliminates potential conflict with your customer's primary lender
- Priority or payout in a bankruptcy is determined by the filing date
- Applicable when providing financing, selling services, or when your customer "consumes" your goods

Purchase Money Security Interest (PMSI) Filing

- Provides the same benefits as the blanket filing
- Places you ahead of all previously secured creditors in your equipment/inventory
- Enables you to send a friendly reminder to clients when they don't pay, informing them you can repossess your equipment/inventory

Other Types of UCCs

- **Consignment Sale** – Goods Sent to an agent for sale with title being held by consignor until a s ale is made
- **Bailment** – Goods, to be processed or improved, delivered in trust for limited period
- **Tooling** – Tools provided to an outside manufacturing company to provide a finished product for sale
- **Warehousing Situations** – Stocked goods or inventory at a third-party location
- **Installments/Promissory Notes** – Payment for a debt, made in intervals

Our UCC Services

UCC Filing Services
Our UCC Services Group experts provide assistance in the preparation, filing and maintenance of UCC Financing Statements

UCC Monitoring Services
UCC monitoring service is a simple and effective method of tracking your current UCC Filing to eliminate accidental

Corporate Monitoring
We offer a corporate monitoring option that will alert you of changes to a registered entity.

Bankruptcy Monitoring
We offer a bankruptcy monitoring option that will alert you if your customer files for bankruptcy protection

Expertise. Security. Profitability.

With guidance from our experience and knowledgeable team, your company can successfully navigate through the complexities of UCC filing.

For more information: Call 800-826-5256 or email SecureYourTomorrow@ncscredit.com

NCS CREDIT

NCS CREDIT

Collection Services

Less Write-offs, More confidence.

We've got your collections covered, so you can worry less.

Why should I look beyond traditional collection agencies?

You need a partner who can see the whole picture. **We can help** with your collections now - and also educate and protect you.

How do we do it?

What sets us apart is that our collection service expertly complements our nationally recognized leadership in mechanic's lien, bond claim, and UCC filing. Our holistic expertise allows us to approach collections with a broad scope of knowledge and possible solutions

Commercial Collections

We provide secured and unsecured collection services through our professional in-house collections and established national attorney network.

- **Fast** – Immediate litigation and commitment to rapid debt recovery
- **Recovery** – Gain confidence from the 80% debt recovery rate some clients experience
- **Accessible** – Online portal to view and monitor all collection activities
- **Customizable** – Services tailored to your situation
- **Flexible** – We offer assistance with secured and unsecured collections
- **Personal** – Account manager and attorney liaison assigned to each client
- **Expert Security** – With complex laws and so much at stake, you'll want to be sure it's done right

Review Collections for Potential Security

Take legal action after filing a UCC or Mechanic's Lien or Bond Claim when receivables remain past due. Our specialized Construction and UCC Groups work together with the Collection Services Group to review collections for potential security.

- **Project Review** – Advises when lien or bond rights may be available
- **Secured Claim** – Greatly increases your leverage and the likelihood of payment
- **Start to finish** – NCS attorneys are familiar with the file from notice and lien through suit

> *Our requests have always been met with an immediate response in a courteous, professional manner, and with reasonable cost. We value the fact that when we send a request to NCS we know that our interests will be securely handled.*

- **Debra L.**, Credit Manager

One size fits one – Custom, proactive results.

In-House Collections

We have skilled collectors to recover your secured and unsecured receivables.

- **Experienced** – We have specialized in commercial debt recovery since 1970
- **Competitive rates** – No up-front or hourly fees Choose from our in-house options:
- **Immediate Personal Collections** – written demand, phone calls made upon placement to collect the balance
- **Free Demand** – written demand made upon placement. If payment is received (and reported to NCS) within 10 days, no collection fee is due. Otherwise, collection efforts begin on the 11th day to collect the balance

FEES *(Volume discounts quoted on request)*

First $2,000 collected: ..... 25% contingent
Balance collected: ..... 20% contingent

Attorney Collections

Our national network of attorneys specialize in secured and unsecured commercial collections, with additional focus in mechanic's lien and UCC filings.

- **Experienced** – Average 30 years of experience for an NCS network attorney
- **Competitive rates** – Expertise in leveraging UCC's, suing bonding companies, and foreclosing liens, using highly specialized attorneys

FEES

- **Option 1:** Contingent at 33% of amount collected
- **Option 2:** NCS Fee Contingent at 10% of amount collected, plus hourly attorney fees.

Above contingent charges do not include court costs and suit fees, should they become necessary. Any claim outside of the United States may be subject to a 40% contingency fee.

Other Collections Tools

Skip Tracing

Can't locate your debtor? NCS can run a skip trace to find the most current address(es) and/or phone number(s) on any individual or corporation.

Individual and Corporate Skip Trace quotes available on request

Asset Searches

NCS can obtain full asset information, such as employment, business affiliation, vehicle ownership, real property ownership, banking relationships, bankruptcies, liens, judgments, notices of defaults and UCC filings. If you are being proactive in tracking your debtor's financial situation or as part of post-judgment efforts, NCS provides the tools you need to make the best business decisions.

Individual and Corporate Asset Search quotes available on request

Proof of Claim

When your debtor files for bankruptcy, NCS can assist with filing of a Proof of Claim to protect your interests.

Quote available upon request

Demand Letters

Demand payment while notifying the debtor what action might be taken if payment is not received within a specified number of days. Give your customer one "last chance" to pay before placing a claim for collection.

NCS Demand Letter (on NCS letterhead) $52

NCS Demand Letter and Call Service (on NCS letterhead) $125

2 demand letters and 2 phone calls to your customer within 2 weeks.

Attorney Demand Letter (*Prices may vary by state/province) (on attorney letterhead) $155*

Fees are subject to change without notice. No additional fees will be charged without client approval. NCS is pleased to review any international collection matter and quote a fee according to specific circumstances.

Professional. Credible. Unique.

Since 1970, we have been staffed with skilled in-house attptney, paralegals and collectors to recover your business-to-business receivables.

For more information: Call 800-826-5256 or email SecureYourTomorrow@ncscredit.com

NCS CREDIT

06.04 FEE SCHEDULES

NCS CREDIT

Notice & Mechanic's Lien FEE SCHEDULE

All prices may vary depending upon state requirements and are for projects in the U.S. Prices listed do not include mailing, handling, research, or recording fees. Subsequent document amendments will be invoiced at the same rate of the original service request. For projects within the American Territories/ Possessions or Canada, please contact NCS.

ATTORNEY SERVICES

Preliminary Notice	$187.00
Priority Handling Fee for Preliminary Notice	$55.00
Mechanic's Lien*	$567.00
Bond Claim	$410.00
Priority Handling Fee for Mechanic's Lien*/Bond Claim	$110.00
Release of Mechanic's Lien*	$170.00
Withdrawal of Bond Claim	$165.00

PREMIUM SERVICES

Preliminary Notice	$65.00
Priority Handling Fee for Preliminary Notice	$30.00
Mechanic's Lien*	$275.00
Notice of Intent	$65.00
Bond Claim	$195.00
Priority Handling Fee for Mechanic's Lien*/Bond Claim	$55.00
Release of Mechanic's Lien*	$110.00
Withdrawal of Bond Claim	$80.00

ADDITIONAL SERVICES

Track 25 (Deadline Monitoring)	$25.00
Payment Bond Investigation	$80.00

EXPRESS SERVICES

Preliminary Notice	$40.00
Attempt Ownership Verification	$16.00
Priority Handling Fee for Preliminary Notice	$30.00
Mechanic's Lien	$130.00
Notice of Intent	$40.00
Bond Claim	$106.00
Priority Handling Fee for Mechanic's Lien*/Bond Claim	$55.00
Release of Mechanic's Lien*	$105.00
Withdrawal of Bond Claim	$70.00

COLLECTION SERVICES

NCS Demand Letter	$55.00
Attorney Demand Letter	$170.00
NCS Demand Letter & Call Service	$125.00

In-House Collection Services - 25% contingent on the first $2,000 collected, then 20% contingent on the balance collected

Lien Foreclosures and Suits to Enforce Bond Claims (Attorney Collection Services)

- Contingency fee of 33% of amount collected, OR
- NCS fee contingent at 10% of amount collected plus hourly attorney fees

Proof of Claim	call for quote
Skip Tracing	call for quote
Asset Searches	call for quote
All Inclusive Public Records Search	call for quote

*Includes Mechanic's Lien, Stop Notice, Public Improvement Lien, Lien on Funds, Notice to Owner of Personal Liability, etc.

NCS CREDIT

UCC Services FEE SHEDULE

Minimize your RISK and STRESS when extending credit.

ORIGINAL FINANCING STATEMENT (UCC-1)

PMSI in Inventory with Search & Notify*	$195.00 U.S. | $245.00 Canada
Consignment | Bailment | Tooling with Search & Notify*	$195.00 U.S | $245.00 Canada
Notification of Ownership | Warehousing with Search & Notify*	$195.00 U.S. | $245.00 Canada
Blanket | PMSI in Equipment | Lease | Agricultural Lien	$113.00 U.S. | $163.00 Canada
Filings in Mexico, Australia, and New Zealand	call for quote

*U.S. - 1 filing, 1 UCC search, 6 notification letters; Canada: 1 filing, 1 PPSA search

CHANGE FINANCNG STATEMENT (UCC-3)

Amendment | Continuation | Termination | Assignment	$80.00 U.S. | $130.00 Canada
Search & Notify* (with a PMSI | Consignment | Bailment | Tooling | Warehousing Continuation)	$115.00 U.S. | $165.00 Canada

*U.S. - 1 UCC search, 6 notification letters; Canada: 1 PPSA search

SEARCH & NOTIFICATION LETTER FEES WITH UCC FILING

Search per debtor name	$21.00 + state costs
Notification Letter (over 6)	$17.30 per U.S. letter | $38.00 per Canada letter

PUBLIC RECORD SEARCH

UCC Information Search	$60.00 + costs
UCC Information Search + Copies (Additional cost per page)	$60.00 + costs
Judgements	$60.00 + costs
Tax Liens	$60.00 + costs

ADDITIONAL FILING & SEARCH FEES

Delaware Search	$52.00
Nevada Search	$15.00
Connecticut | Delaware | Hawaii | New Hampshire Filing	$26.00
Pennsylvania Filing	$54.00
Canada Furnishment Copy	$11.70
Tennessee Recording Tax	$0.115 for each $100 of indebtedness

MONITORING SERVICES

UCC Debtor Monitoring	$28.00 per debtor name for the life of filing
Driver's License Monitoring	$200 annually
Bankruptcy Monitoring	$28.00 per debtor name for the life of filing
UCC Monitoring – Prepaid	$15.00 per filing, per year
UCC Monitoring – Pay As You Go	$400 annually for all active filings
Corporate Monitoring	$28.00 per debtor name for the life of filing

Corporate Monitoring State Specific Fees

Delaware - enrollment $28.00, annual maintenance $10.00

New Jersey - enrollment $13.50 + costs, quarterly maintenance $13.50 + costs

Canada - enrollment $13.50 + costs, quarterly maintenance $13.50 + costs

ADDITIONAL SERVICES

Priority Handling	$50.00
Articles of Incorporation, including a Corporate Certificate	$32.00 U.S. / $52.00 Canada
Preparation of Security Agreement	$25.00 per agreement
UCC Identity Protection	**$1,100.00 annually for unlimited filings + $5.20 | notification letter received or $27.00 per filing + $5.20 | notification letter received**
Auditing Service	**$45 per filing includes Corporate Certificate search fee OR $45 per filing plus costs if requesting Articles of Incorporation**
Archiving Service	**$10.40 per filing for data entry of client's current filings for monitoring purposes**

COLLECTION SERVICES

NCS Demand Letter	$55.00
Attorney Demand Letter	$170.00
NCS Demand Letter & Call Service	$125.00
In-House Collection Services	25% contingent on the first $2,000 collected, then 20% contingent on the balance collected

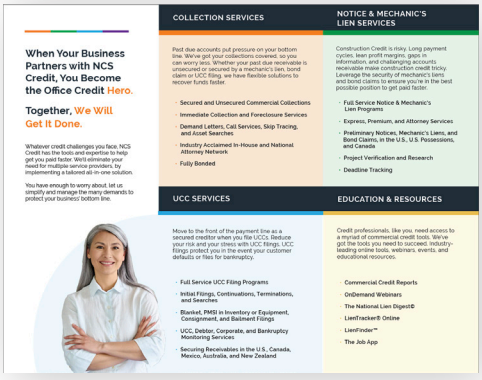
Attorney Collection Services

Contingency fee of 33% of amount collected, OR

NCS fee contingent at 10% of amount collected plus hourly attorney fees

Proof of Claim	call for quote
Skip Tracing	call for quote
Asset Searches	call for quote
All Inclusive Public Records Search	call for quote

NCS CREDIT



06.05 BROCHURE