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### **Unifund Partners with Nighthawk Investigations for Exclusive Bank Location Services**

*Unifund grows Recovery Decision Solutions enhancing bank location products.*

**Cincinnati, OH and Dallas, TX– July 12, 2013** – Unifund Group and Nighthawk Investigations have formed a strategic partnership to pair Unifund’s extraordinary data science capabilities and NightHawk’s bank location services in an exclusive channel partnership. Nighthawk’s best in class bank locates coupled with Unifund’s industry knowledge and leading liquidation methods will produce a range of relevant products, from lower-cost bank location matches to a premium guaranteed bank verification product.

“Combined, we are bringing to market two great products that will help the collection industry determine the best accounts to litigate and help those with a dormant judgment portfolio revive liquidations,” said Joe Hayes, President and CEO of NightHawk Investigations.

“As part of Unifund’s Recovery Decision Solutions (RDS), we have worked with NightHawk to develop a bank account indicator match; it has proven very useful in our suit decision processes. Further, we’ve found success using NightHawk’s verified bank account product for years. Combining our litigation decision scores and legal inventory liquidation process, we’ve experienced very high ROIs with very short payback periods. We’re excited to be able to add this to our RDS offerings,” added Jason Kaster, Chief Operating Officer of Unifund.

“This is a very exciting concept we developed for the marketplace, allowing bank location information to be coupled with demonstrated decision options. RDS can add predictive payment scoring and make the dynamics of total liquidation costs with the bank data relative and usable. Summarizing the “all in cost” to collect, including levy fees, providing expected timings to assist with attorney follow-ups, forecasting portfolio distribution... all of these capabilities assist with accelerating and increasing liquidations from this extremely perishable product,” stated Kristin Dougherty, Vice President of Sales and Marketing for Unifund and RDS. “We can also identify disqualified accounts to reduce exposure.”

“By utilizing Unifund’s industry-leading analytics and operations capabilities, combined with NightHawk’s nationwide expertise in locating and verifying bank assets, most clients will be able to

realize post-judgment penetration rates between 25% and 40%, with gross ROIs ranging from 2.5 times to over 3 times their court cost and service fee investments,” continued Dougherty. “Through years of research, testing, and ongoing development, we have proven time after time that using a premium verified product yields far greater returns than using information from traditional database or bad check sources.”

RDS offers a suite of services that optimizes recoveries with the decision and recovery solutions Unifund has perfected in liquidating its purchased portfolios for over 25 years. RDS is available to creditors, debt buyers, attorneys and owners of distressed receivables.

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