



Gila *Corporation*



Founded in 1991, Gila Corporation offers outsourced collections, payment processing and call center services to governmental entities, financial and higher education institutions nationwide. The Company provides a full suite of receivables management solutions, tailored to each client's specifications.

Through our strategic business units, Municipal Services Bureau (MSB) and Gila Group, we empower talented employees with advanced technology, data management tools and leading edge business practices to exceed the expectations of our clients.



Gila Corporation offers outsourced collections, payment processing and call center services to governmental entities, financial and higher education institutions nationwide. Through its strategic business units, *Municipal Services Bureau (MSB)* and *Gila Group*, Gila Corporation empowers more than 350 talented employees with advanced technology, data management tools and leading edge business practices to exceed the expectations of its clients. MSB collects delinquent court fines, fees and debts for a wide variety of governmental entities nationwide. Gila Group specializes in outsourced collections and customer service functions for financial institutions.

i For more information, visit www.GilaCorp.com or call us at **1.800.568.7004**.

Municipal Services Bureau (MSB)

Founded in 1991, *Municipal Services Bureau (MSB)* offers outsourced collections, payment processing and call center services to governmental entities nationwide. We empower talented employees with advanced technology, data management tools and leading edge business practices to exceed the expectations of our clients.

About MSB

Municipal Services Bureau (MSB) will become the leading provider of outsourced revenue recovery products and services

to governmental entities in the country. We will partner with each client to deliver exceptional results. Our employees will continually provide innovative solutions and unequalled levels of client care. Through our work, we will create additional opportunities for our clients and our employees. **MSB** is highly automated and able to offer our clients flexible, innovative solutions to their collections needs. The following resources make **MSB** the leading government collections provider:

- ❖ Industry-specific software, customized for government collections
- ❖ Electronic transfer of accounts through a secured interface
- ❖ Online, real-time access to your accounts
- ❖ Highly trained, bilingual collection staff
- ❖ In-house, national skip-tracing resources
- ❖ State-of-the-art VOIP technology
- ❖ Sophisticated payment processing capabilities
- ❖ Wide variety of payment options
- ❖ Extended business hours, tailored to client requirements

In 1988, Charles W. Busch founded Busch Management Systems to provide collection solutions to a small group of Texas based credit unions. Having identified a niche market in the credit union sector for a very specific type of member service oriented collections, operations began to expand and Gila Corporation, d/b/a **Gila Group** acquired Mr. Busch's firm in 1997.

Gila Group

Gila Group offers collections and call center servicing of the highest standards to financial institutions nationwide. We build our business partnerships on mutual trust and respect and empower talented employees with advanced communications and data processing technology to obtain and exceed the results our clients expect.

About Gila Group

Gila Group is committed to becoming the industry expert for providing delinquency and payment solutions to financial institutions. We strive to provide value well beyond what can be achieved through in-house solutions by offering superior technology and service that results in paybacks not in years but months.

Today **Gila Group** provides full service collections, repossession and bankruptcy outsourcing to financial institutions across the nation. We have invested in cutting edge telephone and collections software to push the service level quality and bottom

line delinquency results for all of our clients. Managing billions of dollars of diverse loan volumes, ranging from low to high risk portfolios, **Gila Group** is able to customize our collections package to meet all types of lending and collections programs.

From exceptional front line servicing to attaining bottom line financial goals, **Gila Group's** collections personnel are skilled in performing extensive skip work, negotiating top dollar on liquidations, liaising with insurance adjusters and minimizing losses incurred by bankruptcy; put **Gila Group** to work on your delinquent portfolio.

i Company Contact:

Bruce Cummings,

Chief Executive Officer & Board Member

Gila Corporation

D.b.a. MSB

D.b.a. Gila Group

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Thomas M. Giamboi | Founder & Board Member

Tom is a true entrepreneur and visionary, having identified an underserved market in the government collections industry and founding Gila Corporation d/b/a Municipal Services Bureau (MSB) in 1991. In 1997, Tom expanded the company's collections capabilities to the financial services industry, through a strategic acquisition now known as Gila Group. Since starting the company and rapidly building its client base, Tom has become quite active within the billing and collection industry, lecturing nationally on government collections. He has served in many roles with the American Collectors Association (ACA) over the years, including the ACA Board of Directors (1998-2005), Legislative Chair (1998- Present), President of ACA of Texas (1998-1999), Chairman of the Government Services Program (1996-1998), ACA Strategic Planning Committee (1996-1997), Chairman of ACA's Political Action Committee (2000-2002), Chairman of the Honorary Membership Committee (2002-present), as well as State and National Legislative Director. Tom was admitted to ACA's Red Coat Club in 1998 for membership and recruitment excellence and was named ACA's Outstanding Unit Education Chair of the Year for 1996-1997. Tom is a nationally recognized expert in the accounts receivable management industry and he focuses on major clients and strategic Board level issues.

Bruce Cummings | Chief Executive Officer & Board Member

Bruce brings extensive domestic and international experience in marketing, product development and sales in both public and private companies. Bruce specializes in the public service, high technology, manufacturing fields, and brings more than 25 years of experience in growth and turnaround ventures. Previously, he worked as founder and Chief Executive Officer of Rad-X and as Vice President of business development for Fourthstage Technologies. Bruce earned undergraduate degrees in physics from the State University of New York and in nuclear engineering from the University of Arizona. He earned his MBA in Marketing from Syracuse University. He holds five patents for the development of next-generation aerosol monitoring technology and wireless monitoring technology. He continues to be active in the venture capital community, consulting to many technology startups. Bruce sits on several boards for pioneer and emerging companies, and is on the Board of the Association of Credit and Collections Professionals of Texas.

A. Lee Rigby | General Counsel & Senior Vice President of Compliance and Human Resources

Prior to joining Gila Corporation, Lee spent eight years in private practice with Smith | Robertson, LLP in Austin, Texas and Fulbright & Jaworski, LLP in Dallas, Texas. Lee's practice focused on commercial litigation matters involving real property and partnership disputes, derivative partnership litigation, complex litigation involving trade secrets and non-competition agreements, and representation of commercial landlords and tenants in lease disputes and litigation. Lee has tried cases in both state and federal courts and has handled litigation for clients in Texas, California, Arizona, Kansas and Illinois. Lee received his juris doctor degree from Baylor University School of Law and a Bachelor of Arts degree from Clemson University. Lee is active in the Austin community as a member of the Austin Young Men's Business League Board of Directors and as a member of the Seton Forum and the Real Estate Council of Austin.

Michael E. Epstein | Chief Financial Officer

Mike graduated with a BBA Degree in Accounting from the University of Texas at Austin and is licensed as a Certified Public Accountant (CPA) in Texas and Alabama. He brings extensive experience in budgeting, forecasting, information systems, investments and cash management to his current role as CFO. Prior to joining the company, Mike was the owner of a successful courier delivery business based in San Antonio (Texas). He previously managed multi-million dollar transactions with Fortune 1000 companies including Chase, Wells Fargo, Met Life and Teachers, as well as structuring an IPO with A.G. Edwards. Mike completes a minimum of forty hours of continuing education annually, including audit, tax, consulting and human resources classes.

Domenick F. Riccio | Chief Information Officer, Senior Vice President, MSB

Dom started his professional career reselling and installing IBM business computer systems in higher education institutions and later went to work directly for IBM in 1992. Since that time, he spent eleven years with MCI, working in their call center operations, most recently as a Senior Manager. At MCI's peak in 2001, Dom was responsible for keeping over 1,500 telemarketing Third Party Verification (TPV) seats in the USA and Canada functioning seven days a week. Throughout his career, he has had extensive training in computer technology, sales, human resources, corporate governance, ethics, management, and leadership. He also taught many computer systems and leadership classes. Dom attended North Carolina State University studying Computer Science.

Elye C. Sackmary | Director of Operations

Elye has nine years of call center management experience and five years of operations and financial management experience. Elye has a Bachelor's of Applied Arts and Sciences from Texas State University, has graduated with Great Distinction from BAI Graduate School of Retail Banking, and has been recognized as a Certified Public Manager by Texas Governor Rick Perry. He is currently pursuing his MBA also from Texas State University. His responsibilities include overseeing all payment and lockbox processing for the company, toll road image review, customer dispute resolution, new account submissions and data entry, and credit union collection operations.

Jason Schmer | Vice President

Jason graduated with a BS in Mechanical Engineering from the University of Texas. After a career change from semi-conductors to software development, he spent seven years designing and developing commercial applications for different industries. After serving as Global IT Director and Operations Manager for two companies, he began working for the company. Jason has been influential with the implementation of the new toll billing service offerings, including the Central Texas Regional Mobility Authority project.

Gloria Martinez | Vice President, Human Resources, Training & Quality Assurance

Gloria Martinez joined the company in December 2007. Gloria has a Master's degree in Management from the University of Phoenix in Santa Theresa, NM. Her education has been focused on Human Resources and Organization Design as well as being nationally certified in Human Resources as a Professional in Human Resources (PHR). Additionally, she holds training certificates in Training, Development, and Payroll. She brings valuable experience across various industries such as hospitality, healthcare, and technology as well as call center experience for a third party major airline services provider. Gloria has been a mentor for elementary schools, volunteered for Project Bridge, and has received Outstanding Achievement and Leadership awards from past employers. She helped develop the Human Resource Certification Course for use in the San Antonio Community College as well as authoring incentives programs for use internationally. Most recently, Gloria is working towards certification in the Mediation area to complement her HR skills, abilities and knowledge.

Barbara Fugler | Vice President and Corporate Controller, Finance and Accounting

Barbara joined the company in 1995 and has witnessed tremendous growth since day one and has been influential in the success of where the company is today. She's been involved in every facet of the financial affairs of the company. Before joining the company, Barbara had an extensive career in the service industry, with emphasis focusing on accounting, client relations, industry standards, compliance, training, and development. She has been a strong leader in a variety of management roles throughout her career and maintains a strong focus on dedication, business and professional ethics.