



GC CONNECTION

F O U R T H Q U A R T E R 2 0 1 8




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PROMOTIONS

Congratulations!

Chicago

Rachel Jenson Unit Manager

Copperas Cove

Ilse Montoya..... Quality Analyst

Huntington

Tiffany Hakes..... Unit Manager

Irwindale

Patricia DeBill..... Team Supervisor

Sang Lee..... Team Supervisor

Nancy Gutierrez..... Team Supervisor

Maricela Rojas..... Superior Court Rep.

Shannon Megee Regional Superior Court Rep.

Lansing

Kamron Nault..... Third Party Account Representative

Manilla

Hazel Marie Hipolito..... Product Trainer

Francis Cardeno..... Quality Analyst

Mesa

Ashley Beadle Human Resource Assistant

Deb O'der Unit Manager

Sarah Latimer Human Resource Assistant

Melissa Hooper..... Unit Manager

Kevi Jones Unit Manager

Richard Moreno Unit Manager

Oklahoma City

Kyle Garrett..... Supervisor Team Lead

St. Louis

Chris Lynne..... Collection Manager

Asia Chavis Unit Manager

Tucson

Sherina Canedo Management Trainee

Joseph McDonald Management Trainee

Nadine Crawford Third Party Assistant Manager

Sherie Smith Management Trainee

Ara Lang HR Specialist

Angelo Nido..... Management Trainee

Christopher Dallam Management Trainee

Sheccid Osuna Juarez Management Trainee

Jason Gilzinger Assistant Manager - CMG

FUTURE TOP GUNS

Parent's Name

Child's Name

Kristina Sotelo.....Analiah

Nicole & Adam KingMaddox

Marisol RodriguezJuan



THIRD QUARTER TOP GUNS

Chicago NSC

Rachel Jensen
Charles Cory
John Randel

Copperas Cove

Melody McGuire
Waleska Gaston

El Paso

January Johnson
Jonathan Thurman
Eloya Elizalde
Melisa Ramon-Olivares

El Paso FedEx

Thomas Garcia
Maria Morales

El Paso SCE

Perla Apodaca
Angel Montejano

El Paso Teleservices

Amber Osborne
Elexis Hernandez

El Paso Verizon

Jose Mata
Amber Coates

GCCS/Los Angeles

Charles Martinez

Huntington

Tiffany Hakes
Joshua Pennington

Jacksonville NSC

Jenny Simpson
Marcelene Troutman

Jacksonville Outsourcing

Nicole Sampson
James Chellis

Knoxville ED

Ryan Aytes
Shelton Davis

Lakeland Verizon

Branden Toole
Holly Masten

Lansing

Sauna Murden
Miranda Sifuentes

Mesa

Brooke Booth
Lisa Davis

MidAtlantic

Jessica Strickland
Patrick Clements

Oklahoma City East

Susan Engle

Oklahoma City NSC

Jordan McWilliams
Ian Stanton

Operational Support

Nakita Johnson
Leiloni Estudillo

The Phillippines

Condrad Celzo
Francis Geff Pulgar

Phoenix NSC

Valencia Goldtooth

San Antonio NSC

Jennifer Goff
Ricci Libby

San Diego NSC

Mestiza Tate
Wendi Baker

St. Louis Verizon

Don Chase
Christa Burns

SWNSC

Jamall Robertson
Shannon Hopkins

Tucson

Cecilia Holguin
Kimberly Welty

Waco

Genesis Zamudio
Janet Elkins



3RD QUARTER ANNIVERSARIES

30 YEARS

Cindy KreidlerSouthwestern
Stephen ButtsInternal Audit

26 YEARS

Douglas Kemp San Diego NSC
Katalin MayerMichigan IT
Steven Meyer St. Louis Verizon

25 YEARS

Joseph Brady St. Louis Verizon
Robert Finley St. Louis Verizon

20 YEARS

Sandra WeatherfordCove Teleservices
Philca PorterHuntington
Saundra MitchellHuntington
Hugo AndradeGCCS
Rosalind Lawson-Cavazos Human Resources
Teresa Gonzalez EP Verizon Ops Srvs - Wireless

15 YEARS

Sonja Dixon Lakeland Verizon
Jesse Loucks Michigan MARCS
Laura HefnerSouthwestern
Linda Lawler Apple-Mesa
Donald SeagravesCove Teleservices
Roberto Romero-Espinosa Lakeland Verizon
Scott ReznySouthwestern
Dennice Curtis Treasury
Wesley SchlosserMarketing
Robert Edwards Lakeland Verizon
Tamara Roberts Lakeland Verizon
Angela Restrepo Lakeland Verizon

10 YEARS

Susan Engle Oklahoma East
Rudy VargasOklahoma NSC
Linda Fozzard MidAtlantic
Brenda Mollitor Michigan MARCS
Shantel HurstCove Teleservices
Anthony BarnwellHuntington
Doraine FranksMesa Teleservices
Irma VelasquezGCCS
Jean PatinoMesa Teleservices
Elizabeth Granados El Paso Teleservices
Mercedes Brown Southwestern
Sheila Lee Southwestern
Roberto Santa CruzHR El Paso
Bonnie Perkins Lakeland Verizon
Linda Franzer St. Louis Verizon
Krystal Vaughn St. Louis Verizon
Tracy Wheeler St. Louis Verizon
Clive HicksonSouthwestern
Gloria Avalos El Paso Teleservices
Lorilee Ansell FedEx - El Paso
Roxanne Galaviz FedEx - El Paso
Fatima StephensOklahoma NSC
Charles Skirball St. Louis Verizon
Seth Davis MidAtlantic
Janet Priode MidAtlantic
Alejandro Soto FedEx - El Paso
Leigha WashingtonHuntington

5 YEARS

Carolina Vasquez	EP Verizon Ops Srvs - Wireless	Mary Elizabeth Fleming	St. Louis Verizon
Paula Kohenskey	St. Louis Verizon	Sheri Pearia	St. Louis Verizon
Robert Risley	Michigan IT		
Iris Marte Pina	Southwestern		
Sabrina Gray	Southwestern		
Janie Jungnitsch	San Antonio NSC		
Robin Bryant	Lakeland Verizon		
Patricia Feasby	St. Louis Verizon		
Veronica Nieves	Lakeland Verizon		
Marisa Williams	Cove Teleservices		
Trisha Goddard	Tucson NSC		
Alayna Bailey	St. Louis Verizon		
Christopher Tenney	Mesa Teleservices		
Julie Kegler	Internal Audit		
Nola Peters	Huntington		
Yemil Chavez	FedEx - El Paso		
Michael Castaneda	FedEx - El Paso		
Shaniqua Bailey	Treasury		
Braneshia Williams	Cove Teleservices		
Tracey Singleton	Lakeland Verizon		
Marcelina Mancera	Phoenix NSC		
Mary Holguin	FedEx - El Paso		
Amber Porter	Cove Teleservices		
Lnz Frederick	Apple - Mesa		
Shane Church	Apple - Mesa		
Christopher Martin	Treasury NS		
Waleska Gaston	Cove Teleservices		
Michael Smith	Southwestern		
Marlene Overby	Southwestern		
Zaidan Siddiqui	Michigan IT		
Alicia Reed	Cove Teleservices		
Ana Ramirez	El Paso Teleservices		
Damaris Duran-Angulo	Mesa Teleservices		
Daniel Reyna	Phoenix NSC		
Gene Baltuskonis	IT - Corporate Security		



Featured GC Site : San Diego, California

San Diego is the eighth-largest city in the United States, established in 1769 and located on the Pacific Coast in Southern California. The city is known for its mild year-round climate with a mean temperature of 72 degrees and an abundance of sunshine. With a natural deep-water harbor, extensive beaches, hiking, fishing, whale watching, and much, much more, San Diego is a wonderland of activities for the outdoor enthusiast. Within a short drive, you can be gambling in Las Vegas, skiing in Big Bear or enjoying the best pies on the West Coast in Julian. In the dead of winter, you can go surfing in the morning and snow-boarding in the afternoon.

San Diego has a long association with the United States Military. The Navy's USS Midway, at the Broadway Pier in downtown San Diego, is a decommissioned aircraft carrier which is now a museum and memorial with guided tours which are run by volunteer veterans. Miramar Marine Base, located across the street from the San Diego NSC, was the location for the filming of "Top Gun" and more recently, its sequel. The base has an extensive military aviation museum which can be seen from the office's balcony, and, twice a year, the Navy's Blue Angels participate in the Miramar Air Show. Employees can witness the Air Show out our windows and feel the vibrations of the jets as they pass over. During the holiday season, the Marines at Miramar run one of the largest Toy for Tots drives in the US, collecting toys for underprivileged children.

AR Kayla Rios, a military wife working at the San Diego NSC, had this to say about living in San Diego: "The weather is great. We love the scenery when we are driving around, especially the mountains. The beaches here are beautiful."

Downtown San Diego boasts the expansive Balboa Park. In addition to open spaces, natural vegetation zones, gardens, and walking paths, it contains 16 museums, including the San Diego Museum of Art and the San Diego Museum of Man. Additionally, the world-renowned San Diego Zoo, which houses over 3,700 animals of more than 650 species, is a centerpiece of Balboa Park. Several theaters, many recreational facilities, gift shops and restaurants are also located in the park.

Also located in downtown San Diego is the Convention Center, which hosts a plethora of concerts, auto shows, trade shows and special events; The Gaslamp District with its thriving nightlife has some of the West Coast's best craft breweries, exotic cuisine and nightclubs; the San Diego Padres play at Petco Park, and Seaport Village is a waterfront shopping and dining complex adjacent to San Diego Bay.

Other attractions of San Diego include Sea World, Seal Beach, the famous Torrey Pines Golf Course, and historic Belmont Park. The Giant Dipper, one of only two wooden roller coasters left on the West Coast, was built in 1925 and designated a National Historic Landmark in 1978.

Three major universities make their homes in San Diego: San Diego State University, the University of California San Diego, and the University of San Diego. One in three college graduates living and working in San Diego graduated from San Diego State University, and SDSU has churned out GC gladiators such as Jason Swaney (VP), Demetrius Barksdale (TS) and Lakeysa Wright (QA).

Vice President of Operations, Jason Swaney, a 28 year veteran of GC Services, inspiringly leads our team. San Diego NSC is the flagship office for Citibank. We also support Chicago with their Navient private student loans and San Antonio with their Nissan Motor Acceptance portfolio.

Over the last couple of years, our Citi collection environment has changed from a traditional liquidation-based model in post-charge to a roll-rate bucket model on pre-charge. Almost 70 percent of existing Citi staffing works pre-charge



off markets. We attribute our successful transition to our customer engagement, energetic collection floor, accountable staff and a winning culture. As an office, we've had tremendous success in becoming a leading pre-charge collection agency for Citi. Within a year, we were rewarded as the top liquidating agency on pre charge and Citi's top compliance agency.

Collection Manager Doug Kemp was hired in 1992 and often remarks on his phenomenal journey. "I was such a horrible collector in the beginning that I was assigned to nothing but skiptracing my first year." Doug's story, like many other managers, is one of determination and resilience. The San Diego NSC management staff is comprised completely of in-house promotions from the collector position. We have an average employee tenure of five years, giving us an abundance of experience and dedication.

Manager of Operational Compliance, Chris Flood, has made his home at the San Diego NSC since 2011. Chris manages 10 QA and QCR Representatives between San Diego and Phoenix. These folks handle right party contact and leave word reviews for internal and remote audits. Additionally, they work Citi special processes, complaints, cancellations, correspondence, maintenance of audit logs, communications with Citibank's Internal Recovery Unit and more. CMG and QA in San Diego has a whopping combined 80+ years at GC Services. They ensure Operations is in compliance with the expectations of the Citi Work Standards and supports our desire to excel at customer engagement and compliance.

FEATURED SITE, CONTINUED



The employees participate in monthly charity drives or fun events. Donations are collected for such organizations as the San Diego Food Bank, Toys-4-Tots, school supply drives and the American Society for the Prevention of Cruelty to Animals to name a few. On almost a weekly basis, you will find the kitchen full of great food and laughter as the employees love to have pot-lucks. We host BBQs and pancake breakfasts for the office. Our highly productive and focused staff enjoys monthly contests and fun games like the Turkey Trot, Bingo, the Whammy Wheel, Hearts on Fire, the Haunted House Creature Pull and Raffles.

“When I came to interview, I literally got goose bumps! Shout-outs for payments and settlements, the cheering and clapping, was like nothing I had experienced before. I knew right then this was the place I wanted to work. Even now, four months later, the camaraderie and support the ARs show one another is wonderful. I cheer and clap from my office. I’d do cartwheels down the aisles if they’d let me, says ” Theresa Drinkwater, HR Generalist.

San Diego NSC is dedicated to further growth. With our eyes focused on continued improvements in compliance, motivation, productivity, customer engagement and client relations, San Diego NSC is committed to “Demand Excellence.”

EXECUTIVE PROFILE

JONNATHAN TRUONG
DIRECTOR
Marketing
Communications



Jonnathan Truong began working for GC Services in 2016 as the Director of Marketing Communications, a title he still holds. Before coming to GC, he worked as Marketing Director, Creative Director and Trial Media Director for Mostyn Law, a nationally recognized insurance litigations law firm. Before Mostyn Law, he was the Creative Services Manager for Vinson & Elkins, and before that, owned and operated his own business, Zin Design Studio, and served as Art Director for Croxson Design.

While at Croxson Design, he won the American Marketing Association's Crystal Award in 2009 and 2010, and the Business Marketing Association's Lantern Awards of Excellence in 2008 and 2009.

In his role as Director of Marketing Communications, he leads the MarComm team, who teams with the Directors of Business Development in the acquisition of new clients, retaining existing clients, expanding current client programs, and reviewing potential opportunities. Recently, he directed the design and content of the new GC Services web site: <https://gcservices.marketing>, a website for potential clients to learn more about our company.

Jonnathan has been married to Olivia since 2011, and both he and Olivia are active in the community through multiple faith-based organizations. He is a first-generation American, as his parents and older brother immigrated from Vietnam in the late 1970s, and speaks three languages. As a child, he spent a lot of time in the kitchen of a their family's restaurant, where he was taught to cook Vietnamese and Chinese cuisine by the chef and his parents.



Jonnathan Truong with wife, Olivia

GIVING BACK

Copperas Cove FCBI

Copperas Cove FCBI collected and donated 297 pounds of food towards Food for Families.

Huntington

The month of November was filled with holiday cheer. Huntington raised over \$1,600 to donate to local kids' charities and food banks. We were able to help donate in Kentucky, Ohio, and West Virginia.

Irwindale

Irwindale donated \$350 worth of toys to the Marine Corp. Toys for Tots program.

Knoxville

Our employees participated in a holiday food drive for the Second Harvest Food Bank in Knoxville. They collected 1,164 pounds of food, which provided 1,397 meals to families in the East Tennessee area.

Lansing

Lansing took part in American Cancer Society – Making Strides Against Breast Cancer Annual Walk in October and raised \$1,060. They also participated in the "Feed the Hungry Campaign" provided by the Greater Lansing Food Bank, and the office donated 4,050 pounds of food.

The Lansing office adopted three local families through the Salvation Army's "Adopt-a-Family" program. Toys, clothing, shoes, gift cards and a holiday meal were purchased, which ensured Christmas was a happy time for them.

Oklahoma City

The OKC center donated over 90 pounds of canned goods for the Northeast Oklahoma Community Action Agency (NEOCAA) Holiday Canned Goods Drive. Special note: NEOCAA services help individuals and communities overcome life obstacles. They are dedicated to increasing self-sufficiency of income-eligible individuals and families in Northeast Oklahoma through education and supportive services.

Phoenix

Phoenix donated gifts for children, and staff also adopted "Angels" from the local Catholic charities to help make the Christmas holiday brighter.

San Antonio

October - \$3,500 was raised for the San Antonio Light the Night Walk (Leukemia and Lymphoma Association). This set a new office record!

Special note: The San Antonio NSC has been participating in the Light the Night Walk since 2007. This year's team shirts were a custom-drawn design by Collection Support Supervisor Chandra Spruiell's daughter, Megan.

November - San Antonio chose to give back to their own employees. The week before Thanksgiving, the San Antonio NSC held an office-wide drawing to give away a total of six turkeys!

December - During the San Antonio office's Toy Drive, \$900 worth of brand new toys were collected. Total donations were split between San Antonio Toys for Tots and the San Antonio Children's Shelter.

Special note: This was the biggest toy drive the San Antonio office has had in recent years! The 2018 Toy Drive collected \$200 more than in 2017 when a record of \$700 worth of toys was collected.

Tucson

Tucson's office raised \$500 for the Casa de los Niños organization.

Special note: Casa de los Niños is a local charity in Tucson that promotes child well-being and family stability in our community. Mission Statement: "By focusing on the whole family, we help everyone become stronger, more resilient, and able to thrive."

Waco

Waco had a lot of fun participating in the Feast of Sharing event. Over 7,000 individuals were fed a holiday meal.



The Lansing office showing off all of their amazing phases of giving during the fourth quarter.



Phoenix's charitable donations during the Christmas holiday.



Some of the Irwindale employees who donated toys from left to right: V. Gallegos, J. Young, P. DeBill, F. Gomez, V. Cano, R. McFarlane, C. Martinez & A. Vilchis



Donation boxes getting prepared for the Second Harvest Food Bank in Knoxville.



Waco's employees pose for a picture before participating in the Feast of Sharing event.



The San Antonio office's toy drive



San Antonio's Light the Walk event.



San Antonio's turkey give-away

ANNIVERSARY

STEVE BUTTS

INTERNAL AUDITOR COMPLIANCE

In 1988, Steve Butts was working at a collection agency in San Antonio. At that time, collection accounts were listed on paper and kept in little folders called “jackets”, and all of the collection notes were written by hand. He heard that GC Services was beginning to use computers and creating software for collections, so he applied and was hired as an advanced assistant manager trainee.

He learned the system and became familiar with the computers, and was assigned to gas card clients for a while, after which he was assigned to the American Express account. After a few years, he became a compliance monitor for the San Antonio office, where he read every piece of correspondence, listened for issues, and looked for complaints, among other duties. He was promoted to assistant manager, and participated in the champion challenger contest for Nissan, which he won four years in a row. Winning the contest was a big deal, with Nissan hosting an award show with guest stars like Jim Belushi as presenters. After he won the contest for the fourth year, former

Executive Vice President Dan Cook said, “We’re going to call you Mr. Nissan from now on!”

Steve was promoted to collection manager over the automobile accounts in the San Antonio office, and handled auto repossessions for Nissan. In 2013, he transferred to the internal audit department where he is currently an auditor. As an auditor, he reviews SOPs, reviews accounts, listens to calls and ensures everyone is following the SOPs. “I’m grateful to have Steve on my team,” says Edmond Chan, Steve’s supervisor. “He makes my job easier by bringing his best every day.”

Steve has been married for 40 years to Debra, who owns her own document retrieval company. His daughter Angela works as an underwriter for Wells Fargo, and his daughter Amanda is getting her master’s degree in library science and works for the Lower Colorado River Association. In his spare time, he likes to make rosaries for his church and do leather crafting and metal crafting.

SPOTLIGHT

CINDY KREIDLER

ASSISTANT VICE PRESIDENT
FIRST PARTY OPERATIONS

Cindy Kreidler began working for GC Services in October of 1988 as a legal assistant for the Central Legal Department. As a matter of fact, she was hired by Lori Bennett, one of our current Directors of Business Development. She soon became manager of the Central Legal Department, and then took on the Houston Hospital Collections Center. After a few years, she transferred to the Copperas Cove office and became the General Manager of the First Party collections office there. At that time, there were 98 employees and now there are 725. She became an Assistant Vice President in 2007, the position she still holds.

Looking back on her thirty-plus years with GC Services, she says she likes her job because it's different every day. She likes the challenges and enjoys dealing with clients. "GC Services has recognized my talent and how it could fit into the organization," she says. "I'm very thankful for the opportunities GC Services has given me."

Cindy and her husband Robert have two daughters: Stevie, who has been married for three years to Zach, and Olivia, who just finished her third year of pharmacy school at the University of Houston. In her spare time, Cindy enjoys working out, traveling, spending time with friends and family, reading murder mysteries and watching "Dateline" with her granddog Goose.

PROJECT RECOGNITION

Chicago

GC Services finished the fourth quarter as the top-ranked agency on their assigned products for Navient Private Student Loans.

Copperas Cove

We completed several center-wide contests throughout the months of October, November and December, focusing on improving the center attendance. Those agents achieving attendance of 95 percent or better were placed into drawings awarding prizes such as a turkey dinner and all the fixings, gift cards, electronic devices, and a big screen television.

Huntington

The fourth quarter was full of fun in Huntington! In October, each department celebrated a fun spirit week with daily themes and food. Pizza, subs, and donuts filled the break rooms, and the entire week culminated in a festive costume day.

On October 28, the office picnic was held at Barboursville Community Park. This year's theme was a Fall Festival with plenty of games, a chili cook-off, and pumpkin decorating contest.

In December, the center held their annual holiday dinner and celebration. Hundreds of pounds of lasagna, salad, and pie were served, and drawings were held for holiday cash just in time for shopping.

The end of the year has been a very busy time for our agents in FCBI. To show our appreciation for all the hard work our agents have given us, we have had some very special employee appreciation days. In October, we passed out hand decorated mason jars designed with ghosts or jack-o-lanterns, filled with lots of candy. November proved to be an even busier time for us and we had a "S'More" Day. We gave each of the employees a treat bag that had a message of "WE ARE S'MORE GLAD YOU ARE PART OF OUR GC FAMILY". We treated the continued efforts of our staff with catered Fazoli's. For December, we passed out hand-decorated terracotta pots that looked like the famous "bright red suit" and spill-proof cups filled with treats for everyone. While we ended the year very busy, we all look forward to the New Year and all the new challenges it will bring!

Knoxville

Over the last quarter we had much to celebrate in the Knoxville K12 group. We saw the culmination of our first school launch with the K12 group. During the launch, we enjoyed daily food and drinks from our snack cart, had weekly drawings for cash and even gave away a smart TV to end the launch. With this launch, we showed marked improvement in every measurable category year over year. To close out the semester, we had a spirit week that included ugly holiday sweaters, a hot chocolate/mocha bar, and management cooking brunch for the agents.

Hyundai's fourth quarter has been all about compliance and competition. The Rookies challenged the Veterans in some key KPIs each week. An all-out focus was placed on compliance in November and December. For each QA score with zero compliance violations, the agents received an ornament for the tree and an entry into a drawing for a TV to be given away at the end of December. There was also a team competition for the most ornaments, as each team had their own tree to fill. Congratulations to Nashay Martin, who won the TV drawing. Rebecca Houser's team won both November and December with the most ornaments. They received lunch paid for by the boss for their efforts.

Lansing

We also celebrated and congratulated our Top Performers for 2018. Lansing's Top Performers included Miranda Sifuentes, Josephine Sturdivant, Kayla'lyn Felix, Sean Staudacher, Stevin Collier, Aqualenna Davis and Angela Laux. Thanks to our top performers for making 2018 a good year, and here is to making 2019 an even better year.

Mesa

Mesa's Employee Appreciation Day was held on Saturday November 10th at Red Mountain Park! This was our first employee appreciation day outside of the building. Our managers cooked and served hamburgers, hotdogs, potato salad, chips and cookies to our staff and families. Everyone enjoyed the music, inflatable obstacle course, bounce houses and, most of all, the inflatable boxing ring. This was a huge hit all around! Several of the Entergy staff laced up the gloves and boxed a few elimination rounds, but we did not have any K.O.s! The afternoon did not produce an undisputed champion, and the result was ruled a draw. This day was a big success all around and the feedback from the staff was awesome and encouraging! Everyone, even in the inflatable boxing ring, had a good time!

Oklahoma City

TXU Energy held a Market Share contest at the beginning of the fourth quarter. The winner of the contest would receive a Market Share increase. Not only did OKC NSC win the contest, but we eliminated the competition altogether! OKC NSC is now servicing 100 percent market share for TXU Energy, while also balancing four other utility clients. This has opened up more full-time employee positions for our site, just in time for tax season!

OKC NSC has widened its horizons by teaming up with the Manila, Philippines office. By utilizing Human Call Initiators (HCI), we are able to increase efficiency by increasing right party connects, reducing the amount of time spent on wrong numbers. Building international relationships amongst offices is also allowing the OKC NSC to penetrate larger inventories.

SWNSC

As always, SWNSC is a very festive center with a lot of fun things happening in the 4th quarter. The Credit One Bank project was in high gear with our Annual Turkey Deep Fry Pot Luck for Thanksgiving and the Center's Annual "Christmas BBQ in Texas". Thanks to all the chefs and cooks who were a part of the great festivities.

The month of October had some fun calendar days, including manager and agent Twin Day. During November and December, the client was sponsoring a "Good Call" Contest for all the agencies who partner with them around the world. A good call consisted of providing exceptional Customer Experience all while staying true to the brand and within collection guidelines. Our team did a clean sweep with one winner out of two in November for domestic and taking both slots in December. We are really excited with all the great changes coming in 2019!

Tucson

The PHEAA department in Tucson had another solid quarter. Multiple managers achieved goals and helped the department maintain the long-standing dominance over their competitor for another 1st place ranking for the 4th quarter. This continued performance, due to the driven and competitive nature of the PHEAA management team, has gained GC a competitive increase from 65 percent of the inventory allocation to commanding a 70/30 split of the inventory. In the coming months, the PHEAA team will continue to push to remain in first place and gain even more inventory.

Throughout the 4th quarter of 2018, the National Student Loan Program staff worked very hard to ensure a continued 1st place ranking on the Tier 2 contract. Furthermore, the team remained persistent in their efforts to improve their competitive ranking from 2nd place to 1st place on the Tier 1 contract. During the 4th quarter of 2019, a portion of the NSLP staff transitioned to the ECMC client to assist with the transition of the product to the Tucson office; the hard work of the staff and management ensured a solid performance in Q4.

During the 4th quarter of 2018, ECMC transitioned to being handled 100 percent out of the Tucson office. As with any transition, there were bound to be growing pains as tasks get transferred from one office to the next, but with great partnership from the leadership team in Jacksonville, there were minimal hiccups. Tucson is looking forward to the growth opportunities and is anxious to make moves competitively. In fact, GC Services ended the quarter with a 2nd place ranking on the overall scorecard. Uniquely, ECMC requires a Customer Satisfaction Survey to be offered on all right party contacts and there are 4 categories to the survey: Customer Service, Explanation, Knowledge and Satisfaction. GC Services has been implementing changes in order to improve our scores from consumers on the survey and as a result of these changes, for the quarter end, GC Services was able to achieve a 2nd place ranking for the overall survey score.

SCRAPBOOK PAGES



Center Manager Mike Hettermann cooks breakfast for the office for exceeding office goal.



The Chicago NSC enjoys a night out for the office holiday party.



Cake Decorating winners: (Workforce) Samuel Hickey, Rebecca Shanafelt and Doralis Campione



Great job cooking an awesome breakfast, Mr. Hetterman!



Copperas Cove's Cake Decorating Contest Customer Service Week 10.3.18.



Huntington Employees and Families enjoying the 2018 Company Picnic.



Huntington Company Picnic Winners of Costume Contest, Chili Cook-off, Pumpkin Decorating Contest, and Bingo; members of management cooking and serving.



Huntington Employees Celebrating "Costume Day" at GC.



From L to R: P. DeBill, S. Lee & N. Gutierrez Congratulating on your promotion to Team Supervisor!



Assistant Manager Hugo Andrade posing with his cake to celebrate his 20th Anniversary.



Fernando Jaramillo, Ted Pippin & Steve Ballentine cooking up "in a storm"



C. Theders, E. Gonzalez, L. Hernandez and X. Martinez having fun competing in the ugly sweater contest.



Knoxville's throwback Thursday.



Knoxville, go Vols!



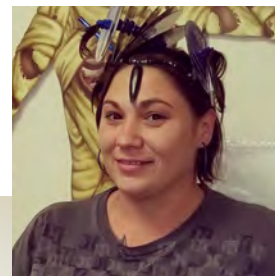
Knoxville center's gift exchange.



SWNSC's UM Valerie Patman & Agent, Miriam Alexander as the new Golden Girls.



Waco's 2018 perfect attendance winner Jennifer Hodge
Not pictured: William Crenshaw



KNOXVILLE'S



SPIRIT



WEEK



Lansing's 2018 Top Award Winners (L to R): Kayla'lynn Felix, Miranda Sifuentes, Josephine Sturdivant, Stevin Collier, Sean Staudacher. Not pictured: Aqualenna Davis and Angela Laux.



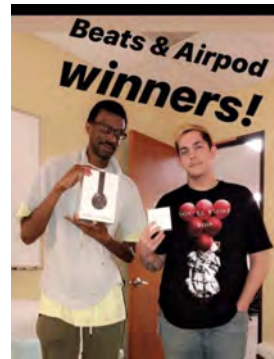
Manila's Christmas Events. The first photo featured winners of our annual Christmas raffle draw, Team Emil's Christmas lunch groupie and lastly Team Allyne's Bay Christmas Bay Décor.



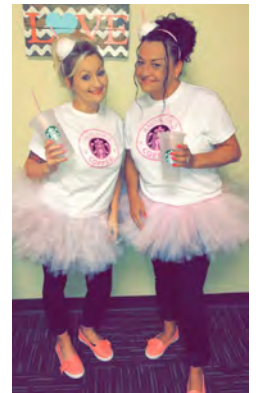
GCS Manila held a fun filled Halloween Bay Decoration Contest. Photos showed Team Zalvi of 1st Party Collections and Julie Antivola who won the Best in Halloween Costume.



Mesa's Caron Wright won first place for the Apple overtime raffle!



Antonio Means and William Hummel were our 2nd and 3rd place winners for Mesa's weekly overtime raffle!



Apple AOM's Andrea and Alisha dressed for Twin Day.



Employees and family enjoying Employee Appreciation Day lunch at the Mesa office.



OKC staff enjoys Thanksgiving Lunch.



The OKC NSC got into the Halloween spirit and a group photo.



Congrats to OKC's Christmas Auction TV Winner Ian Stanton (Center), pictured with CM Rudy Vargas (L) and AM Garrett Carlton (R)



OKC's November "Winner, Winner, Turkey Dinner" Contest - Keisha Thomas, Nytina Haggins, Ryan Smith, Kyle Garrett and Glenda Elliott. Tickets were earned for meeting BMW performance metrics.



Agents achieving the highest quality average for the 4th quarter (pictured L to R):

QA Coach, Dina Diaz & Carmen Robinson
Cassandra Green, Lupe Perez, Genesis Zamudio
QA & Training Mgr, Tim Tekell and QA Coach, Patricia Rodriguez.

Not Pictured: Lolisa Patterson & John Jones.



Tucson final 4 for the holiday attire contest!



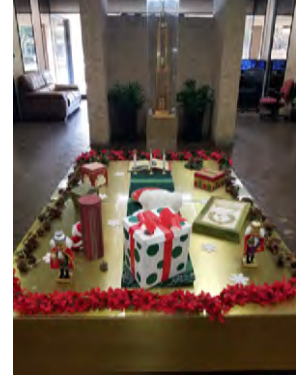
'Tis the season in HGO's HR department for the Christmas holiday.



Season's greetings all the way up to the fourth floor on the elevator at HGO.



More holiday cheer from HGO's HR department.



HGO's lobby for the Christmas holiday.



HGO's Christmas tree.



HGO's legal department gather together for their annual Christmas luncheon.



Donna De La Rosa is decorated with season's greetings while hard at work. Candy canes help build morale!



Santa's helpers at HGO (Lauren Patterson and Vernica Varner) get the Christmas nuts packaged for delivery.



The IT Applications group at HGO held their annual holiday breakfast. This year a contest was held for the "most festively dressed". The winners are pictured from Left to right (Dalia Chairez, Tim Doughten, Jim Knebel, Adekoyejo (Koye) Adekanye, and Jan Vallance).



St. Louis Costume Contest Winners - Danielle Drapp & Holly Smith-Crafts tied for 1st Place.



St. Louis NSC dressed up for Halloween.



Stephen Ballentine deep frying Thanksgiving turkey.



Tucson Management staff having fun at the holiday party photo wall!



The Halloween costumes are in full swing at SWNSC's office.



Tom Gavin (bottom right) smiling bright with the Knoxville staff.



4th quarter Top Gun Award winners pictured L to R - Kevin Hollingsworth, Janet Elkins & Genesis Zamudio.



Agents achieving the highest schedule adherence average for the 4th quarter pictured L to R: Jacqueline Saucedo 97.21%, Alberto Reyes 98.84%, Martha Quintero 97.21% & Unit Manager Christopher Ivey.



Agents achieving the highest quality average for the 4th quarter pictured L to R: Jose Gonzalez 99%, Alberto Reyes 98.5%, Isabel Tarango 96.9%.



Agents receiving the most compliments for the 4th quarter pictured L to R: Unit Manager, Christopher Ivey with Edwin Llanas, Rebecca Favela and Breanna Poon.



Agents receiving the most compliments for the 4th quarter pictured L to R: Curtis Young - 8, Krizia Pomperada - 5, April London - 6, Sandra Gustafson - 4 and Regina Edwards - 4
Not Pictured: Crystal Monrial - 6.



Lupe Perez won the 55" Smart TV for the 4th Quarter Quality contest.



Agents Achieving the Highest Schedule Adherence Average for the 4th Quarter (L to R): Genesis Zamudio - 98.43%, Charlotte Wallace - 99% and Jennifer Hodge - 98.9%.



Agents achieving the highest back office productivity average for the 4th Quarter:
Rivers Sharp 12.51,
Sandra Gustafson 7.72
Not Pictured: Andre Jones - 8.44.



Waco's perfect attendance in 4th quarter (L to R): Front Row - Stacy Arensman, Jennifer Hodge, Kira Bradley, Charlotte Wallace
Left to Right - Back Row - Dana Crenshaw, James Wallace, Curtis Young
Not Pictured: William Crenshaw, Oscar Bonilla & Diane Kalina.



Agents achieving the highest back office quality average for the 4th quarter:
Curtis Young - 100%
Not Pictured:
Jessica Kidwell - 100%.

IN LOVING MEMORY



Celebrating the life of:

Tom "Tommy Danger" Gavin

On November 13th, the GC family unexpectedly lost Assistant Manager, Tom Gavin. Tom, aka "Tommy Danger", started with GC Services in June, 2014 in the Knoxville office, working on the Department of Education contract. Tom quickly demonstrated his ability to lead and meet client demands. Tom managed several departments of the project due to his diverse skillset, and helped GC Services secure a contract extension with the client. In September 2018, Tom transferred to the Tucson office to work the CMG Department for the GA Student Loan clients until his passing.

Tom was a great manager for GC Services, but he was an even greater person. He was always positive and created an environment of collaboration and accountability. Tom was full of wit and humor, and could always be counted on for a good laugh. He loved all things wrestling and had an epic collection of movies that would rival Hollywood itself. Tom will be missed by all his co-workers and friends in the Knoxville and Tucson offices.



GC Services Limited Partnership
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