

# CERTIFICATION

CIB is proud to be recognized by Matrix Educational Systems as **Certified Asset Recovery Specialists™**. **C.A.R.S.™** is the only national certification program in the recovery industry. The C.A.R.S.™ designation distinguishes the graduate as being a certified, competent agent by the only comprehensive national training program that is nationally recognized by the collateral recovery profession. The **Certified Asset Recovery Specialists™ (C.A.R.S.™) National Training and certification Program is currently being used in 46 states and Canada.** The **C.A.R.S.™ Program** has been endorsed by leaders in the collateral recovery profession, insurance carriers and attorneys as an invaluable “tool” for certification of competency within this profession, for reducing the potential for liability, litigation, insurance claims, physical injury, and for elevating the image of the collateral recovery specialist as a consummate professional to those you serve.

**A Non-Certified Repossessor could be the worst investment you've ever made.**

## **Did you know?**

- As a creditor, there is no action that you could take that carries any higher risk of litigation than repossession.
- A poor choice of a recovery agent leaves you, the creditor, largely responsible for any problems that surface during the whole operation.
- Alarming numbers of individuals are entering the collateral recovery business without receiving proper training and with little or no knowledge of the UCC or the rules and laws governing self-help repossession. They also carry the minimal tow insurance rather than the full coverage for repossession.

**CIB is Bonded  
Fully Insured  
Nationally Certified**