



THE SYSTEM REVIEW

What's New?

We are sending out a big CSFV welcome to our newest team member, Sara. Sara joined our staff this past November and is really enjoying her new career. When not helping to enhance our clients' revenue, Sara enjoys boating and camping with her 21 year old daughter and her 9 year old son. Sara is a true Green Bay Packer fan and never misses their games. Welcome to the team Sara!

We are also excited to offer a big welcome to our newest partners in success!

Chippewa Valley Eye Clinic, Anderson Chiropractic, Dousman Clinic, Sports Medicine Center, Kisiolek Eye Center and Orthopedic Surgery Center. ***We look forward to working with you!***

What's Changing?

Well, we are going to have to wait to find out what's changing!

Richard Cordray, the director of the Consumer Financial Protection Bureau, has left the bureau leaving much speculation regarding the future of the CFPB.

Although the bureau was first established as a watch-dog for American consumers during the Great Recession, some of the rule-making had unintended consequences. Our friends in the credit union and banking industries, as well as those of us in accounts receivable recovery, are very interested in what will develop and what changes we will be seeing..stay tuned

From The Compliance Desk

In this age of auto calls and text messages, providers need to be aware of a disturbing trend. Those that use a text or auto call services know that there are certain words that a consumer can say or text to issue a "stop" command. There is a trend now, however, where consumers will use elusive language other than what they are instructed to use in order for the text service to not recognize the "stop" command and will continue to receive calls or texts, thereby violating the TCPA. We want to make our clients who use text or auto call services to be aware of this trend and to be proactive.

Proud Partners in Success

ThedaCare Regional Medical Center-Neenah, in partnership with Midwest Bariatric Solutions/Surgical Associates received special recognition from two insurance companies for providing high-quality, cost effective care for their patients. Blue Cross Blue Shield and OPTUM bestowed the honor in November 2017. **We are proud to be partners with ThedaCare.**

Network Health was recognized by the Oshkosh Chamber of Commerce in November for providing high-quality cost effective health plan solutions for Oshkosh employers. Network also received an overall 4.5-star rating from the Centers for Medicare and Medicaid Services for its Medicare Advantage PPO plans. Network outperformed national averages in several areas.

Congratulations Network Health, we are proud to partner with you.



Mobile Banking Surges

There is no question, we're officially a smart phone society.

Smart phone users log into their mobile banking apps 125% more than desktop computer users and their sessions average about 1.10 minute, versus desktop visits that last about 2.5 minutes.

Interestingly though, the amount of money moved, seems to be relative to the size of the device they're logging in on. A recent study of 988,000 money movement transactions showed that only **50%** of the transactions were made from smart phones

Interesting Statistics

A 24/7 Wall St. study found that The Sheboygan metropolitan area has the lowest poverty rate in the nation! The U.S poverty rate is considered approximately \$12,000 per year individually, or \$24,000 for a family of four.

Statists indicate that 14% of Americans fit in that category.

Sheboygan has a 5.4% poverty rate and a 3.5% unemployment rate.

The study included 382 metro areas and created a list of 49 communities that are doing the best economically. Included in the top 10 nationally was **Fond du Lac** at No. 3 and **Appleton** at No. 7.

Charitable Giving

Our 2017 *Casual Wear Friday Fund* was donated to a cause that is very near and dear to our collective Credit Systems' heart.

Our software provider employs a gentleman who has a son that has been diagnosed with leukemia. He has amassed many medical expenses, and sadly, has more of a fight ahead of him. We latched onto this opportunity to help with those expenses with our annual fund.

Please keep young Adam in your thoughts.

If you would like a personal review of your revenue cycle, please contact Renee Brey.

[Renee@csfv.net—920-722-4941 ext: 1017]

Testimonial

Hi Patrick,
Very good month you had. We thank you for your efforts!
Dan filled me in on the impressive totals this morning. Keep up the great work.
-Dean Berendt
Vice President-
Collections
Landmark Credit
Union

Upcoming Events: Will We See You There?

**HFMA Mega
Conference**
Kalahari Resort and
Conference Center
Wisconsin Dells,
Wisconsin
1-15-2018—1-17-2018
Monday— Wednesday
Contact:
info@megawisconsin.com

**EMS Working
Together
Conference
and Expo**
Wisconsin Center—
Milwaukee,
Wisconsin
1-24-2018—1-27-2018
Wednesday—Saturday
Contact:
800-793-6820