



of Credit Unions

Financial Awareness  
Task Force



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## Collection Abbreviations

<b>ARRG</b>	arrangements
<b>ATTY</b>	attorney
<b>BK</b>	bankruptcy
<b>BK7</b>	chapter 7 BK
<b>BK13</b>	chapter 13 BK
<b>CK</b>	check
<b>CLSD</b>	closed
<b>C/O</b>	charged off loan
<b>COLL</b>	collections
<b>CPI</b>	collateral protection insurance
<b>C/S</b>	cosigner
<b>DQ</b>	delinquent
<b>EOM</b>	end of month
<b>EOW</b>	end of week
<b>FYI</b>	for your information
<b>GARN</b>	garnishment
<b>JDG</b>	judgment
<b>PD</b>	paid
<b>PH</b>	phone
<b>POE</b>	place of employment
<b>PRIN</b>	principle
<b>PTP</b>	promise to pay
<b>PYMT</b>	payment
<b>REAFF</b>	reaffirmation
<b>RECD</b>	received
<b>REPO</b>	repossession
<b>SM CLM</b>	small claim
<b>TRANS</b>	transactions
<b>T/T</b>	talked to
<b>UTD</b>	up to date
<b>VM</b>	voice mail

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## Collection Terms

(DO NOT READ MESSAGES TO MEMBERS)

<b>BK7</b>	Chapter 7 bankruptcy Credit Union suffered a loss. <b>NO TRANSACTIONS</b>
<b>BK7 Reaff</b>	Chapter 7 bankruptcy Repaying the Credit Union <b>OKAY for TRANSACTIONS</b>
<b>BK13</b>	Chapter 13 Bankruptcy Partial or full repayment plan. The Credit Union may or may not suffer a loss. Unless noted otherwise <b>FOLLOW MESSAGE INSTRUCTIONS</b> <b>CALL COLLECTIONS IF QUESTIONS</b>
<b>C/O</b>	Charge off loan Credit Union suffered a loss. Unless noted otherwise <b>NO TRANSACTIONS</b>
<b>Legal/ Small Claim/ Judgment</b>	Loan is in the legal process. May not be able to accept any payments. Before any transactions <b>CALL COLLECTIONS</b>
<b>Title</b>	Credit Union is required to have a copy of the title showing the Credit Union as lien holder (1 <sup>st</sup> secured party). <b>REFER MEMBER TO LOAN DEPARTMENT</b>



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