



Purpose and Basic Policies

The NCCBA is organized to operate exclusively for the promotion of the common business interests of its members within the meaning of section 501(c)(6) of the Internal Revenue Code, as amended from time to time, or the corresponding provisions of any United States internal revenue laws (the “Code”), and more specifically, in order to promote those interests and engage in the activities as contemplated by section 501(c)(6) of the Code.

1. To further and promote the image and function of the legal profession engaged in the practice of creditors rights law. The organization defines “creditors rights law” as the representation of creditors (and including the performance of the duties of trustees or receivers) in:
 - a. litigation in the state and federal courts for the purpose of collecting commercial or consumer debt, or judgements of the courts;
 - b. foreclosure proceedings;
 - c. bankruptcy, receivership, and insolvency proceedings; and
 - d. related areas of the law pertaining to commercial or consumer credit or defense of creditors.
2. To educate the public and members of the credit and collection industry as to all aspects of the commercial or consumer collection industry.
3. To provide an interchange of ideas for the members.
4. To provide meetings, seminars, and publications to further the purposes of the organization.
5. To encourage and promote the adoption of legislation in the various states and in the United States favorable to the collection industry, attorneys engaged in debt collection and the rights of credit grantors.
6. To gather and disseminate information and material relative to consumer and commercial credit which may be valuable to the members and the general public.
7. To elevate the standards and improve the practice and ethics of consumer and commercial collection law.
8. To foster among its members a feeling of fraternity and mutual confidence.
9. To encourage, foster, and advance professional practices and ethical conduct among its members.
10. To engage in other activities that will improve the business climate for the organization’s members.
11. To comply with national, state, and local laws regulating the collection industry, antitrust, trade regulation, tax exempt or non-profit entities, and other applicable laws.