



The Century Times

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Core Values

A Message From Dan

Team,

Be Passionate and Inspire Others. This is our 6th Century Core Value and the focus of this month's edition of "The Century Times." We describe this value as:

Show up every day with a passion and optimism of your purpose. Passion is contagious and when it shows, we inspire others around us.

In order to be passionate about our purpose, we must understand our purpose. At Century our clients are our purpose. They are why we do what we do every day and I am personally inspired by them!

We all have those days where we are struggling to find our "Why" and encounter a struggle at every turn. It's in these moments that we need to find a source of inspiration and remember our purpose.

Take a moment and think about the clients we serve. Read through a few client hardships and remind yourself of what brought them to Century. No matter what the hardship, a death of a loved, loss of a job, health issues, or even a history of bad financial decisions, they are focused on the future and improving their financial situation. They have asked for our help and they trust that we will guide them with their best interest in mind, along their journey.

There is also another element of this core value. We should be open to being inspired, no matter the unexpected place or person it may come from. Sometimes inspiration is found in a new team member, a call you just had with a client, a leader's guidance, or even a person you had an experience with outside of Century. In order to be open to inspiration, we must understand and accept that we are in a continuous state of improvement. This is our opportunity to be passionate and make a difference.

In addition to BEING inspired, we have the ability to inspire others. Our attitudes are contagious and can empower our teammates to push to the next level and seek out opportunities to make a difference for our clients.



Tip: Inspire others by truly caring about them. How do we do this? By showing we have empathy for whatever they are dealing with and focusing on how we can help guide them through it. Show them that you care by the way you treat them and interact with them.

With every communication, you can inspire a client to stay focused on their program and their future. All the way through a client's journey with us, we have opportunities to show our passion for their success. Consider taking advantage of these interactions to infuse our passion:



(Continued on Page 2)

- A Sales 'Debt Specialist' explaining how the program can work for the client's situation and enrolling them onto the program.
- An Onboarding Liaison completing an onboarding call with a client, ensuring they understand all elements of their new program and what they can expect.
- A Customer Service representative explaining how to register on the portal while answering initial questions.
- The RTA team, working on 'requests to add' new accounts onto a client's program, that can help them with financial blindspots.
- A Customer Experience representative or Negotiator successfully adding funds to a client's program, helping them obtain a settlement opportunity and possibly finish

their program earlier.

Tip: Inspire others by listening to them. When you listen to the people around you, you show them that they matter, and that their ideas are worth hearing. You'll also gain a better understanding of what they care about, and what their goals are, and you'll know better how to motivate and inspire them.

When each of us are passionate about what we do, when we convey that passion to our clients, we can inspire them to make the best decisions for their debt settlement program and their journey toward better financial health.

I am thankful for the opportunity to be surrounded by and inspired by, so many passionate people.

Dan



Passion... The Desire to do Good

By Amy Michalo-Rojas

I believe passion comes from a desire - the desire to do good. To set a goal and achieve it, and/or to help others achieve theirs. I also think passion at work includes behaviors like: seeking to understand, enthusiasm, supporting each other, and the big one... positivity.

In the absence of the above things or by doing the opposite of them, passion suckers are created. Sucking the life out of the day, energy and the environment.

But there is also a missing piece to the picture above. You can 'act' the part and have great behaviors, but still not really have passion or lose the passion after a while.

Even the Confucius saying, "Choose a job you love, and you will never have to work a day in your life," is super flawed. Many people are still figuring out what their passion is or on the flip side, when something you love becomes work and that can be unavoidable, how do you deal with those changes? I've heard of people who love a company but are not super passionate about a job (or vice versa).

The tips that I have found may help are:

- Understand your job and how it fits into the purpose of the organization,
- Be flexible and adaptable to change,
- Commit to performing the job well and meeting



8 Things You Didn't Know About a Team Member

William Bell

Position: Team Lead

Start Date: 4/10/2017



What is your favorite food?

Veal Parmesan but really anything Italian.

What 3 words describe your personality?

Boisterous, Logical, and Passionate

What do you like to do when you are not working (hobbies)?

Spend time with my son, yard work, and fish.

Who inspires you the most?

Steve Zissou

If you could travel anywhere in the world, where would you go and why?

Hawaii (One day I will live there) because it is beautiful and the people that live there are the friendliest people you will ever meet.

What person (living or historical) would you like to have dinner with?

Bill Murray

What is a talent you have or little-known fun fact about yourself?

I am severely allergic to shellfish and can have a reaction just from being around too much of it.

What do you like the most about working at Century?

The people that I work with.

(Continued on Page 8)

Be Passionate & Inspire Others: Show up every day with a passion and optimism of your purpose. Passion is contagious and when it shows, we inspire others around us.

If we were to look at this Core Value as a single individual, we may feel like it is a tall order to fill. Showing up every day with passion and inspiring those around you, takes loving what you do such that you constantly challenge the status quo.

Yet passion is contagious and knowing that, our Core Values that occur around us on a daily basis, inspire that passion. All of the individual contributions by you and your peers each and every single day, are the small steps to the big picture. We as members of Century can vocalize and get excited about those contributions which is why the organization matters to us and our clients. This drives that passion. You just have to be willing to catch it, because once you do, then it can spread.



Having worked in IT for ~20 years and still loving to constantly challenge the status quo, is what fuels my passion and ATLAS is a symbol of that challenge. Both IT and the SMEs have challenged that status quo within our operational workflows, allowing ATLAS to be the vehicle for passion within

our organization. Having opportunities and exposure during the training process, it is time to catch and spread the passion.

Members of the development team continue to make

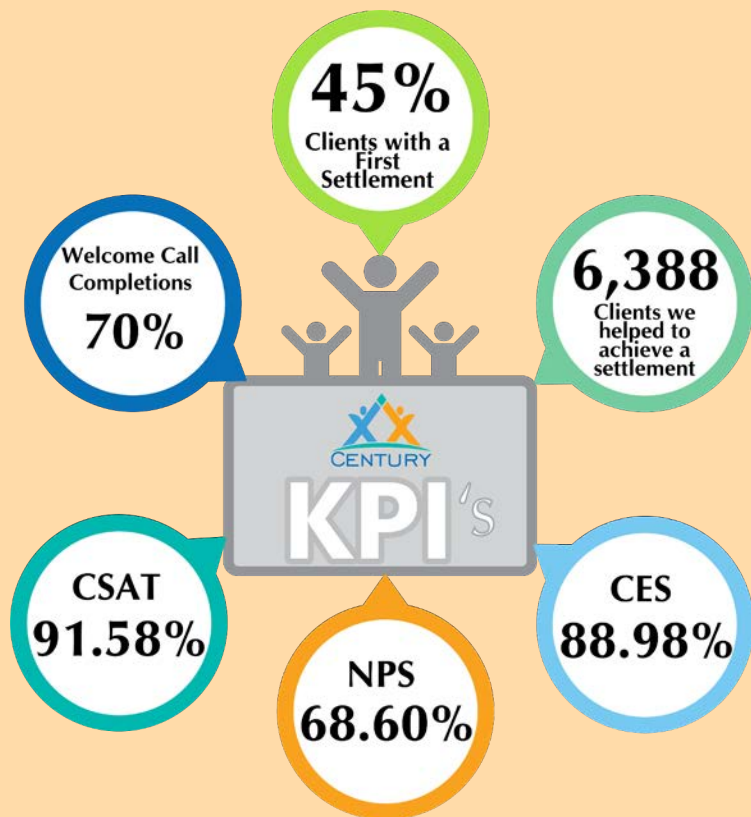
contributions on a daily basis, which keeps the focus and traction towards the big picture. Below are a few of the big picture items recently delivered to QA:

- Data Entry and Underwriting Training
- Completion of the CBLP process
- Audit workflows including the Cancel/Complete functions
- Expanding the fields for template communications
- Applying the Split Maker methods within ATLAS



JUNE

KEY PERFORMANCE INDICATORS



Annette Logue - July Parking Space Winner

Annette has been with Century since August of 2016. She is a CS3 customer service rep. Annette managed to maintain 100% productivity for the entire month of June, not an easy feat to achieve! Annette is always willing to help those around her. She helps with roaming and special projects when asked.

Annette enjoys spending time with her two sons and riding horses. Annette also has 4 birds: 2 Conures (Baja and Sonic) and 2 love birds (Tweety and Mordecai), two rabbits (Clark and Eddie), a frog, and a tank full of fish.

When you see Annette give her a big congratulations!





Leading To Inspire

By Carlona Taylor

Be Passionate & Inspire Others - a core value that is near and dear to my heart! Why you say?? To be passionate, you have to have intense/strong feelings about something. When I think of what being passionate means to me, I think of a couple things.

From a leadership perspective, I thrive when others succeed. Each person's definition of success is unique and individualized. I have been so very fortunate to be a part of others' professional and personal growth. To see someone rise in the face of adversity and take on accountability for themselves, while being an example for others, is truly the foundation for why I love to be a leader. When you can cast a shadow, that others want to model because it invokes a change in them for the better, that is success to me.

Two things you will always find me saying when faced with an obstacle.

1. Start each day fresh and new!



2. You can always turn your day around. Take control of your own destiny and be accountable for the things that you are passionate about. Don't be afraid to be that person that casts a shadow to invoke change for the better in yourself and others!

How might passion inspires others? How can you be inspirational? Who are those that you inspire? Let me give you some food for thought in a few categories.



External Client - Celebrate milestone accomplishments and achievements with every contact. You are the driver to educate and help them achieve their ultimate goal of financial freedom.

Internal Client - Lead by example and be positive! Ever hear the saying- positivity is contagious? It absolutely is!

Family - Show you care and be genuine. Don't get so comfortable that you miss the opportunity to take time out of your day-to-day life to listen and engage with your family. It's never too late to build a

relationship or make it stronger. Family matters and is always worth the extra/special time to connect!

Yourself - Motivation, Determination, Accountability and Perseverance. Never give up on yourself, always be ready to step out your comfort zone and try, then try again. OH and DREAM BIG!! You got this!

But what about a day-to-day perspective? We are Century and we are



passionate about 'people', that's both our 'internal and external client'. We want to ensure that every client experience is phenomenal while engaging in an active, supportive and educational environment. No matter what your role is in our company, your passion is key to the success of this organization. You must be vigilant each day to accept the challenge of being great and amazing.

"We learned about gratitude and humility - that so many people had a hand in our success, from the teachers who inspired us to the janitors who kept our school clean... and we were taught to value everyone's contribution and treat everyone with respect."

- Michelle Obama

If you want to share how you are passionate and inspire others or want to recognize someone else's passion or a person who has inspired you be sure to put on confluence with the label = passionandinspire



Spotlight on Success

Did you know that every month we feature a client's success story in our "Road to Financial Freedom" client newsletter? It's a way for us to celebrate a client's success by sharing their

experience. These client stories are generated based on reviews we have received from our clients through a variety of different channels, such as TrustPilot, Consumer Affairs and surveys.

These great experiences come from clients who are happy with their program and their experience with Century. Their positive experiences are a result of all of your hard work and dedication so we want to be sure you have the opportunity to read these client success stories as well. Click here to read this month's article about David's experience.



[Click to read Helen's Story](#)

**We protect the privacy of our clients by changing their names and omitting any identifying details.*

Negotiators – Personal Bests

Congratulations to those who achieved their personal bests in June! Keep up the great work!

By Brianne Chew and Megan Bossart



Organic Settlements

Andy Yen - 219
AJ Rombach - 153
Andrew Svolos - 160
Samantha Stiffler - 135
David Menzies - 180

Organic Debt

Jamie Basilone - \$342,178
Andy Yen - \$477,205
Andrew Svolos - \$442,225
Samantha Stiffler - \$527,339
Stephanie Lloyd - \$527,339
David Menzies - \$414,639

TEAMWORK MAKES THE DREAM WORK

By Ken Frodyma

At the beginning of each month, I work with our leadership team to develop goals for myself and our Sales team. I wake up every day with that on my

mind. I obsess with where we are at, where we need to be and what we need to do to get there. Each morning I pour a cup of coffee, open up several excel sheets, dump data in and review my dashboards. I share my goals with my team and together we have 1 mission... to crush our goals and be the best sales team in the country.

To be the best you must be the fastest at finding opportunity and be agile enough to react and capitalize on it, but you cannot do anything without a strong team. Our teams performance each day, inspires me to think bigger, appreciate them more and rally behind them as they demonstrate excellence in their effort and outcomes.



I attempt to motivate and inspire our sales team to do great things because I know they have the talent and drive needed to disrupt the industry and carve out a portion of the market for Century. What I find time and time again, is the more I think I am doing for them, the more they are actually doing for me. It is

me who gets to review my dashboards and swell with pride at the individual wins that sum to our collective goals being hit. I get to have a smile on my face and jump up often times to yell "Yes! That's how you get it done!"



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Celebrate Great Moments



Kelly Dlabik just adopted a bulldog puppy!

His name is Achilles

Congrats Kelly!

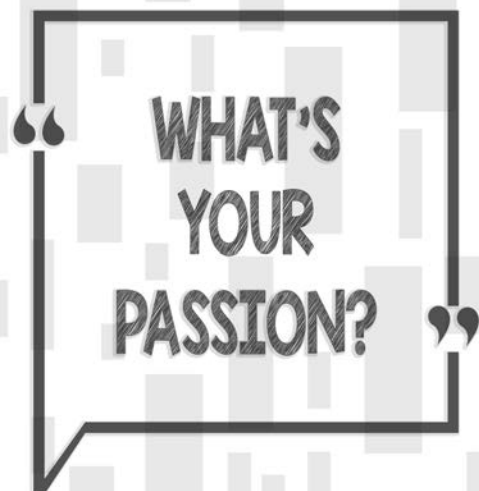


- requirements,
- Be practical and analytical in contributing to job improvement
- Able to work well as part of and in conjunction with a team
- Learn something new to apply to your job/work
- Appreciate the relationships you build



In reality, these tips seem more realistic in working towards finding and keeping your passion alive every day. I hope this article gave a little different spin and made you think about this core value and what it means to you personally...

What is your definition of being 'Passionate and Inspiring Others' @ confluence blog....



#CGM Outside of Century!

Great moments don't just happen here at Century, they happen in your life outside of work too, and we want to celebrate those moments with you! Your great

moments could include wedding and birth announcements, graduations, engagements, buying a new home, paying off your car or student loans and welcoming a new pet into your life. No great moment is too small to share. If you're celebrating, we want to share your great news and as a team, share in your celebration!

If you're interested in sharing your news with the Century team, **click here** to submit your personal Great Moment. You'll also be able to upload a picture with your submission. The Marketing team will incorporate your personal #CGM into our internal communications such as "The Century Times" employee newsletter.

We will continue the celebrations all year long, so keep the good news coming! 🎉



Submit your #CGM

8 Things You Didn't Know About a Team Member

Shane Cerutti

Position: Jr. Quality Control Analyst
Start Date: 6/3/2019

What is your favorite food?

It's really hard to pick just one favorite.. but calzones are quality.

What 3 words describe your personality?

Funny, Logical, Contemplative

What do you like to do when you are not working (hobbies)?

Bowling, solving Rubik's cubes, being a nerd. I might try out the new axe throwing place!

Who inspires you the most?

My father. I've never met a harder working person in my life.

If you could travel anywhere in the world, where would you go?

Lake Como, Italy! It is beautiful there, and some of my family came from there!

What person (living or historical) would you like to have dinner with?

Nikola Tesla

What is a talent you have or little-known fun fact about yourself?

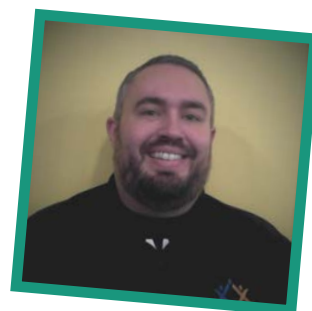
In a previous job, I got to disassemble nuclear reactors and move uranium!

What do you like the most about working at Century?

There are 3 big things I love about working at Century:

1. It feels like home and it feels like family.
2. I have the opportunity to learn and grow my skill set every single day here.
3. Century believes in second chances.

For those of you who don't know, I was a member of the team for nearly 2 years previously. I left for a bit to pursue a different avenue, and Century welcomed me back with open arms.





Bringing Your Passion To Work

By Evan Mulgrave

Filmmaking has been a passion of mine for over 15 years. From the early days of snatching a friend's parent's camcorder, to filming our juvenile attempts at humor, to getting the opportunity to work on a number of feature films in my 20's, to now being able to afford my own camera to film our

juvenile attempts at humor. Making videos has been a huge part of my life, but to be honest, I never really saw it as a career path.

I love film and the arts in general. I spend almost every moment that I am not at work, pursuing them in some way. But the uncertainty of their financial viability made me hesitant to pursue them as a career. There was even part of me that didn't want to do so because I was afraid of starting to identify something I get so much joy from as 'work'. The arts have always been a release for me, an excuse to create and express myself without concern of the outcome. If I were to take that same approach to my career, I might wind up eating a can of beans under a bridge somewhere. :)

I was able to change my stance on this when I came to Century and I am really happy that I did. Being able to do something I am passionate about at work, not only makes the hours of 9-5 more enjoyable, but it also gives me a greater sense of purpose in my job. I am invested in my work. I want to do it well and I have the confidence of over a decade's worth of experience to draw from. Who knew filming your friends fall on their bikes as a teenager was actually on the job training?

I consider being given the opportunity to do what I am passionate about at work, a great privilege but it wouldn't



INNOVATIVE
EFFECTIVE
CREATIVE
COMMUNICATIVE

LUNCH
with
LEADERS

By Kelly Croushore

Our latest Lunch with Leaders Session was held on Thursday, July 18th and was hosted by Ken Frodyma, Director of Sales and Business Development.

Attendees enjoyed lunch from Panera Bread while they discussed topics such as how Sales are being generated and how Sales impact Negotiations.

If you have not attended a Lunch with Leaders session or you would like to attend again please be sure to sign up. A sign up email is sent to all employees monthly please respond to it or you can let any member of the HR Team know you are interested in attending.



Lunch with Leaders is a great opportunity to connect, communicate and enjoy a free lunch on Century! 🌟

have happened had I not identified and seized the opportunity to do so. When I applied for the Marketing Assistant role, video production was not in the job description – but it was something that I knew could set me apart from others that were applying. It would help bring value to what the marketing team was doing. By leading with my passion, I was able to help expand the boundaries of my role within the company and bring new tools to help both my department and others achieve their goals. It also allowed me to utilize and grow a skill set I deeply care about.

If you have a passion that you would like to be able to pursue as a career, ask yourself – 'Is there a way I can use it to help Century's mission?'. What can you do in



your current role or for your current team, that incorporates your passion and could help all of us achieve more? No one is going to recognize your passion for you and the worst anyone can say is no – but by asking, you give yourself the chance to do what you love for a living. 🌟

The Million Dollar Club

By Katie Oliver



For a lot of people, negotiation can seem a bit mystifying and as a result, artful negotiation remains an underutilized skill set. If you are passionate with your work, negotiation is a skill like any other – and anyone can master it.

Last month Katie settled over \$1,000,000 in debt and became our first negotiator to enter the Million Dollar Club. We caught up with Katie to see what tips she could offer others:



1. Set Your Goal

The first thing I did was set a goal and then shared it with others. About halfway through the month I decided I wanted to try to beat my prior/company best of \$944,052 in debt.

First and foremost, goals give you a direction and destination. They provide clarity when making decisions specifically in time management and provide motivation towards your personal satisfaction with your commitment.

2. Accountability Partner(s)



I shared my goal with my team lead, then slowly to other negotiators. This motivated me to stay accountable.

Having a good accountability partner



TEAMWORK MAKES THE DREAM WORK

(Continued from Page 5)

By Ken Frodyma

and we needed people to step up in their absence. Ed Torchia and Greg Brozak answered the call having career months.

Thank you team for inspiring me with your hard work and commitment to excellence. You make me want to be more and do more every day. I just hope I can inspire you a fraction of how you continue to inspire me.

can help you make serious progress toward any of your goals. Someone you can lean on to offer motivational support along your journey to help you stay true to your commitment.

3. See the Whole Program

First I organize my split by debt and see if I can work anything in the top portion of the list. Also, as I did scrub lists, I made sure to look at each (client) Program as a whole, not just the account on the scrub. I found many stacking opportunities by doing this.



When we look at the sum of the whole we can get a better perspective on how best to service the Clients Program, stacking settlements through organization.

4. Be a Client Advocate

Don't judge your clients or your creditors. Don't assume whether a client can do additional funds within reason. Don't assume that a creditor might not make an exception in minimum pays/term length, especially on a large account.

Incomplete information about a situation can hinder our ability to succeed. Assumptions are the death of good communication. Ask the questions, understand the why of what is being asked. Open the channel of communication, explain the why, focus on what will help our Client's complete their Program.

5. Stay Focused

My final tip, as I've said too many times before, is to **STAY FOCUSED**. At the end of the day, it's a numbers game. The more you put out, the more you get in return. 🚀



We put big goals in front of our sales team and I am proud to say they delivered again in June, enrolling \$3.8 million dollars of consumer debt contracts. **Cris Signorino lead the way with \$692,541 of debt enrolled helping 41 people.** We had 4 other people enroll over \$600,000 of debt and help over 29 people. Corey Kingston (40), Ed Torchia (35), Greg Brozak (35), Megan Sarafis (31) and Diane Baur (29). We had 3 different team members take extended time off in June





ATLAS

Learning Labs

How Atlas Has Impacted Century Training

By Jen Roberts



"Everybody wants to be somebody. The thing you have to do is help them build confidence in their ability to succeed." –George Foreman

One of the qualities of charismatic people is that they exude confidence. Numerous studies have shown that when someone acts confident, it causes others to give more weight to what they say. The more confident we are, the better our ability to inspire others.



Module 4 was a self-driven eLearning training that engaged users to solve a problem. The problem was our client 'Kevin Taylor' had lost confidence with Century. Trainees were encouraged to build the connection with the client and complete processes in Atlas. Trainees

referenced specific process steps within Articles to complete their exercises.

They taught themselves how to email directly from Atlas; sending a UCAN



Referral. They practiced updating the client's Hardship, which was a review from Module 3, and sent Century Accounting Team information (using tickets) on the CBLP which they sold to the client. Notes made their entrance into Atlas Training – because we all know documenting the interaction we have with the Client's Program is an essential component to creating the next great customer experience.



We witnessed many ah-ha moments during Module 4 training. As trainees

read the articles they were able to envision how the processes connect us as one. The Atlas articles are entwined and linked to each other to allow the user to easily understand and follow a complete Operational Workflow.

We all recognize that our success accelerates when we are confident. The reason is simple. Without confidence we revert to fear and when we are fearful we don't take any action. We get tentative, we delay and we procrastinate. When we are able to let go of fear, we take action more quickly and easily. Once you try, you build skills. And once you see progress, you get more confident. And with more confidence, you have the ability to inspire others.

The more competent we become with the Atlas platform,

the more confident we become in our interactions with the Clients, Creditors and each other. Inspiring others is one of the Core Values we share as Century Employees, and being confident in our role, provides us the opportunity to inspire others.

Any Century employee that wants to learn about 'The Why' for any process can do so by visiting the Knowledge Space: [LINK](#)



Celebrate Great Moments



Evan Mulgrave just bought his first home!

Congrats Evan!

July Birthdays

5 Glendaly Pitre-Santiago
6 Michael Rom
Angela Vines
8 Stephanie A Albright
9 Staci Germuska
10 Andrew Chemski
15 Edward Torchia
17 Danielle Beard

Nichole Menchio
19 Lucy Vallana
22 Heather Murphy
23 Kara Galassi
28 Otto Zacharay Tamplin
Elizabeth Sokol
29 Patricia Parkinson
31 Minna Barton



Inspiring Both New and Existing Employees in Training Sessions

By Tracey Anlauf

The most important aspect of being a trainer is being able to motivate and inspire people to learn. Employees who are not motivated or inspired will not learn effectively. They won't retain information.

They won't participate

and some of them may even become disruptive. An employee may be unmotivated for a variety of reasons:

- They may feel that they have no interest in the subject,
- Find the training methods un-engaging or
- Be distracted by external forces.

It may even come to light that an employee who appears unmotivated, actually has difficulty learning and is need of special attention.

It is the job of the trainer to read the crowd, and motivate and inspire those to learn. Whether it's a new trainee or an existing employee, being inspiring is essential to learning.

Here are some ways to inspire others while training:

1. Be a visionary, provide a clear picture of a training agenda.
2. Enhance creativity by having positive one-on-one interactions along with team relationships by being a great listener and connecting emotionally with people.

3. Stay focused and on task, completing things on time and being accountable for the employee's growth and development.

4. Be a role model by doing and saying the right things, make learning a safe environment.

5. Be enthusiastic and have passion about Century and our goals.

6. Provide expertise by being prepared and organized.

There are many resources if you'd like to work on your training skills. Whether you are nesting with a new hire, conducting a PMA (Positive Mental Attitude) meeting or conducting a team huddle the skills above can help with your success. A book that I found very helpful is "Active Training" by Mel Silberman & Elaine Biech. This book can be found in our Century Library.



Food Truck Spectacular

Upcoming Trucks

8/2 - Miss Meatballs

8/8 - McFeely's Ice Cream

8/14 - Michele's Mobile Meals

8/21 - Burgh Bites

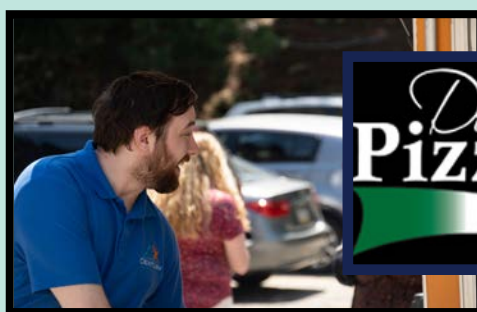
8/27 - Dom's Pizza

9/4 - Burgh Bites

9/12 - Kona Ice



Food Truck Season is Here!



[Click here to visit the Food Truck Confluence page!](#)



Century's Core Values



Century embarked on a journey to define our Core Values. Core Values educate our clients, potential clients, employees and potential employees, on what we stand for, our culture and belief system. Core Values are a window into who we are and support our Mission and Vision. They all work together and each one has its own purpose and all are equally important.

Our Mission = Purpose or reason why we are in business. Century's Mission is to help each and every one of our clients resolve their debt in the shortest time possible and we do so in a way that is extraordinarily responsive, innovative and professional.

Our Core Values = Guiding principles and ideals that bind us together. Core Values also support and shape our culture. They are what we value most and they are alive and well every day, now let's celebrate them!

Celebrate! If you see a Century teammate living our core values, celebrate them with a quick blog on Confluence about what you experienced and be sure to use the labels that correspond to the core value you are celebrating.

[Click Here](#) to learn how to create a blog.

[Click here](#) to learn how to use labels.

Core Value Labels for blogs - Click on a Label to view them on Confluence:

- peoplefirst • growthandlearning • funandfamily • appreciation • thinkbig
- passionandinspire • dowhatisright • deliverexcellence • buildingconnections

