



ECH 
Employee Charitable Help Organization

2021 In The Community

IC System doesn't just work in our community; we're active members of it. Our company believes in having a compassionate and meaningful presence in the communities around our home office in St. Paul, Minnesota, and our branch office in La Crosse, Wisconsin.



 **System**
Making Collections Better



In The Community

2021 in Review



IC System has maintained a positive and caring presence in our local and national communities for 84 years. Our purpose of “Making Collections Better” means that our employees not only strive to enrich our relationships with clients, consumers, and industry partners but also improve our community.

Of course, the debt collection industry has many negative connotations. IC System works to destigmatize those associations by allowing our Core Values to inform every business decision and community interaction:

We have **PRIDE** in what we do and how we do it.

We are **INNOVATIVE** in the way we get things done.

We deliver **PERFORMANCE** that exceeds expectations.

We conduct ourselves with **INTEGRITY**.

And most importantly, we treat **PEOPLE** with dignity and respect.

We also love to give back to our community through volunteer and charitable efforts. Every year, IC System’s in-house charitable event group, ECHO (Employee Charitable Help Organization), coordinates volunteer opportunities for our employees.

ECHO volunteers include Nicole Mueller and Tim Scholl as leaders, supported by Chanel Bell, Rocky Bzdok, Thomas Dill, Jace Eggers, DeShun Givance Jr., Allison Johnson, Thomas Mayfield, and Shannon VanHouten.

In 2021, ECHO and other IC System employees donated over 500 volunteer hours and raised over \$44,000 for local charities and community organizations. These events represent the heart and soul of our organization and what it means to be “Making Collections Better” in our industry and community.

This booklet showcases some of the highlights from our year of giving back. ▀



IC System Receives 2021 BBB Torch Award for Ethics



IC System's positive and ethical place in the community was recognized by the Better Business Bureau (BBB) of Minnesota and North Dakota, which awarded our company the 2021 Torch Award for Ethics. The BBB uses the Torch Award for Ethics to recognize "businesses committed to ethical marketplace practices."

"The Torch Award for Ethics is a great honor and a testament to IC System's commitment to doing the right thing," said John Erickson, President and CEO of IC System. "Our mission is making collections better, and we achieve that with an ethical approach. We treat consumers, our clients, and our employees with the compassion and understanding they deserve. We take enormous pride in our personal and professional integrity, so it's validating that the BBB, the authority in business ethics, recognizes IC System's high ethical standards."

IC System has been accredited by the BBB since 1992 and maintains an A+ rating. IC System was previously a Torch Award finalist in 2013, 2014, 2015, and 2019.

An independent panel of judges reviews entries for the BBB's Torch Awards for Ethics. Judges focus on the Torch Awards criteria of excellence, ethics and integrity, teamwork, trust, respect, community involvement, and supporting documentation such as letters, pictures, flyers, and other materials submitted by the applicant.

The BBB's mission is to create an ethical marketplace where buyers and sellers can trust each other. According to their website, "One of the ways we do this is by recognizing marketplace role models. In this spirit, BBB publicly recognizes businesses committed to ethical marketplace practices with the annual BBB Torch Awards for Ethics."

Lisa Jemtrud, BBB Vice President of Community Relations, says, "This award is special because it's bigger than a product, service or brand. It's about displaying an ongoing commitment to ethical practices. BBB is proud to give this award as our highest honor."

Erickson added, "To be honest, our industry doesn't have the greatest reputation—no one likes getting a call from a collection agency. However, we strive to overcome that with positive consumer interactions, using an ethical and compassionate approach. The BBB Torch Awards for Ethics is a badge IC System wears with honor as a testament to our mission of making collections better."

Innovation, finding better ways to get things done, is just one of IC System's Core Values. We take Pride in what we do and how we do it. We deliver Performance that exceeds expectations. We have Integrity in our operations, and we do the right thing. Above all, IC System treats People with dignity and respect.

"IC System is a rare example of a family-owned company lasting three generations," said President and CEO John Erickson, Jr. "I think we've lasted this long because we treat our employees like family. And what better way to celebrate a birthday than with family." ■

"The BBB Torch Awards for Ethics is a badge IC System wears with honor as a testament to our mission of making collections better."
John Erickson, Jr.
President and CEO



Children's Miracle Network Radiothon

Gundersen Health System's La Crosse clinic once again hosted the Children's Miracle Network Hospitals Radiothon to help children in need in Southwest Wisconsin. IC System supported the event by taking calls and collecting donations from listeners on October 14 and 15.

Listeners could tune into the miracle stations Z93, 95.7 The Rock, KQ98, 94.7 Classic, WIZM, and WKTY to hear the inspiring stories of local families supported by the local Children's Miracle Network Hospitals program.

It was IC System's fourth year participating in the radiothon, and our volunteer operators helped raise \$668 for local children. ■

IC System's Earth Day and Charitable Giving Event



Earth Day has been celebrated for over 50 years as part of the contemporary environmental protection movement. Today, billions of people the world over celebrate Earth Day in their own way. IC System celebrated on April 22, 2021, with a drive-thru lunch and charitable giving event.

Appropriately, the Sun was shining, the grass was green, and the trees were blooming on this beautiful spring afternoon. Hundreds of employees at our home office in Vadnais Heights, Minnesota, and branch office in Onalaska, Wisconsin, drove up to their respective offices to receive a free lunch and gift, and then donate to their community.

Each employee received lunch catered by Stonehouse Catering in Vadnais Heights and Big Bore Barbeque in Onalaska, a desk plant, and a reusable bento box made of compressed wheat and bamboo—all inside a reusable tote. Each of these items was branded with the company's motto during the COVID-19 pandemic, "Apart, Working Together." This motto reflects how most of our tight-knit employees have been working remotely since the pandemic hit over a year ago, yet we remain focused on the same purpose of Making Collections Better.

This socially distanced drive-thru event is the latest in a regular series of IC System events during the pandemic. They're designed to bring us together in a safe way, while also allowing employees to give back to their community.

"It was great seeing everyone come together for this Earth Day drive-thru event," said Stacy Biehn, one of the event's coordinators. "Mother Nature was really showing off with the sunny weather, which made the day even more special. We received a lot of donations, and everyone loved their Earth-friendly, sustainable swag! ■



Hats & Mittens Association

If you know anything about Minnesota, the winters get cold—very cold.

That's why IC System volunteers collected over 150 items from generous employee donations for the Hats & Mittens Association, a nonprofit committed to keeping everyone from infants to adults in need warm throughout our chilly sub-zero winters.

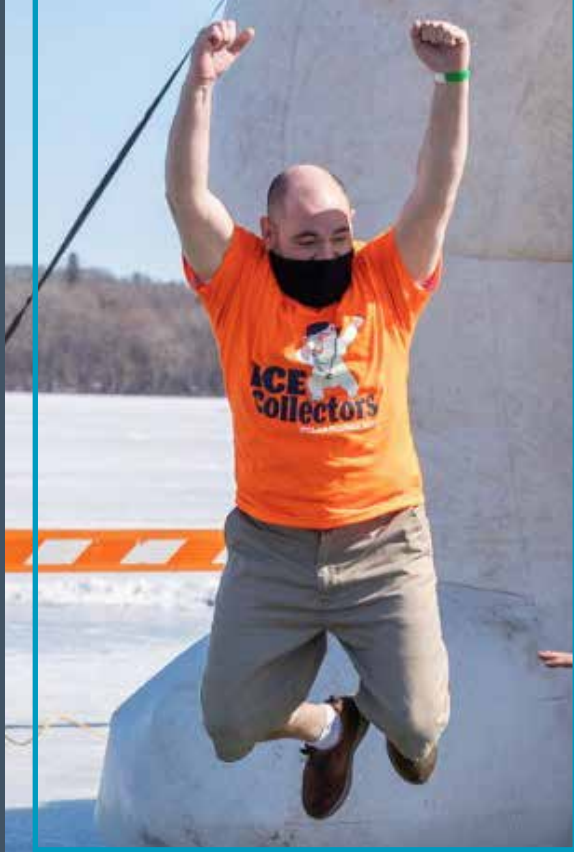
Founder Rebecca Sundquist says on their website, "A hat and mitten is more than just a hat and mitten, it's about health, it's about warmth, it's about inclusion, it's about provision, and - this year especially - it's about good mental health. It's going to be more important that our children get outside this

winter, away from their screens, and enjoy this beautiful Minnesota winter." ■



IC System is Collecting Hats & Mittens!
 We are collecting **NEW & GENTLY USED** hat, mittens & scarves in all sizes.
Cash donations are welcomed.
!!! MOST NEEDED ITEM: Waterproof Mittens !!!
 Donation bins are available on-site from **February 1-5**
Curbside drop-off is available during the February 4th Drive-Thru Event.

Sponsored by **ECHO**
 Employee Charitable Help Organization



IC System Leaps at the 2021 Polar Plunge

The weekend is the perfect time to head to the beach. That's exactly what volunteers from IC System did on Saturday, March 6, in chilly temperatures on a frozen lake. It was the 2021 Polar Plunge in Minnesota, and while it wasn't prime beach weather, the event was for a great cause.

Polar Plunge volunteers gathered at Ramsey Beach in White Bear Lake. Sixteen IC System employees in all helped raise money for the event, and ten employees took the plunge. IC System's in-house Employee Charitable Help Organization, called ECHO, organized volunteers for the event.



Even though the outside temperature wasn't below freezing and hardly a challenge for the average Minnesotan, anytime you're jumping into an opening on a frozen lake, it's bound to give you a chill. Fortunately, heated changing tents provided quick relief from the icy waters.

"Things may have looked a little different, but the event was still a lot of fun and raised money for a great charity, Special Olympics MN"

~Nicole Mueller

"The 2021 Polar Plunge was very different this year due to COVID-19," explained volunteer Nicole Mueller. "Typically, the White Bear Lake Polar Plunge is held in January. This year it was pushed back to March 6. There were little to no spectators allowed, and teams were asked to arrive only 15 mins before their designated plunge time."

Despite these safety restrictions, everyone had a fun time and helped raise funds for an excellent cause. Nicole added, "While the air temp was in the 40s, the water was still freezing! Things may have looked a little different, but the event was still a lot of fun and raised money for a great charity, Special Olympics MN."

Altogether, IC System employee contributions raised a total of \$3,862, while all of the White Bear Lake plungers raised a grand total of \$261,132 for Special Olympics MN.

Thank you to the 2021 Polar Plunge event organizers for coordinating the volunteers and supporting a worthy cause. ■

IC System Named a 2021 Star Tribune Top 175 Workplace

St. Paul, MN – IC System has been named one of Minnesota’s Top 175 Workplaces by the Star Tribune. A complete list of those selected is available on the Star Tribune’s website and was also published in the Star Tribune Top Workplaces special section on Sunday, June 20.

Produced by the same team that compiles the 30-year-old Star Tribune 100 report of the best-performing public companies in Minnesota, Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions measuring engagement, organizational health, and satisfaction. The analysis included responses from over 76,000 employees at Minnesota public, private, and nonprofit organizations.

“It’s an honor to be named one of Minnesota’s Top 175 Workplaces,” said John Erickson, President and CEO, who heads the company’s third generation of family ownership. “We’ve put a lot of effort into making sure our employees feel like they’re part of a family. Most importantly, it’s great to know that our employees feel engaged and enjoy working here.”

Star Tribune Publisher Michael J. Klingensmith said, “The companies in the Star Tribune Top 175

Workplaces deserve high praise for creating the very best work environments in the state of Minnesota. My congratulations to each of these exceptional companies.”

The rankings in the Star Tribune Top 175 Workplaces are based on survey information collected by Energage, an independent company specializing in employee engagement and retention.

To qualify for the Star Tribune Top Workplaces, a company must have more than 50 employees in Minnesota. Nearly 3,000 companies were invited to participate. Rankings were composite scores calculated purely on the basis of employee responses.

IC System ranked 18th in the midsize business category. The Star Tribune also named IC System a Top Workplace in 2017, and a Top 150 Workplace in 2018, 2019, and 2020.

“Our top Core Value is People,” said Joe Erickson, Director of Human Resources. “We’ve learned that when we build a solid corporate culture with people at the center, everything else falls into place. So we celebrate our people with awards, monthly events, free lunch in the office, and community giving opportunities. And we made sure to support people during the pandemic with socially distanced drive-thru events and virtual clubs. It’s all about people here, and that’s what makes us successful.”

“It’s an honor to be named one of Minnesota’s Top 175 Workplaces,” said John Erickson, President and CEO,

~ John Erickson
President and CEO





Rotary Lights

Employees from IC System's Wisconsin branch office volunteered at the 26th annual La Crosse Rotary Lights Display at Riverside Park for a magical evening in December. Although the ground was unseasonably free of snow, the twinkling lights and smiles supplied boundless holiday cheer.

Over 150,000 visitors attend the Riverside Park display each year between November 29 and December 31. The park shimmers with 3,000,000 lights and creates merry sight. IC System volunteers welcomed visitors, who took in the elaborate decorations, sang carols, and visited Santa Claus in the scenic park.

Helping to pass along the holiday spirit is one of our favorite ways to give back to our community. ■





Toys for Tots

Each year, IC System calls upon our employees to donate toys for the holidays. Collected by the Vadnais Heights Lions Club Holiday Toy & Food Drive Committee, the toys go to local families in need. In 2021, IC System contributed over 100 toys and \$1,680 in monetary donations.

“Because of the generosity of local businesses and residents like you, we were able to provide food for many Vadnais Heights families and bring a little extra joy to 149 kids who were able to open new toys this Christmas,” wrote the committee. “We collected 1,736 toys and 3,805 pounds of food for the Food Shelf. Your donations of \$1,500, toys and food makes it possible for the Lions Club to continue to help those in need within our community. None of this would have been possible without your support.”



Diaper Drive & Shoes with Heart

During the IC System April drive-thru event to celebrate Earth Day (see page 7), ECHO collected all sizes of diapers and wipes for the White Bear Lake Area Food Shelf. Employees donated nearly 1,000 diapers and 39 packs of wipes.

At the same event in our Onalaska office, volunteers collected new and gently used shoes for Shoes with Heart, which donated the items to the La Crosse Jaycees.

Bare'ly Open White Bear Lake Golf Tournament

Despite sub-zero temperatures in the lows of winter in Minnesota, IC System's mini-golfers attended the Bear'ly Open benefit in February. Eight volunteers set out into windy conditions on the frozen water of White Bear Lake County Park/Ramsey Beach for a round of golf, using golf clubs, hockey sticks, or other objects to propel the florescent ball in the snow. All funds raised at the event went to the White Bear Lake Area Food Shelf.



Breakfast Bags

ECHO holds several in-house volunteer projects throughout the year, giving employees working in the office a chance to take a break from their workday and help a good cause. For example, ECHO organized a breakfast bag drive for Ronald McDonald Family Rooms at Gillette and St. Paul Children's Hospitals in July. Volunteers helped prepare 200 bags filled with breakfast goodies for families with patients in these hospitals.



School Supply Drive

The Kids in Need Foundation helps provide school supplies to students and teachers who don't have the materials that everyone should have in classrooms. In August, ECHO collected 200 items for the foundation, proudly helping their goal to create "equal opportunity and access to a quality education."



IC Sytem's Charity Golf Tournament Sets a New Record

IC System is about more than collecting past-due accounts; it's also about collecting donations for causes that matter. For example, this summer marks 23 years of IC System's Annual Charity Golf Tournament. Every year, employees, vendors, and friends of IC System join for a day of friendly competition and course games to create awareness and raise money for local and national charities.

Golfers played 18 holes at Tanner's Brook in Forest Lake, Minnesota, on Friday, August 20. Three golf committee members and nine volunteers organized a fantastic golfing day to raise funds for three charities: Can Do Canines, a Twin Cities non-profit that supplies specially trained dogs to people with disabilities; A Soldier's Child Foundation, which supports children of fallen military personnel; and The American Cancer Society, which is committed to fighting cancer through research, education, advocacy, and service.

A Soldier's Child (ASC) was in attendance to celebrate the birthday of one of the Minnesota children who lost her father to military service. She and her family attended a birthday dinner and party after the tournament. There were presents from ASC and IC System, decorations, and cake. In addition, a golden-voiced IC System salesperson, Tom Mayfield, sang "Happy Birthday" not only to the honored ASC birthday guest but to the other IC System employees in attendance with birthdays.

Every year, IC System tries to outperform the previous tournament's donations. The 2021 total of over \$28,000 surpassed the last year's total by over \$5,000, making it the most successful charity golf tournament in IC System's history.

Rocky Bzdok, one of the event's organizers, observed, "This was such an exciting year having the ASC family joining us at the tournament for a birthday party. When I see the numbers keep rising year after year, it gets me excited that we will be able to provide that much more back to the community. The charities that we support are the winners of the tournament." ■



IC System Receives 2021 insideARM Best Places to Work in Collections



IC System is proud to announce it has been selected by insideARM as one of the 2021 Best Places to Work in Collections. insideARM is the leading independent news and information provider for the collections industry.

In its 14th year, the program is administered by Best Companies Group, which conducts more than 60 local, national and industry “Best Places” programs each year.

This survey and award program is designed to identify, recognize, and honor the best places of employment in the collections industry. This year,

56 companies met the standard to be selected. The Best Places to Work in Collections list is divided into three size categories: Small (15-49 employees), Medium (50-149 employees), and Large (150+ employees). IC System ranked 7th in the Large category.

To be considered for participation, companies must fulfill the following eligibility requirements:

- Be a for-profit or not-for-profit business or government entity
- Be a publicly or privately held business
- Have a facility in the United States
- Have a minimum of 15 employees in the United States
- Must be in business a minimum of 1 year
- Must be a Collection Agency, Collection Law Firm, Debt Buyer, or Creditor Recovery Operation

Companies from across the U.S. entered the rigorous two-part survey process to determine the Best Places to Work in Collections. The first part consisted of evaluating each nominated company’s workplace policies, practices, philosophy, systems, and demographics. The second part consisted of an employee survey to measure the employee experience. The combined scores determined the top companies and the final ranking.

“IC System is grateful to be recognized by insideARM,” said John Erickson, President and CEO. “Most of all, this award shows us that our people enjoy working here. We strive to make IC System a fun, stable, and supportive work environment for our employees. This distinction shows that our staff enjoy their careers, feel part of the venerable IC System family business, and feel fulfilled in contributing to our purpose of Making Collections Better.” ■

Fall Fundraiser

Every fall, ECHO organizes IC System’s weeks-long Fall Fundraiser, consisting of charitable events, donation opportunities, and giving pledges for employees in our home and branch offices.

It’s also a time for everyone to come together in a spirit of giving. We even coordinate Spirit Week-style dress-up days, such as “Wear a Concert T-Shirt Day” and “Crazy Hair Day.”

Part of the week involves distributing pledge forms that allow employees to name a charity of their choice to contribute a dollar amount or even a portion of their pay. IC System collected pledge forms from 25 employees who were willing to contribute and \$3,863 in monetary donations from our employees.



Among the highlights of the Fall Fundraiser was the November 11 in-house volunteer event. IC System worked with A Soldier’s Child Foundation, a nonprofit out of Tennessee that fundraises and shops to provide birthday presents to children of our fallen soldiers. Our office hosted a socially distanced wrapping event where A Soldier’s Child founder Daryl Mackin was on site helping us wrap and box up 250 gifts for children with late November birthdays.

One of the Fall Fundraiser’s highlights is the Turkey Dash, which ran from November 2 to 20. The office-wide competition challenged each of the home office’s three floors to compete and determine which one could collect the most non-perishable food items and cash for the White Bear Lake Area Food Shelf. The competition helped gather \$600 in cash and over 300 lbs. of food!

Overall, the Fall Fundraiser is one of IC System’s favorite times of the year, filled with games, giving, and the good spirits of our generous staff. ■



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Business Hours:
Lobby: Monday-Friday
8:00 AM - 4:30 PM

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