

FOR IMMEDIATE RELEASE:
For more information contact:
The Credit Collective, LLC
Ronald Solomon
303-670-0626 or ron@creditcollective.com



WHEN IT COMES TO CASH FLOW TOY MANUFACTURERS DON'T PLAY GAMES

Toy Manufacturers', Credit Collective, LLC, Signs Deal With Prestigious Collection Agency, Charter Adjustments Corporation

Denver, CO (May 8, 2006) -- The Credit Collective, LLC, has taken another impressive step in helping its membership base of specialty toy and educational manufacturers to save time, effort and money. Through negotiations on its membership's behalf, beginning on May 8, all Credit Collective members who submit accounts to the prestigious collection agency, Charter Adjustments Corp., will get a preferred discount rate that is well beneath the industry standard.

As per Ron Solomon, Credit Collective founder (and member, through his toy company, Swingset Press, LLC), the primary goal was to reduce our bad debt by only working with the most creditworthy retailers. "We hedge our bet by directly asking peers for their experiences with potential debtors. It's much better than relying on handpicked credit references and outdated a/r reports. But," adds Solomon, "sometimes bad debtors squeak through. In those instances, placing claims with Charter Adjustments Corp. will keep our losses at a minimum."

Stephen Parker, President of Charter Adjustments Corp. agrees. He sees, "The use of our firm as a tool to assist all creditors with quick, reliable and efficient recovery services. Charter will allow members to get delinquent accounts out for collection fast thus enhancing recovery."

The agreement with Charter Adjustments Corp. is just one more step in The Credit Collective's ongoing effort to improve the financial health of specialty toy and educational manufacturers. Started in late 2003 by Solomon and five other toy manufacturers, they have grown through word of mouth to nearly 100 members. Exclusively web based, The Credit Collective's custom-made portal provides a simple method for credit managers seeking reliable credit references about retailers applying for credit terms. However, because the group was started by manufacturers, for manufactures, it goes beyond simply being a credit exchange.

Through its unique system, Credit Collective members have improved their time efficiencies by not only getting fast, up-to-the minute credit references and alerts, but also by exchanging valuable sales leads and retailer lists. Members also have the ability to submit accounts to Pre-Collections and, now, Collections, without having to go anywhere else. All activity (including Collection submissions) can be completed via each member's user page.

Charter Adjustments Corporation is a personalized and aggressive Agency built on over 40-years of experience in the credit, collection and financial industry. All accounts referred to C.A.C

receive immediate telephone contact followed by proven successful collection methods. Individual acknowledgments and reports are provided on all claims while at the same time, specific needs of each client can be met.

Credit Collective members are thrilled with the deal. Says Solomon, “Based on our members’ feedback we know they are excited at the prospect of saving money on collections. Now we want to use our collective buying power to negotiate significant savings on other kinds of common purchases. Our arrangement with Charter Adjustments Corp. is our first step in that direction.”

For more information on The Credit Collective, LLC, visit their website at www.creditcollective.com or contact them directly at 888-543-9366.

###