



FCA
FLORIDA
COLLECTORS ASSOCIATION

May 19-21, 2025
Renaissance Orlando Resort and Spa
Lake Buena Vista, Florida



Tentative Agenda as of 02-12-2025

Monday, May 19

- 5:00 – 6:30 p.m. ET **Opening Welcome Reception and Vendor Networking**
Mingle and connect with fellow members and sponsors
- 6:30 p.m. **Dinner on Own**
Good food, great company: Dine out with members and clients

Tuesday, May 20

- 8:00 – 8:30 a.m. **Breakfast and Vendor Networking**
- 8:30 – 8:45 a.m. **Opening Remarks**
- 8:45 – 9:45 a.m. **Unlock Your Leadership Potential: “Heros”**
David Kelley, The Preferred Group of Tampa, Tampa, FL

Not all superheroes wear capes...” You’ve probably heard that phrase before. It reminds us that you don’t have to be able to fly, stop a train, or leap tall buildings in a single bound, to significantly impact people’s lives. We’ll talk about what a hero is and what they aren’t. Can I really be one or do I even need to try...?

Join David Kelley as he shares with us his passion for equipping, connecting, and encouraging value-driven leadership practices. In this session attendees will learn that “heroing” is required of all leaders and how to apply the Principles of Rotating Attention for the benefit of those they lead and for the leader themselves as they better understand their purpose within their business. Leaders will garner clarity in their leadership vision and how to apply it.

- 9:45 – 10:00 a.m. **Spotlighting Our Platinum Sponsors**
- TRGT Legal** - A nationwide leader in process service and private investigations.
- Cloudstaff** - We have over 15 years’ experience of helping businesses scale and grow through outsourcing.

Sponsors make it possible for FCA Members to come together.

Add your name to our [2025 Sponsorship list!](#)

- 10:00 – 10:15 a.m. **Morning Break and Vendor Networking**

Visit all our Sponsor tables during the break — explore their solutions and celebrate the partnerships that make this event possible!

10:15 – 11:15 a.m.

Legal Technology and Compliance in Debt Collection: Navigating Digital Communication

Tim Collins, InDebted USA, Inc., Anaheim, CA

This session focuses on the intersection of technology, legal compliance, and debt collection practices. Experienced attorney Tim Collins will share proven strategies for effectively using digital communication tools—such as email, texting, and AI-powered automation—in debt collection while maintaining strict adherence to legal and ethical standards. Key topics covered:

- Legal and ethical considerations for email and text messaging in debt collection under the FDCPA, CFPB rules, and Florida law
- Selecting compliant digital communication platforms for debt collection, including AI-driven solutions
- Crafting effective and legally sound emails and text messages to consumers
- Implementing monitoring systems to ensure ongoing technology compliance in debt collection practices
- Leveraging digital tools, including AI, to improve collection efficiency while maintaining legal compliance

Attendees will gain practical knowledge on integrating email, texting, and AI into their debt collection practices while adhering to federal and Florida legal requirements.

11:15 – 11:25 a.m.

Spotlighting Our Diamond Sponsor TrakAmerica

A sophisticated accounts receivable management organization providing flexible servicing options for clients looking for full-scale recovery solutions.



11:25 – 12:30 p.m.

Lunch

12:30 – 1:00 p.m.

FCA Annual Meeting of the Membership & Rising Leaders' Inaugural Graduation

In addition to gathering to hear updates for the FCA Board of Directors we'll also be celebrating our first cohort of Rising Leaders. FCA's Rising Leaders Program is more than just an investment in leadership—it's FCA's way of giving back to its members. [Learn More](#)

1:00 – 2:00 p.m.

Everything You Need to Know About Healthcare Collections

Richard Perr, Kaufman Dolowich, Orlando & Ft. Lauderdale, FL &
Mike Frost, Frost Echols LLC, Cedar Falls, IA

Collecting medical debt is facing a myriad of legal and regulatory changes from both federal and state stakeholders. In this session you will learn how medical debt is defined, who is imposing new restrictions on its collection, and strategies for complying with present and future proposals. You will also learn what the consumer reporting agencies are doing on their own initiative.

2:00 – 2:15 p.m.

2025 Sponsor Spotlights

Gold: PaymentVision | REPAY | Solutions by Text

Add your name to our [2025 Sponsorship](#) list!

2:15 – 2:45 p.m.

Break and Vendor Networking

2:45 – 3:45 p.m.

2025 Florida Legislative Update: Key Changes Impacting Debt Collection

Jack Brown, Gulf Coast, Sarasota, FL &
Jennifer Wilson, Florida Law & Advocacy Group, Tampa, FL

Join us for an update focusing on new laws and regulations affecting the debt collection industry. This session will cover recent legislative changes, their impact on collection practices, and actionable steps to ensure compliance. Attendees will leave with a clear understanding of new compliance requirements and best practices for adapting to the evolving legal landscape.

3:45 – 4:45 p.m.

2025 Federal Update: A Critical Look at ARM Policy & Advocacy

Leah Dempsey & Courtney Bartkus, Brownstein Hyatt Farber Schreck,
Washington, D.C.

Take a behind the scenes look at what's happening in D.C. and delve into the pivotal priorities of 2025 ARM industry. Grab a front row seat to hear the latest updates from the 119th Congress on policies directly impacting our field.

5:00 – 8:00 p.m.

Topgolf – Offsite Networking Event

Join us for a fun evening of networking, dinner, and friendly competition at Topgolf! Whether you're a golf pro or have never picked up a club, this event will be a blend of business and pleasure.

Dinner, Topgolf play and round-trip transportation from the Renaissance Orlando Resort and Spa are included in conference registration.

Transportation to Topgolf

- 5:00 p.m. Attendees meet in hotel lobby
- 5:15 p.m. Bus departs hotel
- 6 - 8 p.m. Dinner, networking & playing Topgolf
- 8:15 p.m. Bus departs Topgolf

If you prefer to travel on your own, Topgolf is located at 9295 Universal Blvd, Orlando, FL 32819.

Wednesday, May 21

8:00 – 8:30 a.m. **Breakfast Connections and Vendor Networking**

8:30 – 9:30 a.m. **When One Door Closes Another Opens**

Jack Brown, Gulf Coast, Sarasota, FL,
David Kelley, The Preferred Group of Tampa, Tampa, FL,
Pamela Kirchner, BCA Financial Services, Inc., Palmetto Bay, FL

Introducing a panel discussion including voices from large to small agencies on how you survive even when the news isn't good. These visionary agency executives will share their perspectives on not only how to prepare for business or revenue reductions but also how to navigate the changes and continue down a successful road when shifting is necessary.

9:30 – 10:00 a.m. **Morning Break and Vendor Networking**

10:00 – 11:00 a.m. **Credit Reporting Compliance: Top 10 Essentials Every Debt Collector Must Know**

John H. Bedard, Bedard Law Group, P.C., Duluth, GA

Are your credit reporting practices bulletproof? Join industry experts as they unveil the Top 10 most critical credit reporting compliance considerations debt collectors must follow. From pre-load diligence to Appendix E policy integration, this fast-paced, practical session will equip you with actionable steps to reduce risk, ensure accuracy, and handle disputes with confidence. Whether you're a seasoned pro or new to reporting, this session will help you identify gaps, tighten procedures, and stay ahead of regulatory expectations. Don't miss this essential guide to credit reporting done right.

Adjourn: The day is yours!

11:00 a.m.

Take a break and enjoy the Renaissance Orlando Resort and Spa, an official Walt Disney World® Hotel, where magic meets modern sophistication.

