## Encore Capital Group to Speak at DBA International 20th Anniversary Conference

January 30, 2017 1:17 PM ET

## Encore to Contribute to Two Panels on 'Navigating Debt Buying in a Regulation by Enforcement Environment' and the 'Chief Compliance Officer Forum'

SAN DIEGO, Jan. 30, 2017 (GLOBE NEWSWIRE) -- <u>Encore Capital Group</u>, Inc. (NASDAQ:ECPG), an international specialty finance company, announced that Vice President and Chief Compliance Officer Doris Hektor and Division General Counsel of Atlantic Credit & Finance, Inc., Kevin Bowens, will join the DBA International 20<sup>th</sup> Anniversary conference to be held February 7-9 in Las Vegas, NV. Both will serve as panelists: Hektor on the Chief Compliance Officer Forum; Bowens on Navigating Debt Buying in a Regulation by Enforcement Environment.

"My role as Chief Compliance Officer at Encore places me at the center point of a successful compliance management system. Managing risks, monitoring regulatory activity and leading change is a challenge I thrive upon," said Hektor. "I'm looking forward to learning, interacting and connecting with my fellow professionals."

DBA International's Annual Conference offers attendees many networking and educational opportunities. Debt buyers, creditors, attorneys, and collection agencies can all benefit from Conference resources and sessions. Hektor and Bowens will be joined on their respective panels by compliance professionals and lawyers from Venable LLP, RAzOR Capital, Unifund CCR and KirkpatrickPrice, LLC among others.

"I'm honored to present with two very distinguished lawyers from Venable," said Bowens. "We'll discuss strategies for overcoming challenges and mitigating risk in the current regulatory landscape."

In her role at Encore, Hektor is responsible for overseeing and managing compliance within the organization, ensuring that the company and its employees are aligned with regulatory requirements as well as internal policies and procedures. Hektor is also responsible for establishing standards and implementing processes to ensure that Encore's Compliance Management System is effective and efficient in identifying new rules and regulations and their impact on operations across Encore's vast debt recovery jurisdiction.

Hektor has over 20 years of legal and compliance experience in international banking and finance. She joined Encore from JP Morgan Chase, New York, where her last position held was as SVP/Managing Director, Strategy and Development, Consumer and Community Banking Compliance. Prior to joining J.P. Morgan Chase, she worked at American Express as Global Head of Compliance for Commercial Card, based in New York, NY. Before relocating to the United States, Hektor was General Counsel at American Express for Germany and held various senior Legal and/or Compliance and Managing Director/Member of the Board roles at JP Morgan Investment Managers and AXA Investment Managers in Frankfurt, Germany, and London, UK.

Hektor started her professional career as an outside counsel specializing in international Banking and Securities Law at Clifford Chance, working in its Frankfurt and London offices. She is a fully qualified attorney, admitted to the higher Courts in Germany. In addition to the German equivalent of a J.D., she also holds a Ph.D. in the Philosophy of Law & Ethics from the Universitaet des Saarlandes, Germany.

Bowens is Division General Counsel of Atlantic Credit & Finance, a wholly owned subsidiary of Encore Capital Group. He became Atlantic's General Counsel in 2013 and joined Encore's legal and regulatory affairs team in 2016. He provides legal services regarding regulatory and compliance matters. Prior to Atlantic, he worked at Barron & Newburger, P.C. as a senior attorney and represented debt buyers. Mr. Bowens received his B.A. in history from Dickinson College and his J.D. from the University of Texas. Mr. Bowens chairs the DBA Standards Committee and is a member of the DBA Certification Council.

## About Encore Capital Group, Inc.

Encore Capital Group is an international specialty finance company that provides debt recovery solutions for consumers across a broad range of assets. Through its subsidiaries around the globe, Encore purchases portfolios of consumer receivables from major banks, credit unions and utility providers.

Encore partners with individuals as they repay their debt obligations, helping them on the road to financial recovery and ultimately improving their economic well-being. Encore is the first and only company of its kind to operate with a Consumer Bill of Rights that provides industry-leading commitments to consumers. Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P Small Cap 600 and the Wilshire 4500. More information about the company can be found at <a href="http://www.encorecapital.com">http://www.encorecapital.com</a>. More information about the Company's Cabot Credit Management subsidiary can be found at <a href="http://www.cabotcm.com">http://www.cabotcm.com</a>. Information found on the company's or Cabot's website is not incorporated by reference.

Contact: Kevin Saidler Encore Capital Group, Inc. 619-608-9072 kevin.saidler@encorecapital.com



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