



It's your world...we just work in it.

Relaxing on the patio of their spacious home in Scottsdale, Arizona, are **Marcia and John Rowley**, founders and co-owners of I.C.E. Behind them are (left to right) **Shaun O'Neill**, Senior VP, and **Bob Bertrand**, President and CEO of Concord.

For Receivables Servicing and Collections, Concord is the leader in technology.

When John and Marcia Rowley founded International Cruise & Excursions, Inc. —I.C.E.—in 1997, they discovered a missing component in the vacation ownership industry—cruise exchange. Since then, they've built a \$300 million annual business around this niche market, developing and providing cruise exchange packages, custom cruise programs and vacation incentive packages to a rapidly growing, worldwide clientele.

Two years ago, the Rowleys retained Concord to service the billing and collections for I.C.E.'s "Registry Vacations" product. "They've done a terrific job," John notes. "Not only does Concord have the ability to manage loan-servicing products like this one, they also treat our customers with the respect and appreciation they deserve."

Marcia adds, "They're a great business partner for us. Going forward, we're planning to expand Concord's involvement in additional loan-servicing programs we'll be launching."

Concord is proud to be considered a part of I.C.E.'s success thus far, and is looking ahead to helping this dynamic company achieve even greater results in the future.

After all, it's John and Marcia's world ... we just work in it.

CONCORD[®]
Servicing Corporation

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