



## **Encore Capital Group, Inc. Announces Second Quarter Conference Call and Webcast**

July 19, 2004

SAN DIEGO--(BUSINESS WIRE)--July 19, 2004--Encore Capital Group, Inc. (Nasdaq:ECPG) announced today that it will release its financial results for the second quarter of 2004 on Tuesday, August 3, 2004, after the market closes. The Company will also host a conference call at 5:00 p.m. Eastern Time the same day to discuss the reported results.

Members of the public are invited to listen to the conference call via a live webcast. To listen, please log on at the Investor Relations section of the Company's web site at <http://www.encorecapitalgroup.com>. The replay of the call will be archived and available shortly after the call on the Company's web site at the same location.

About Encore Capital Group, Inc.

Encore Capital Group, Inc. is a systems-driven purchaser and manager of charged-off consumer receivables portfolios. More information on the company can be found at [www.encorecapitalgroup.com](http://www.encorecapitalgroup.com).

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