



Encore Capital Group, Inc. Announces Third Quarter Conference Call and Webcast

October 22, 2004

SAN DIEGO--(BUSINESS WIRE)--Oct. 22, 2004--Encore Capital Group, Inc. (NASDAQ:ECPG) announced today that it will release its financial results for the third quarter of 2004 on Thursday, October 28, 2004, after the market closes. The Company will also host a conference call the same day 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 the Investor Relations section of the Company's web site at <http://www.encorecapitalgroup.com>. The replay of the conference call will be archived and available shortly after the call on the company's website 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.

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