



Encore Capital Group, Inc. to Present at the Brean Murray & Co. Annual Institutional Investor Conference

January 26, 2005

SAN DIEGO--(BUSINESS WIRE)--Jan. 26, 2005--Encore Capital Group, Inc. (Nasdaq:ECPG), today announced that Carl C. Gregory, III, Vice Chairman and Chief Executive Officer, will be presenting at the Brean Murray & Co. Annual Institutional Investor Conference on February 1, 2005 at 1:45 p.m. Eastern time. The conference will be held at The New York Palace Hotel, New York, NY.

A link to the live web cast of Encore Capital's presentation will be available through the following Brean Murray website:

<http://www.corporate-ir.net/ireye/confLobby.zhtml?ticker=ECPG&item>

_id=986504 (Due to its length, this URL may need to be copied/pasted into your Internet browser's address field. Remove the extra space if one exists.)

About Encore Capital Group, Inc.

Encore is a systems-driven purchaser and manager of charged-off consumer receivables portfolios. Encore acquires these portfolios at deep discounts from their face values using its proprietary valuation process that is based on the consumer attributes of the underlying accounts. Based upon Encore's ongoing analysis of these accounts, it employs a dynamic mix of collection strategies to maximize its return on investment. More information on the company can be found at www.encorecapitalgroup.com.

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