



Encore Capital Group, Inc. Announces Earnings Release Date

February 22, 2005

SAN DIEGO--(BUSINESS WIRE)--Feb. 22, 2005--Encore Capital Group, Inc. (Nasdaq:ECPG), a leading accounts receivable management firm, announced today that it will release its financial results for the fourth quarter of 2004 on Thursday, March 3, 2005, after the market closes. The Company will also host an earnings call at 5 p.m. Eastern Time the same day to discuss the reported results.

The public is invited to listen to a live webcast of the conference call via the Internet. To listen, please go to 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 on the Company's web site.

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.

CONTACT: Encore Capital Group, Inc.
Carl C. Gregory, III (Shareholders/Analysts),
858-309-6961
carl.gregory@encorecapitalgroup.com
or
Financial Relations Board (Press)
Tony Rossi (Investor Relations), 310-407-6563
trossi@financialrelationsboard.com

SOURCE: Encore Capital Group, Inc.