



Encore Capital Group, Inc. Announces Resale Registration Statement Declared Effective

February 10, 2006

SAN DIEGO, Feb. 10 /PRNewswire-FirstCall/ -- Encore Capital Group, Inc. (Nasdaq: ECPG), today announced that the Securities and Exchange Commission has declared effective its previously filed resale registration statement on Form S-3 covering its 3.375% Convertible Senior Notes due 2010, and the underlying shares of Encore Capital Group's common stock issuable upon conversion of the notes. The Convertible Senior Notes were originally issued in a private placement during September and October 2005.

The registration statement was filed on behalf of the selling securityholders and the prospectus relating to the registration statement may be used by the selling securityholders from time to time to resell the securities covered thereby. Encore Capital Group will not receive any proceeds from the resale of the securities covered by the registration statement.

This press release shall not constitute an offer to sell or a solicitation of an offer to buy any securities, nor shall there be any sale of securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.

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.
Paul Grinberg (858) 309-6904 (Stockholders/Analysts)
paul.grinberg@encorecapitalgroup.com
or
Ren Zamora (858) 560-3598 (Investor Relations)
ren.zamora@encorecapitalgroup.com

SOURCE Encore Capital Group, Inc.
02/10/2006

CONTACT: Stockholders/Analysts, Paul Grinberg, +1-858-309-6904, paul.grinberg@encorecapitalgroup.com, or Investor Relations, Ren Zamora, +1-858-560-3598, ren.zamora@encorecapitalgroup.com, both of Encore Capital Group, Inc.
Web site: <http://www.encorecapitalgroup.com>
(ECPG)