



## Encore Capital Group Wins 2011 "San Diego's Healthiest Company" Award

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SAN DIEGO, Sept. 20, 2011 /PRNewswire via COMTEX/ -- Encore Capital Group has been named "San Diego's Healthiest Company" for 2011, a recognition awarded by the San Diego Business Journal at its annual awards ceremony last week. Encore was one of fourteen finalists considered by a four-judge panel selecting winners in the "Large Company" category.

"Encore's management and employees are committed to living well as an essential part of the company's values," said Brandon Black, Encore's CEO, "and we are pleased at the recognition for our longstanding commitment to our employees' well-being. The company is committed to work-life balance, healthy living, and actively promoting personal and professional satisfaction."

Encore has been a long-time leader in health and wellness programs: the company introduced consumer-directed health plans for its employees in 2005 and actively engages employees in the company's health programs and spending. Encore began offering no-cost preventive care and prescriptions to employees and their families long before law required it. In addition, the company provides incentives to employees to actively manage their personal and family health.

In 2010, Encore transitioned to a 100% consumer-directed health plan for its employees, to ensure that employees and their families understand how their health care expenditures are used. The company also underwrites various health and wellness programs for its employees, including gym membership reimbursements, biometric health screenings, on-site healthful cooking classes, and weight-loss programs. The company has realized important savings as a result of its health and wellness programs, including a \$1.6M decrease in self-insured health care costs last year due, in part, to successful wellness programs.

### **About Encore Capital Group, Inc.**

Encore Capital Group is a leader in consumer debt buying and recovery. We purchase portfolios of defaulted consumer receivables from major banks, credit unions, and utility providers and partner with individuals as they repay their obligations and work toward financial recovery. Our success and future growth are driven by our sophisticated and widespread use of analytics, our broad investments in data and behavioral science, the significant cost advantages provided by both our operations in India and our enterprise-wide, account-level cost database, and our demonstrated commitment to conduct business ethically and in ways that support our consumers' financial recovery.

Headquartered in San Diego, we are a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of both the Russell 2000 and Wilshire 4500. More information about the Company can be found at <http://www.encorecapital.com/>.

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