

Encore Capital Group Recognized as "San Diego's Healthiest Company" for 2012

May 24, 2012

SAN DIEGO – May 24, 2012 – Encore Capital Group has been named – for the second year in a row – "San Diego's Healthiest Company" in the Large Company category. The 2012 recognition from the San Diego Business Journal was announced May 16th at the organization's annual awards ceremony. "This is a significant accomplishment for Encore and our employees," said Encore CEO Brandon Black. "We have successfully built on the achievements of 2011, and I am proud that our leadership and employees have continued to embrace our commitment to active, healthy lifestyles and healthy work-life decisions."

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 health care-related 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 families' health. These include gym membership reimbursements, biometric health screenings, walking programs, a health-related lecture series, and weight-loss programs.

In 2009, Encore transitioned to 100% consumer-directed health plans for its employees, to ensure that employees and their families understand how their health care expenditures are used. The company's health and wellness programs have an important impact on reducing health care-related costs to the company and its employees.

About Encore Capital Group, Inc.

Encore Capital Group is a leading provider of debt management and recovery solutions for consumers and property owners across a broad range of assets. The company purchases portfolios of consumer receivables from major banks, credit unions, and utility providers, and partners with individuals as they repay their obligations and work toward financial recovery. Through its subsidiary, Propel Financial Services, the company assists property owners who are delinquent on their property taxes by structuring affordable monthly payment plans. Encore's success and future growth are driven by its sophisticated and widespread use of analytics, its broad investments in data and behavioral science, the significant cost advantages provided by its highly-efficient operating model and proven investment strategy, and the company's demonstrated commitment to conducting business ethically and in ways that support its consumers' financial recovery.

Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P SmallCap 600, and the Wilshire 4500. More information about the company can be found at <u>www.encorecapital.com</u>.

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