



**Bob Ruff**  
Senior Vice President of  
Operational Support  
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Mr. Ruff joined NCO in July 2004 as Vice President of Data Analysis and became Senior Vice President of Operational Support in October 2005, with responsibility for Analytic Services, Customer Contact Management, National Client Services, Sale Operations and Support Services. From 1994 - 2004, Mr. Ruff was employed by First USA, Chase Cardmember Services and Fleet Credit Card Services, where he held various risk management / collections strategy positions. Mr. Ruff holds a B.S. in business administration from Seton Hall University and an M.B.A. from Villanova University.