

2018 in Review



In The Community

IC System doesn't just work in our community, we're a part of it. Our company believes in having a compassionate and meaningful presence in the communities around our St. Paul, Minnesota home office and our La Crosse, Wisconsin branch office.



For 80 years, IC System's philosophy has been to maintain a positive and caring presence in our local and national communities.

Our mission — to be the best, most trusted provider of receivables management services to original creditors — means to live up to our Core Values:

We have PRIDE in what we do and how we do it.

We are INNOVATIVE in the way we get things done.

We deliver PERFORMANCE that exceeds expectations.

We conduct ourselves with INTEGRITY.

And most importantly, we treat PEOPLE with dignity and respect.



ECHO 2018 MEMBERS:

Rocky Bzdok

Tim Scholl

Nicole Mueller

Tom Mayfield

Chanel Bell

Robin Borneman

Joel Bierbach



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Every year, our in-house philanthropic team, called ECHO (Employee Charitable Help Organization), enlists employees and volunteers to benefit local charities from the White Bear Lake Food Shelf to Gillette Children's Hospital. We also strive to make an influence on our national community by organizing fundraisers and events to support larger domestic charities, such as the American Cancer Society and the American Red Cross. In 2018 alone, IC System logged over 562 volunteer hours and raised over \$56,200.

Due to ECHO's hard work organizing employee and volunteer events for great causes throughout 2018, IC System and our Core Values have helped enrich our community, both locally and nationally. We have PRIDE in what we do and how we do it. We are INNOVATIVE in the way we get things done. We deliver PERFORMANCE that exceeds expectations. We conduct ourselves with INTEGRITY. And above all, we treat People with dignity and respect.

Thank you to ECHO and all IC System employees. Your efforts in 2018 helped our company earn a Top 150 Workplaces distinction by the Minneapolis Star Tribune! ■



IC System Celebrates 80 Years

1938-2018

Throughout 2018, IC System celebrated its 80th Anniversary. Ruth and Jack Erickson founded IC System in 1938 on the guiding principle of giving their customers ethical, honest service. Eight decades and three generations of family ownership later, IC System is still devoted to our niche—being the best, most trusted provider of receivables management services to original creditors.

Over the years, IC System has undergone many changes, as every company must. Our company moved locations throughout St. Paul until 1982 when we purchased our current offices in Vadnais Heights. Ruth Erickson became President after the death of her husband in 1954, and their son John eventually took over as President. Today, John Erickson, Jr. has maintained the proud legacy of family ownership and management since 2010.

IC System has also been a major innovator over the last 80 years. In 1968, we became one of the first collection agencies to set aside typewriters and become completely computerized. In the early 2000s, our growth made us the largest family-owned, privately held receivables management company in the United States. In 2010, IC System was awarded the Collection Technology Excellence Award for developing a state-of-the-art collection software, Intelligent Collections Engine (ICE™).

I think we've lasted this long because we treat our employees like family. And what better way to celebrate a birthday than with family.

~ John Erickson, Jr.





Innovation, finding better ways to get things done, is just one of IC System's Core Values. We take Pride in what we do and how we do it. We deliver Performance that exceeds expectations. We have Integrity in our operations, and we do the right thing. Above all, IC System treats People with dignity and respect.

"IC System is a rare example of a family-owned company lasting three generations," said President and CEO John Erickson, Jr. "I think we've lasted this long because we treat our employees like family. And what better way to celebrate a birthday than with family."

In 2018, IC System commemorated our 80th Anniversary with a series of company events, prize giveaways to employees, catered meals, and celebrations galore. Visit us on Facebook or Twitter to keep up with the fun. ▀





Polar Plunge

St. Paul and La Crosse

Imagine jumping into a lake when it's anywhere from 0° to 10° outside, and it often drops below zero when you factor wind chill. Perhaps that's why IC System has a particular admiration for our employees who participated in the 2018 Polar Plunge in both our Minnesota and Wisconsin offices. Getting bundled up just to walk from the office to the car is a chilly proposition in these temperatures, much less jumping into a frozen lake in swim trunks.

On Saturday, January 27, at White Bear Lake's Ramsey Beach in Minnesota, 12 of IC System's most warm-blooded employees

leaped into the icy cold waters in support of a great cause, the Special Olympics Minnesota. 2018 was IC System's first year participating in the Minnesota plunge. The event gathered volunteers and supporters from throughout the Twin Cities area, and each plunger raised funds for this vital cause. IC System was proud to be a part of the effort and help out in our community. Our team, the ICE Collectors, raised an astounding \$2,091.18.

Our La Crosse office in Wisconsin had an even better turnout of 33 participants who leapt into the Mississippi River for the Special Olympics Wisconsin. The La Crosse team has led the Polar Plunge charge for nine years in a row and demonstrated their experience by raising an incredible \$8,986, beating out their Minnesota coworkers in a friendly competition.

“We came, we plunged, and we froze!”
~ Chanell Bell

Chanel Bell, IC System's team captain in Minnesota, said, “We came, we plunged, and we froze! I was originally going to do ‘Too Chicken to Plunge,’ but then I decided to challenge my team. I told a few people that if I was able to raise \$75, I would actually jump into the freezing lake. Well, that was the quickest I have ever seen IC System employees raise funds. Yes, I jumped.”

Thank you, Chanel, for your bravery. And thank you to everyone for supporting the ICE Collectors and Special Olympics Minnesota and Wisconsin. ■



David Gunderson Selected

Among VHEDC's 2018 Rising Stars



On Wednesday, March 21, the Vadnais Heights Economic Development Corporation (VHEDC) honored local business leaders and presented awards to several outstanding individuals for their excellence in business and their valuable contributions to the community. At the ceremony, the Rising Stars Award was presented to three emerging professionals in the Northeast Metro area. IC System's own David Gunderson, our Director of Audit, was named a Rising Star.

David has been a rising star with IC System for more than 20 years. He started with us as a teenager in our former letter shop. Since then, he has developed into one of IC System's most valuable assets, the Director of Audit. Today, David quarterbacks several initiatives: Strategy, Call Center Administration, Call Quality, Compliance Audit, and Vendor Due Diligence.

David's career path at IC System led him from Consumer Financial Representative to Operations Director, from the supervisor of our Call Quality department to Strategy & Analytics, and then finally to his current role. In each position, David learned an essential piece of IC System's business and thoroughly improved his department, bringing IC System up to date with modern technologies and strategies. "When I start something new, I like to learn the processes through and through,

and engage a kind of stewardship," Gunderson said. During this time, David remained self-motivated and obtained a BA in Accounting from Metropolitan State University; he's also working toward becoming a Certified Internal Auditor.

Outside of IC System, David is an active member of his community. In addition to coaching his children's soccer and basketball teams, he has supervised children ages 6 to 10 in the First LEGO League Jr. teams—a program designed to introduce STEM concepts to kids. He also serves on the Board of Overseers at his local church, Northbrook, and devotes time in helping with any needs that arise.

One of David's favorite charities to volunteer through is the Financial Stewardship Mentor Program (FSMP), a program dedicated to working directly with households to resolve financial and spiritual difficulties. The FSMP is a non-profit, public charity under section 501(c)(3) of the Internal Revenue Code. In the FSMP, David serves as a hands-on financial counselor to help families organize their budgets, balance their checkbooks, and help work through the financial difficulties they are currently facing. Through regular follow-up and at-home financial counseling, David helps out and stays connected with these families to ensure they achieve the biblical principles of stewardship, first in the heart and then in the ledger. David even donates his time to do these families' taxes free of charge.

"It was an honor to be recognized with a few other community members by the VHEDC," Gunderson said. "I have been blessed by some of my experiences and happily pass that knowledge off to help others at work or in my community. I enjoy reading inspirational words daily and a recent favorite of mine is from Mother Teresa, 'Never worry about numbers. Help one person at a time and always start with the person nearest you.' As a community, I believe we all benefit when people help lift each other up. It was nice to see the VHEDC promote this belief." ■

“Never worry about numbers. Help one person at a time and always start with the person nearest you.”
~ Mother Teresa

Cooks for Kids

Four of IC System's most culinary-inclined employees volunteered to prepare meals at the Ronald McDonald House in Minneapolis. Our cooks may not be Master Chefs, but they can put together a hearty spaghetti dinner. Along with mounds of pasta, our cooks prepared garlic bread and ice cream sundaes for the 80 people staying at the Ronald McDonald House. ■





ReNew Day

ReNew Day assembles every year to beautify the Lower Northside Depot Neighborhood of La Crosse, one of the city's oldest neighborhoods. On June 23, 8 volunteers from IC System donated 38 hours to help revitalize the community. Our team helped garden, paint, mow lawns, landscape, clean sidewalks, sand porches, and dig out tree stumps to this historic quarter of La Crosse. ■



Piece of Cake 5K Fun Run

On October 19, IC System held its annual 5K Fun Run race for charity. "This race is a piece of cake" was the event's tagline, commemorating IC System's 80th Anniversary, while also providing encouragement for the many competitive runners and families that participated. ECHO sold t-shirts for the event, and the \$820 in proceeds went to the American Cancer Society.

Our top three runners came in with some impressive times: First place went to Claudio Tejada (16:55), second place to Chris Morris (21:50), and third place to Mike Selbitschka (26:50). ■



IC System at the 2018

Hot Chocolate Run!



Volunteers from ECHO braved historically bad weather for the 2018 Hot Chocolate Run 15k/5k on April 14. Runners started and finished in Boom Island Park in Minneapolis, and then afterward celebrated with some chocolate fondue and other goodies. Sponsored by Allstate, the proceeds for the charitable run were donated to the Make-A-Wish Foundation.

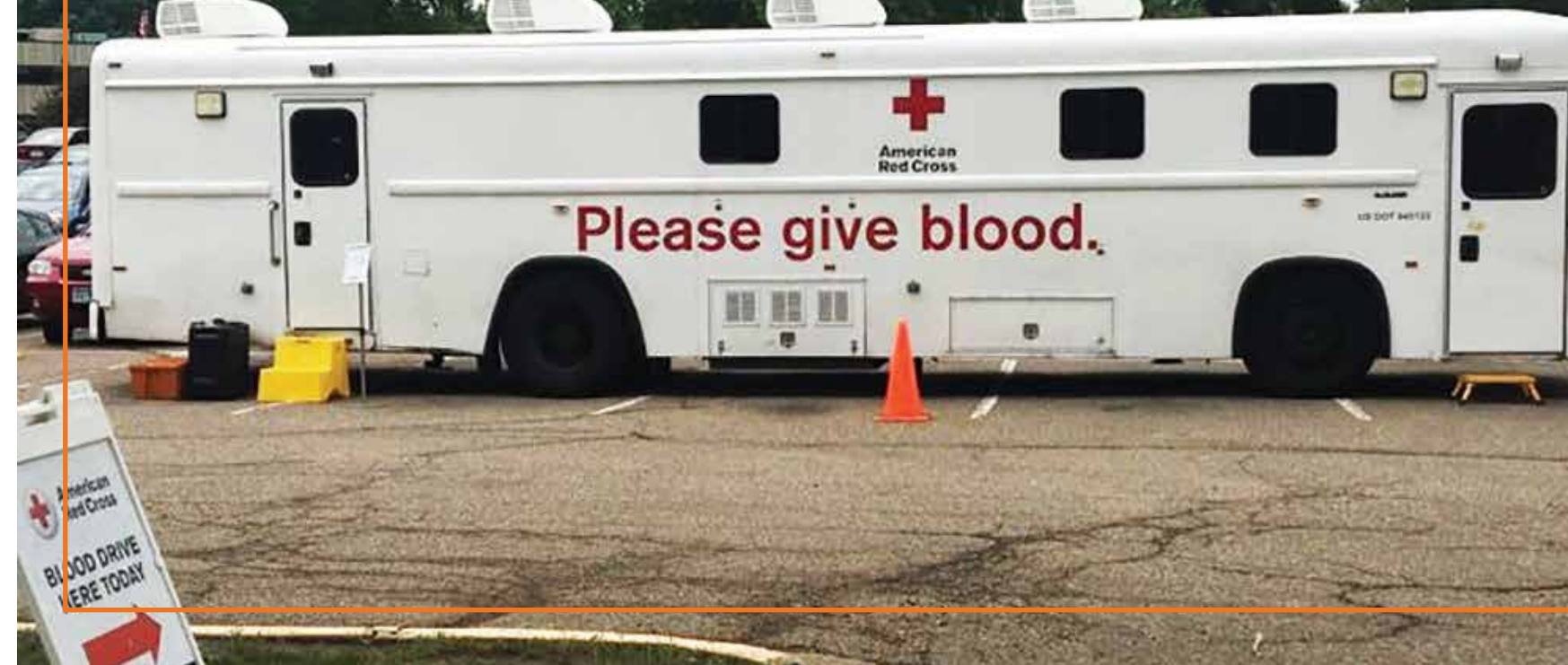
On the day of the race, Minnesota was struck with a “historic” blizzard, according to the National Weather Service, and the storm left over a foot of snow on the ground, sparking a series of cancellations of major events planned for the weekend. St. Paul Mayor Melvin Carter canceled a planned speech, a baseball game between the Minnesota Twins and the Chicago White Sox was postponed, and the March for Science event was canceled. But the Hot Chocolate Run participants could not be deterred by this typical Minnesota-brand springtime weather.

IC System volunteers oversaw the Gear Check station, keeping an eye on the personal items for runners and walkers who braved the snowfall. Of course, as the runners and walkers were trekking through the snow, our team took advantage of picturesque snowfall, regardless of the chilly temperatures.

Nicole Mueller, co-head of the ECHO group, remarked, “I think I can speak for everyone when I say it was cold. We were all a little surprised that the event wasn’t called off due to the looming blizzard. RamRacing did a great job making sure paths were cleared and it was as safe as it could be for all participants. I was definitely shocked to see so many runners who still came out and participated. All in all, it was a great time and definitely worth being in the freezing temps to help the Make-A-Wish Foundation.”



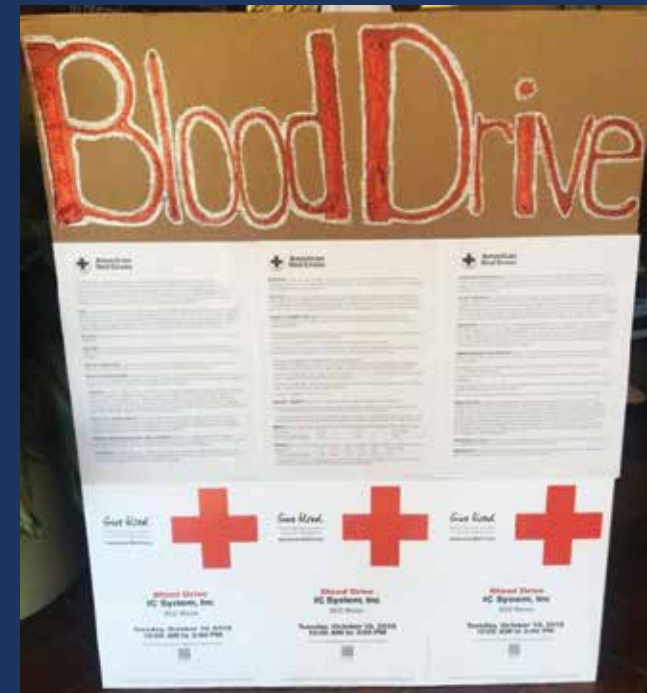
MAKE-A-WISH.



American Red Cross

Blood Drive

The American Red Cross helps millions of people every year through its Blood Services program, helping out patients at around 2,600 hospitals across the country. Twice a year, IC System welcomes the American Red Cross’ “Bloodmobile” to our office to take blood donations. Medical professionals took 16 pints of blood from IC System volunteers on June 12. ■



IC System Named

A 2018 Top 150 Workplace by Star Tribune

IC System is proud to announce that our company has been named one of the Top 150 Workplaces in Minnesota by the Star Tribune. A complete list of those selected is available at StarTribune.com/topworkplaces2018 and was published in the Star Tribune's Top Workplaces special section on Sunday, June 24.

Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions measuring engagement, organizational health, and satisfaction. The analysis included responses from over 71,000 employees at Minnesota public, private, and nonprofit organizations.

To qualify for the Star Tribune Top Workplaces, a company must have more than 50 employees in Minnesota. Over 2,400 companies were invited to participate. Rankings were composite scores calculated purely on the basis of employee responses.

IC System's President and CEO John Erickson Jr. said, "It's an honor to be named by the Star Tribune as a Top 150 Workplace in Minnesota. Our company strives to create a fun, inviting, and rewarding place to work. For that reason, we place People at the top of our list of Core Values. I'm proud that our employees like working here. We take great pride in creating a positive work environment for our team." IC System was named one of Minnesota's top places to work in 2017 as well.

Star Tribune Publisher Michael J. Klingensmith said, "The companies in the Star Tribune Top 150 Workplaces deserve high praise for creating the very best work environments in the state of Minnesota. My congratulations to each of these exceptional companies."

IC System, which ranked 33rd among midsize companies, is honored to be one of the Top 150 Workplaces in Minnesota, and its leaders will continue to make the company a place where people love to come to work every day. ■





Big Blue

Dragon Boat Festival

The sixth annual Big Blue Dragon Boat Festival was held on Saturday, July 21, 2018, on the Black River along Copeland Park in La Crosse, Wisconsin. IC System's branch office in La Crosse helped sponsor the event, which supports the Center for Breast Care and healthy lifestyles programming for youth at the Boys & Girls Clubs of Greater La Crosse.

Teams raced in a friendly competition on the Black River in three adult racing divisions (Community, Corporate, and Breast Cancer Survivors) and three competition levels (novice, intermediate, or experienced). The event wasn't only for adults; races for children were held as well. The day also featured family-centric activities and entertainment, including a variety of food and local vendors to boost the rowers.

For those unfamiliar, dragon boats adopt a design that originated in ancient China. They are long row boats painted to look like dragons with brightly colored scales. Although the watersport has been around for well over 2,000 years, countries the world over have made this team paddling sport part of their culture. The La Crosse community and surrounding areas use this tradition to foster a culture of healthy living for youth at the Boys & Girls Clubs and the fight against breast cancer, raising funds for a great cause.

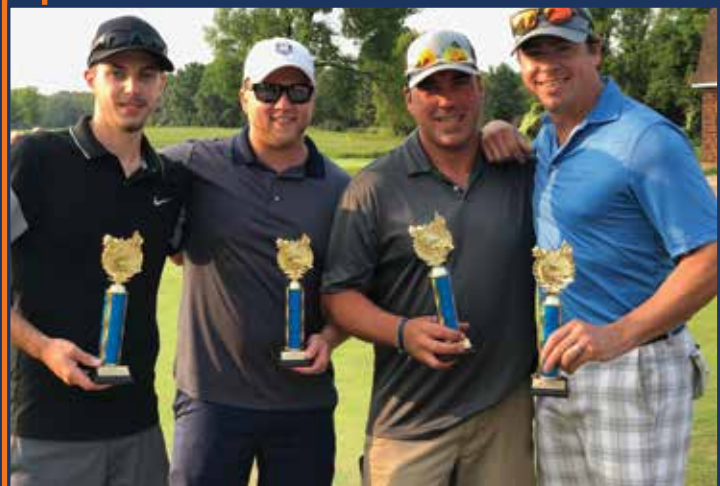
Andrea Hall, IC System's Training and Development Supervisor in La Crosse, shared her thoughts on the day: "It was a fun and challenging team event that raised money to enhance breast cancer diagnosis and treatment in our community and promote fitness and teamwork. We had an awesome group of 20 paddlers who competed along with about 800 other paddlers on a 300 meter course. We finished in 4th place in our division but improved our time in each of our three races," she said. "I think all of us who participated hope to do it again next year!" she added.

Thanks to everyone in and around the La Crosse community, including IC System volunteers, for their participation. And be sure to check out video of the event covered by the local news! ■



"I think all of us who participated hope to do it again next year!"
~ Andrea Hall





IC System Golfs for charity

For the last 20 years, IC System has gathered every summer for the company's annual Charity Golf Tournament. Our golfers met at Tanners Brook in Forest Lake, Minnesota, for the tournament this year. The weather was gorgeous and the golfers were enthusiastic, as everyone was ready to donate to a great cause.

ECHO organized the event to raise contributions for the Wounded Warriors Project, Ronald McDonald House Charities, and the American Cancer Society. In total, the 2018 event helped raise \$18,324 for these charities, marking IC System's largest single year of donations in 20 years of hosting this event.

Rocky Bzdok, the event's coordinator, pointed out how this was a landmark year for the company's Charity Golf Tournament. "It was amazing that on our 20th Anniversary of the Charity Golf tournament, we were not only able to raise the largest amount ever for the tournament, but our 20-year total topped over \$80,000 the same year of IC System's 80th anniversary," she observed. "This tournament is such a fun way to give back to our community. And everyone had a great time!" ■



Relay for Life

For years, communities in 27 countries throughout the world have come together for the Relay For Life to support the American Cancer Society. In IC System's neck of the woods, the White Bear Lake School's South Campus holds the annual all-night walk, symbolizing that cancer never sleeps. Our 35 volunteers donated a staggering 350 hours in charitable events to raise \$14,565.98 for the Relay for Life. ■



Fall Fundraiser

IC System held an annual Fall Fundraiser of games and in-office activities, all designed to raise donations to the White Bear Lake Food Shelf and other local charities. Among the games is a company-wide Turkey Dash contest at the home office, where each of the three floors attempts to raise the most in non-perishable food items, and over \$850 in food and monetary donations were collected. Employees in both St. Paul and La Crosse could also volunteer their time and money to cutting and assembling fleece tie blankets. Altogether, IC System made 176 blankets and raised \$8,611 in donations during the Fall Fundraiser.



Toy Drive

During the season of giving, IC System employees are at their best. Our staff collected more than two large bins filled with new toys and clothes for less fortunate children and teenagers over the holiday season. Between November 14 and December 10, an estimated \$2,000 worth of toys and clothes were collected, including a new bike!



The Great Rake

Ronald McDonald House

Getting ready for winter in Minnesota requires more than just sitting back and watching the snow fall. It's a big production that involves preparing your yard and plants for sometimes more than six months of cold weather. On November 12, IC System helped the Minneapolis Ronald McDonald House prepare the grounds for winter. Three volunteers raked, pulled plants from the gardens, and even assembled some yard fixtures that were donated to families staying at Ronald McDonald Houses in the Midwest.





IC System Volunteers for Rotary Lights Winter Festival

More than 34 employees from our Wisconsin office volunteered to help gather donations and oversee the Rotary Light festival in La Crosse. Each night, a different business or group volunteers its time to the winter festival. Decked in IC System stocking hats and scarves, the volunteers gathered for three shifts on December 4 to facilitate the event, which runs from the day after Thanksgiving to New Year's Eve.

Every year, upwards of 3,000 volunteers come together in La Crosse's Riverside Park to help those in need by collecting non-perishable food or monetary donations to Rotary Lights. The mission of Rotary Lights, to "feed the hungry of the Coulee

Region," has set an ongoing goal to raise 4 million items of food. In their 23 years, the charity has raised 3.6 million items and counting. 2018 is bound to bring Rotary Lights closer to their goal than ever—since 2016 added 302,586 items to their total, and 2017 added 321,463 items.

More than 160,000 visitors attend the Rotary to look at the wowing displays of lights, over touch of holiday magic. Others walk or take visual splendor. The free event also features hay rides, and a 5k Ugly Sweater Run. tell Old St. Nick what they want in person.

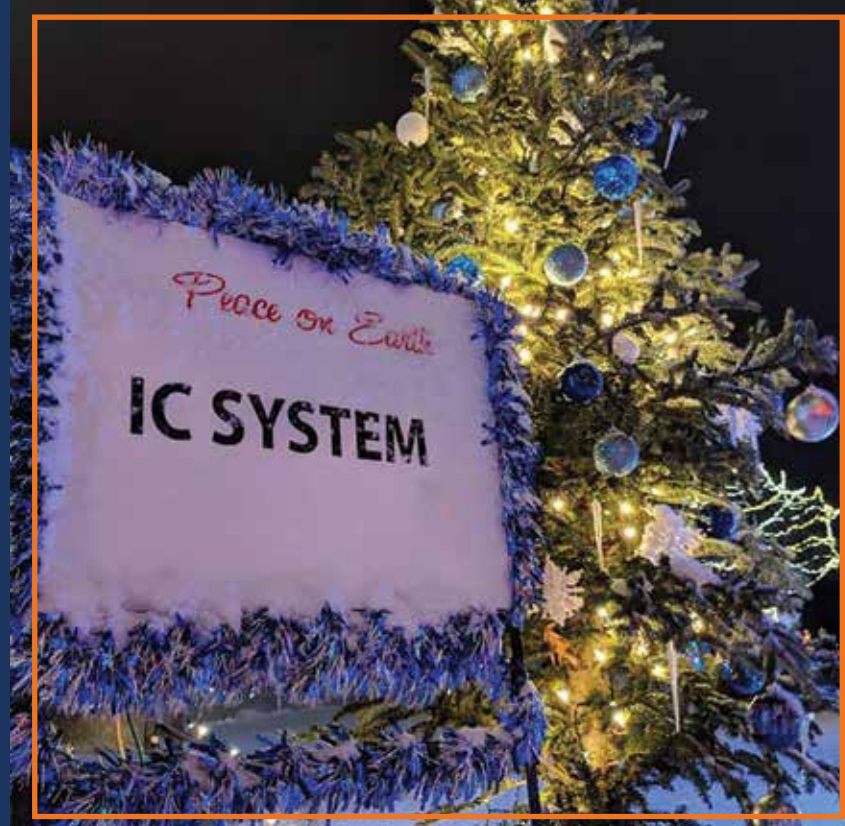
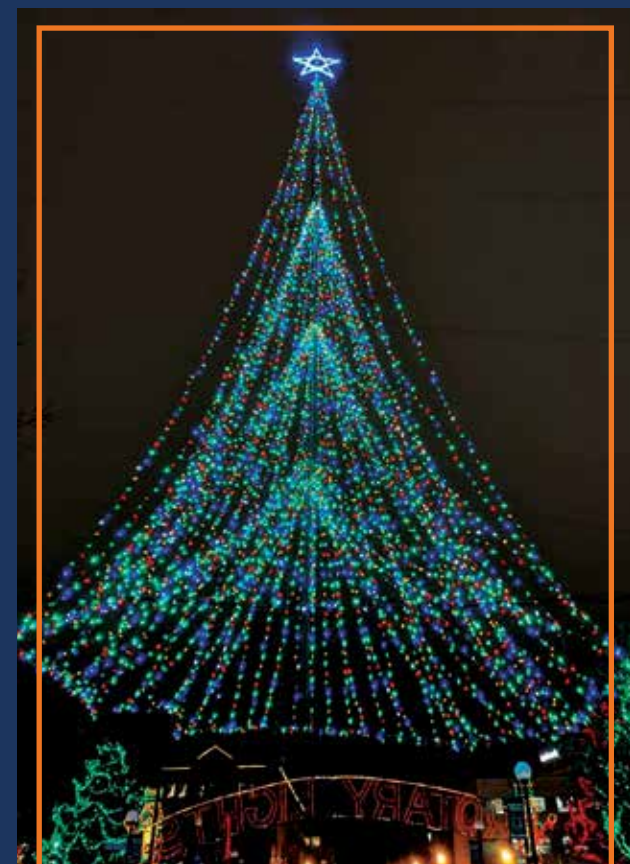
IC System's volunteers were responsible pedestrians, and helping guests. A few lucky volunteers even got to serve as Santa's Little Helpers. They managed the anxious line of children (and adults) waiting to see Santa, momentarily distracting them from their restless anticipation with questions like "What do want for Christmas?" and "Have you been good this year?"

"This was our first year volunteering," said Kim Dickinson, the IC System supervisor who helped organize our company's night of volunteering. "It's definitely something we plan to do year after year. There was a lot of buzz in the office the next day, so we'll probably get more volunteers next year. Everyone was so overwhelmed by the generosity and holiday spirit of our community. People would just drive up with grocery bags full of food. Or they'd hand us anywhere from \$20 to \$100 in donations. It was extremely heartwarming to see. I think that kind of giving is infectious, and it made everyone want to participate again next year."

IC System employees also decorated one of the many Christmas Trees lining Riverside Park in La Crosse, adorning it with lights, snowflakes, icicles, and ornaments in the style of our company's Core Values (People, Pride, Integrity, Performance, and Innovation). ■

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~ Kim Dickinson

Lights festivities each year. Some drive through 3 million lights in all, which give the park a carriage ride through the park to take in its the Rotary Lights Parade, live music, reindeer, Visitors can even save the cost of a stamp and





Minnesota Twins

In conjunction with the American Cancer Society and Relay for Life, IC System and the Center for Diagnostic Imaging each donated more than half of the ticket price for a Minnesota Twins game on April 11, 2018. IC System and ECHO sold \$9 tickets to IC System employees and raised \$1,690 for this great cause. The Twins acknowledged IC System's contribution by letting our representative Allison Bellrichard throw out the first pitch! Of course, the day was made all the better because the Twins won against our Midwest rivals, the Milwaukee Brewers. ■



IC System's Tamara Ward

Earns Young Professional Certificate



Helping the community is incredibly important to IC System, which is why we are proud to announce that Client Service Representative Tamara Ward has completed an extensive

professional leadership initiative with the Northeast Metro Young Professionals Group (NMYP). The NMYP is a program developed by the Vadnais Heights Economic Development Corporation that seeks future leaders between the ages of 21 and 35 who are "committed to personal growth, career advancement, civic engagement, and service to the northeast metro area region." Tamara completed the program at the end of 2018.

The NMYP selects 12-20 individuals and, in 2018, Tamara was among the 14 candidates selected. Over the 11-month process, the group of hand-picked candidates meets with community leaders once a month for local tours, social events, and community organization training. For instance, the NMYP toured downtown White Bear Lake businesses to understand better how the community benefits from strong relationships between businesses and the public.

Nancy Hoglund, President of Hoglund Coaching LLC and leadership trainer for the NMYP, observed, "Tamara is a very genuine person. She has brought a level of vulnerability and openness to the group. She contributes to conversation, is enthusiastic, engages others, and has been thoughtful in how she takes in and applies learning. It's been a pleasure having her in the group."

Tamara was initially drawn to the program to try something new while making connections with people within the community, as well as developing her leadership skills. "It was a great experience," Tamara said of her NMYP achievement. "It allowed me to network with other individuals in the community and build lasting relationships. It also gave me the opportunity to learn about the community—things I would never get to do outside of the program. For instance, we got to tour CHS field, the largest eco-friendly ball field. I learned about how they manage their recycling program with a sticker system to help people organize their recyclables, which was really impressive and inspiring."

Tamara started with IC System in 2016 as a Patient Financial Representative. She quickly impressed her supervisors and advanced into a Lead position. For a year and a half, Tamara has succeeded in a Client Service role for one of the company's largest healthcare clients. With her new achievement, Tamara is bound to be one of IC System's future leaders. ■





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