

SEE THE LIGHT... BEFORE THE DARKNESS TAKES HOLD

By: Andrea Schlack, President Printing Industry Credit Bureau



Ever Found Yourself Lost in a Shadowy Mansion on Halloween Night—Searching for the Candy Bowl, a Way Out, or Just a Light—Only to Collide with Something You Never Saw Coming?

That chilling moment of confusion and vulnerability mirrors what companies face when they operate without a clear credit and collection policy. They're wandering through financial fog, haunted by uncollected receivables and lurking liabilities.



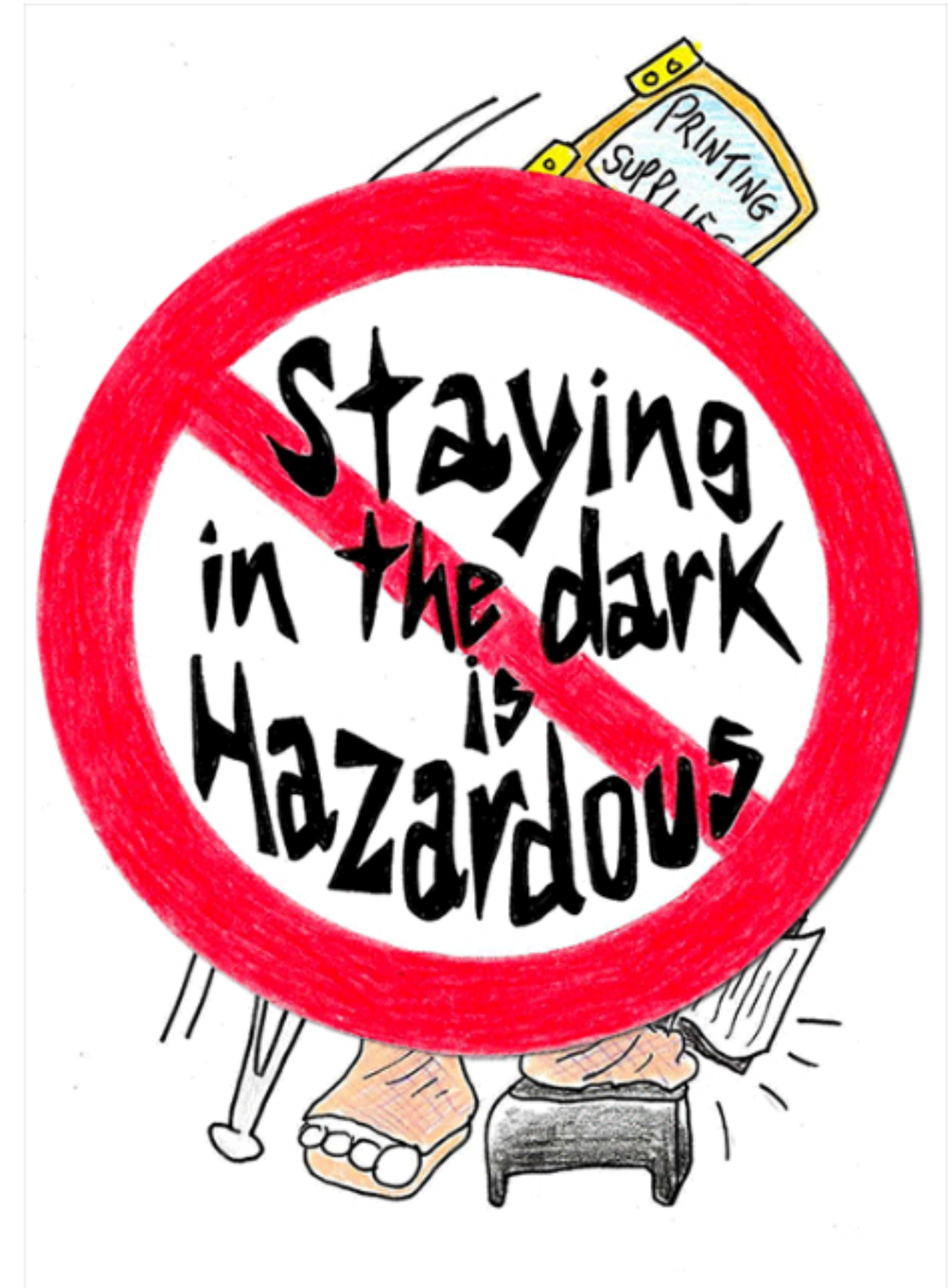
Don't Let Your Business Become a Graveyard of Forgotten Invoices.

Let PICB be your lantern in the dark—revealing hidden risks, illuminating the path to recovery, and protecting you from the financial phantoms that threaten your bottom line.

LURKING RISKS DEMAND DILIGENCE

Credit applications are your first line of defense against financial fright. Don't let your business fall victim to tricks disguised as legitimate transactions—scrutinize every new customer with precision. Go beyond surface details: require disclosures on affiliated entities, landlord verification, trade references, and bank account information. And most critically—demand the Federal Tax ID. Without the FEIN, you're entering into an agreement with a phantom. Only verified tax identification reveals the true entity behind the mask. PICB equips members with industry-specific credit agreements—ready to use or easily tailored to meet your unique operational needs. In the world of credit, clarity isn't optional—it's survival.

[Credit Agreement with Industry-Specific Terms and Conditions](#)



INVESTIGATE BEFORE YOU INVITE THEM IN

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GET IT IN WRITING—OR GET HAUNTED

Verbal promises vanish like fog at dawn. Protect yourself with signed documentation—credit applications, bank authorizations, and formal agreements. A signature is your silver bullet. Without it, you're left chasing shadows when payment disappears. Don't rely on handshakes in the dark—document everything.



HAVE A PLAN BEFORE THE MONSTERS COME

When an account goes cold, will you pursue, settle, or surrender it to the void? What if bankruptcy claws its way back from the grave? Without a clear, proactive strategy, you're left fumbling in the dark—reacting instead of responding. Don't wait until Dracula is at your doorstep, ready to drain your financial lifeblood. Arm yourself before the nightmare begins—contact PICB for decisive, experienced debt collection support

[Request a CRA Report](#)

TRUST THE LIGHT YOU BUILT

If you've crafted a thorough credit policy, investigated your customers, secured signatures, and planned for the worst—you've already lit the path. Trust your process. Credit doesn't have to be terrifying. With the right tools, you can walk confidently through the shadows.

When the Financial Fog Rolls In, PICB Cuts Through the Dark

For four decades, **PICB** has guided members through the financial dark—delivering credit and collection strategy, precision, and results where others lose their way.

For more information or assistance:

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