

ALL ABOUT THE

# CERTIFIED ACCEPTANCE CORPORATION GRADING SERVICE



In 2007, the Certified Acceptance Corporation (CAC) was founded by respected numismatist John Albanese and twenty-two other prominent members of the numismatic community. Albanese is an original founder of two other leading grading services, the Professional Coin Grading Service (PCGS) and Numismatic Guaranty Corporation (NGC), thus having the experience, knowledge and respect to begin a new venture in grading excellence.

Originally, the mission of CAC was to be a verifier of the grade of coins certified by leading grading services like the PCGS and NGC.

CAC only recognizes coins that their experts discern are solid for the grade, not low-end, “just made it,” coins. Out of all the certified and graded coins submitted to CAC, less than half get their coveted green CAC bean, verification of grade, sticker attached to the upper obverse of the coin holder. Very few coins get a gold CAC sticker symbolizing a coin, which CAC experts believe, that upon resubmission to the previous grading service would often upgrade. I have resubmitted a number of gold-stickered silver classic U.S. commemoratives and all have upgraded.



Many experts consider the CAC sticker not only as a symbol of a coin’s better quality but also of its originality. Originality is considered, especially in higher grades, as a coin that has not been detrimentally mishandled or cleaned. Often such coins exhibit natural original, not artificial, toning or coloration.

Over the years, the CAC sticker has gained the respect of collectors and dealers as a symbol of premium quality for the grade exhibited on the holdered coin’s insert.

By 2017, 10 years into its existence, CAC had graded and stickered over 1.2 million coins and was the only stickering service universally recognized as an important enhancer to a certified coin’s desirability.

By 2021, CAC had stickered over 1.4 million coins. It was well documented that CAC stickered coins typically brought premiums, sometimes large premiums, at auctions, on dealer trading exchanges and in all kinds of other transactions.



In 2022, CAC brought together 150 of the leading experts in the numismatic universe to help launch a new cutting-edge, grading service, adhering to the same stringent grading standards as applied to awarding CAC stickers to PCGS- or NGC-graded coins.

CAC continues to have a service for applying CAC stickers to competing grading service coins but now has another service holding CAC-certified coins in a state-of-the-art CAC slab holder. CAC certifies both modern and classic coins. CAC Grading is known for tougher standards even on modern coins in MS69 and MS70. For example, original mint boxes of silver eagles submitted for grading typically have fewer MS70's graded than at other leading grading services.

These CAC coins, either graded by CAC or graded by PCGS or NGC with a green bean, often bring premiums, sometimes substantial, at auction and in other market transactions. Why? Due to its proven track record and the expertise of its graders, the CAC label or sticker is now recognized by many as indicating a coin is of premium quality and is often considered a more attractive coin for the certified grade.

Many collectors see coins with a CAC green bean as having an extra layer of security because they have been certified by two groups of leading experts, ensuring grade, authenticity and the absence of artificial enhancements like artificial coloration or cleaning.

In 2024, CAC currently stickers coins in its Bedminster, New Jersey, location and grades them at its Virginia Beach, Va. office. CAC has rendered opinions on coins valued at over eight billion dollars.

On a personal note, I've known John Albanese for decades and highly respect him. In 2013, I was the recipient of the Numismatic Literary Guild's highest lifetime achievement and service honor, The Clemy. In 2014, as was my duty as the past Clemy recipient, I selected John to be the well-deserved recipient of The Clemy, from a ballot of deserving candidates.



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