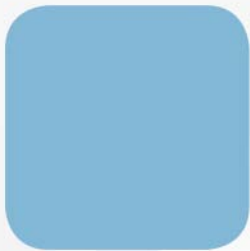




PARTNERS IN COLLECTION SERVICES

**Proposal to:**

The City of Hollywood, Florida
Debt Collection Services for Past Due
Fees and Fines
Solicitation RFP-4423-14-RD
Due: August 18, 2014 3:00 p.m. EDT

Submitted by:

Rhonda Helgeson
President
Tri-State Adjustments, Inc.
3439 East Ave. South, La Crosse,
Wisconsin 54602-3219
608-769-0069
Rhonda@wecollectmore.com



Tri-State Adjustments, Inc.

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1. Title Page

Show the Request for Proposal subject, the name of your firm, address, telephone number, name of contact person and date.

TSA has complied with this requirement and included a title page for the cover of this proposal. The title page includes the request for proposal subject, the name of our firm, address, telephone number, name of contact person, and date.

2. Table of Contents

Clearly identify the material by section and page number.

TSA has complied with this requirement and included a table of contents at the beginning of this proposal.



3. RFP Checklist

On the following page, we have included our completed RFP checklist for this proposal.



RFP-4423-14-RD**RFP CHECKLIST**

Please check each line item after the completion of the appropriate item.

- x I verify that the signature on page number one (1) is the signature of the person authorized to bind the agreement. (Preferably in blue ink)
- x I acknowledge reading and signing the Hold Harmless Statement.
- x I have included all information, certificates, licenses and additional documentation as required by the City in this RFP document.
- x I have checked for any addendums to this RFP, and will continue to check for any addendums up to the due date and time of this RFP.
- x I have submitted one (1) original and six (6) copies and one (1) electronic copy (CD) of the entire Proposal with addendums.
- x I have verified that the outside address label of my RFP package is clearly marked to include my company's name, address, RFP number and date of RFP opening.
- x I have read and completed (if applicable) the "Disclosure of Conflict of Interest".
- x I am aware that a Notice of Intent to award this bid shall be posted on the City's website at www.hollywoodfl.org and on the Procurement Services bulletin board in room 303 at City Hall, and that it is my responsibility to check for this posting. Also, I have provided my email address, as the City, at its discretion, may provide me information by such means regarding this procurement process.
- x I have submitted all supporting documentation for local preference eligibility, which must be received with the bid package prior to the bid opening date and time (if applicable).

NAME OF COMPANY: Tri-State Adjustments, Inc.

PROPOSER'S NAME: Rhonda R Helgeson

PROPOSER'S AUTHORIZED SIGNATURE: 

DATE: 8-14-14

4. Letter of Transmittal

August 15, 2014

Mr. Ralph Dierks
Procurement Manager
City of Hollywood, Florida
Treasury Management Division
2600 Hollywood Blvd., Room 103
City of Hollywood
Hollywood, FL 33022

Regarding: Debt Collection Services for Past Due Fees and Fines/
Solicitation RFP-4423-14-RD

Dear Mr. Dierks,

On behalf of Tri-State Adjustments, Inc. (TSA), I am pleased to submit this proposal to you in response to the Request for Proposal (RFP) for Debt Collection Services for Past Due Fees and Fines for the City of Hollywood, Florida (the City). Following is our response to your transmittal letter requirements.

Limit to one (1) or two (2) printed pages.

a. Briefly state your firm's understanding of the work to be done and provide a positive commitment to perform the work.

TSA fully understands the work to be performed and is committed to serving the City. As a premier accounts receivable management company, we provide exceptional results for more than 2,700 clients throughout the country.

Understanding of City Requirements

Following is an overview of our extensive collection methodology demonstrating our understanding of City requirements. We encourage you to read Section 7 for more details.

Collection Methodology Overview	
Process	Description
Validation Period	New placement files are scrubbed against the National Change of Address (NCOA) system through the U.S. Postal Service and BANKO to identify constituents who have filed for bankruptcy or are deceased.



Collection Methodology Overview

Process	Description
Initial Notice/Statement	An initial validation letter is sent to constituents. The notice informs constituents of their debt and informs them of their rights to dispute the debt according to the guidelines of the Fair Debt Collection Practices Act (FDCPA).
First Call Campaign	TSA uses predictive dialer technology while operating in a group concept allowing teams of collectors to work simultaneously on a full range of accounts in your portfolio. This method ensures that we always have 100 percent coverage of your accounts as volumes increase.
Waterfall Skiptracing	TSA uses extensive waterfall skiptracing on accounts through Accurant, by LexisNexis. We also leverage a variety of online directories.
Continued Phone and Letter Campaigns	If we have been unable to reach constituents or they have been unwilling to pay their account, we review the account and make additional phone attempts at half the frequency of the initial campaign. Accounts are reviewed continuously until we are successful in reaching constituents and compelling them to fulfill their obligation to the City.
Convenient Payment Options for Constituents	TSA accepts a variety of payment types, including money orders, Automated Clearing House (ACH), credit cards, and personal checks. Credit card payments can be made over the phone or online.

b. Give the names of the persons who will be authorized to make representations for your firm, their titles, addresses and telephone numbers.

TSA owner and President Rhonda Helgeson is the person authorized to make representations for our firm. Rhonda can be reached by office phone at 800-562-3906 ext. 5, by cell phone at 608-769-0069, by email at rhonda@wecollectmore.com, and by fax at 608-787-8700. Rhonda and her entire team look forward to serving the City.

We acknowledge and accept the requirements of Section 1.2 Proposer's Responsibilities. As industry leaders, we are excited about this opportunity and look forward to serving you. If you have any questions, do not hesitate to contact me at 608-769-0069 or via email at rhonda@wecollectmore.com.

Sincerely,



Rhonda Helgeson
President



5. Profile of Proposer

a. State whether your organization is national, regional or local.

TSA is a nationally licensed company. Our corporate headquarters is in La Crosse, Wisconsin.

b. State the location of the office from which the work is to be performed.

All work for this contract will be performed from our corporate headquarters in La Crosse, Wisconsin.

c. Describe the company, including the size, range of activities, etc. Particular emphasis should be given as to how the company-wide experience and expertise in the area addressed by this Request for Proposal, will be brought to bear on the proposed work.

Headquartered in LaCrosse, Wisconsin, TSA celebrates 24 successful years in 2014. A thriving, woman-owned business, TSA is one of the largest independently owned collection agencies in the state of Wisconsin. TSA has acquired seven additional accounts receivable management (ARM) agencies and consolidated them into two offices in La Crosse, Wisconsin and Freeport, Illinois.

TSA currently serve more than 2,700 clients throughout the country. We provide ARM services for various vertical markets including government, utilities, healthcare, financial services, and retail accounts.

Our staff is comprised of 77 talented individuals trained to the highest standards of our industry. We continue to recruit bright and eager applicants to join our team and serve our municipal clients.

d. Provide a list and description of similar municipal service contracts satisfactorily performed within the past two (2) years. For each service contract listed, include the name, email, fax and telephone number of a representative for whom the engagement was undertaken who can verify satisfactory performance.

TSA serves a wide variety of municipal clients for various services including EMS, utilities, parking, and various fines and fees.



Description of Similar Municipal Contracts

Following is an overview of similar municipal contracts that we have performed in the past two years. We encourage you to contact these references and discover for yourself why they choose to partner with TSA for debt collection services.

City of Dubuque, Iowa

Contact Name	Rose Hoerner Utility Billing Supervisor
Email	rhoerner@cityofdubuque.org
Phone	563-589-4143
Fax	563-690-6688
Description of Services	Debt collection services for utility accounts.

Krohn Clinic, Ltd

Contact Name	Sherie Spaulding Business Office Manager
Email	spauldings@krohncclinic.com
Phone	715-284-1901
Fax	715-284-2568
Description of Services	Debt collection services for EMS accounts.

Vernon Electric Cooperative

Contact Name	Karla Yanske Office Services Director
Email	kyanske@vernonelectric.org
Phone	608-634-3121
Fax	608-634-7481
Description of Services	Debt collection services for utility accounts.



**TSA Has Extensive Experience
Serving Municipal Clients For EMS,
Utility, Parking and Various Fines
and Fees.**



We are taking this opportunity to demonstrate our long list of clients that are similar in many ways to the City with services that include EMS, utilities, and various other fines and fees. Our similar clients include the following:

- Advanced Water Treatment
- Andover Ambulance
- Bangor Municipal Utilities
- Broadlands Community
- Cassville Rescue Squad
- City of Dubuque Utilities
- City of Dubuque
- City of Dubuque Parking Division
- City of Freeport
- City of Kasson
- Dakota Area Community School
- Dodgeville Area Ambulance Service
- Dubuque Community School District
- East Central Iowa Rural Electric Cooperative
- Fayette Ambulance Service
- Forrestville Valley School
- Jackson Electric Cooperative
- Jo-Carroll Energy
- Leamon's Ambulance Service
- Maquoketa Valley Electric Cooperative
- Mid-Wisconsin Pump & Well Service
- Mount Horeb Area Fire District



- North Benton Ambulance
- North Chicago Library
- Oregon Ambulance Service, Inc.
- Otter Creek Lake Utility District
- Sandwich Public Library District
- Savanna Community Ambulance
- School District of Elcho
- Somonauk Library
- St. Croix Electric
- Tip Rural Electric Cooperative
- Tri-District Ambulance Association
- Vernon Electric Cooperative
- Village Of Germantown
- Wonewoc Area Fire & Ambulance

e. Demonstrate your financial soundness and history of meeting financial obligations. Provide a general description of your financial condition and identify any conditions (e.g. bankruptcy, pending litigation, impending mergers) that may affect your firm's ability to perform and/or complete the work.

TSA is a financially sound company, in operation since 1990. We have never experienced bankruptcy, mergers, or litigation that would affect our financial standing. Please refer to Exhibit D for proof of our financial stability.

f. Have you been involved in litigation within the last five (5) years or is there any pending litigation arising out of your performance?

TSA has been involved in the following four cases in the past five years.

Case 1	
Case Name	Schaefer vs TSA
Case Number	13-C-378
Filing Date	4/3/2013
Status	The case was dismissed on 5/28/2013. TSA won this case. It is currently being appealed by plaintiff.



Case 2

Case Name	Vaccaro vs TSA
Case Number	13CV39-L
Filing Date	1/8/2013
Status	TSA won this case.

Case 3

Case Name	Trease vs TSA
Case Number	2:12-CV-00620-LA
Filing Date	7/20/2012
Status	TSA won this case.

Case 4

Case Name	Corbeil vs TSA
Case Number	3:14-CV-318
Filing Date	5/1/2014
Status	TSA won this case.



6. Summary of Proposer's Qualifications

a. To be considered responsive to this RFP the Proposer must possess a valid Florida Office of Financial Regulation Commercial Collection Agency License.

TSA is licensed in the state of Florida. Please refer to Exhibit C for our Florida license.

b. Identify the program manager and each individual who will work as part of this service contract.

TSA owner and President Rhonda Helgeson will be your dedicated account manager. Rhonda can be reached by office phone at 800-562-3906 ext. 5, by cell phone at 608-769-0069, by email at rhonda@wecollectmore.com, and by fax at 608-787-8700. Rhonda and her entire team look forward to serving the City.

Following are biographies of the TSA management team.

Rhonda Helgeson, President

Rhonda is president and 100 percent owner of TSA. She has more than 25 years in the collections business and has also been heavily involved with the healthcare industry during that time period. As owner of TSA, Rhonda has been primarily involved with building client relationships and ensuring that our clients' needs are always being met or exceeded.

Larry Geier, CFO

Larry Geier is the chief financial officer of TSA. He has worked in the credit and collections industry for over 35 years and since TSA's inception has always had a primary focus on all stages of accounts receivable management.

Al Krupicka, Operations Manager

Al brings with him more than 25 years of collections industry knowledge and has been with TSA since day one. He is involved with the day-to-day operations of TSA, much of his time being spent on the implementation and introduction of the newest capabilities and technologies as they are brought in to our agency. Al works closely and maintains a strong business relationship with all of our vendors to make sure we are aware of everything available to both TSA and the clients we work for.



Thad Rankin, Compliance and Quality Assurance Manager

Thad has spent the past decade working in both the collections industry and in the legal field. He first dedicated four years of distinguished military service to the U.S. Air Force JAG Corps as a paralegal before joining TSA in 2008. Thad has been with TSA for six years and as compliance and quality assurance manager has worked to establish a strong compliance program preventing illegal, unethical, and improper collection methods. Utilizing all resources available to him, Thad stays abreast of all areas relating to the Fair Debt Collection Practices Act (FDCPA), Health Insurance Portability and Accountability Act (HIPAA), Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA) as well as all other applicable federal and state laws that govern our industry.

In Thad's role as quality assurance manager, he acts as an independent review and evaluation body to ensure that compliance and procedural issues and concerns within TSA are being appropriately evaluated, investigated, and resolved.

Kari Karaffa, Client Partnership Manager

Kari has 10 years of experience working in Wisconsin in the field of accounts receivable management. Kari's main focus is working directly with clients, creating custom accounts receivable and collections programs that meet each client's specific needs. Kari is primarily involved with building client relationships and ensuring that our clients' needs are always being met or exceeded. Staying at the forefront of the ever-changing healthcare industry requires constant education. Kari has worked diligently to help bring these opportunities to other healthcare professionals through her help with healthcare finance organizations. She spent five years as an elected board member for WCCMA and when the organization merged into AAHAM, Kari was elected for two consecutive terms as an officer, a position that Kari continues to hold today.

Patty Thompson, Legal Manager

Patty has been the TSA legal manager for more than 24 years. She is responsible for managing all the collection accounts being considered for a legal judgment. She has built a strong relationship with all of TSA's supporting attorneys as well as with the courts in our suing area. She, along with her staff, remains very hands-on with the entire legal process for the accounts that qualify for and require litigation.

Kim Berger, Client Services and IT Lead

Kim is the customer service supervisor and also lead IT person. Kim is an important part of the TSA team. She assists in ensuring that our protocol and



systems are set up to ensure that we are meeting our clients' requirements. She has more than six years of customer service experience, of which three have been with TSA.

Please refer to Exhibit F for staff resumes and our organizational chart.

c. Describe what municipal staff support you anticipate for the program.

We anticipate that we will have at least one point of contact in your business office who is either a decision maker or who has direct contact with a decision maker, with regard to your accounts. It would also be helpful if we had at least one contact in your technology department.



7. Project Understanding, Proposed Approach, and Methodology

Proposer shall provide a written narrative describing the ability to meet the minimum requirements set forth herein. Sufficient details shall be provided to demonstrate Proposer's understanding, ability and/or willingness to satisfy all specified requirements. At a minimum, Proposer shall address the following:

TSA is experienced in all aspects of collection services related to this RFP. There are many aspects of TSA that make us stand out above the competition, including our hands-on involvement from company leaders, a dedication to mirroring our clients' mission and values in the sensitive healthcare arena, and a dedicated collection staff committed to excellence. That is because TSA is more than a collection agency—we are a true business partner dedicated to meeting your goals and objectives. Some other ways in which TSA distinguishes itself from other firms include the following:

- Twenty-four years of continuous service to satisfied clients
- Commitment to meeting your goals and expectations
- Streamlined implementation plan ensures a smooth transition
- Direct hands-on oversight from TSA's president, Rhonda Helgeson
- Regular conference calls and meetings to ensure continued, open communication
- Overall value with high netback performance

Detailed Collection Methodology Customized for the City

While all processes will be reviewed and tailored to the City's needs and requirements during implementation, the following overview will give you a big-picture understanding of our typical work plan for collection accounts.

Validation Period

Immediately upon receiving new placement files, the accounts are scrubbed against the National Change of Address (NCOA) system through the U.S. Postal Service. We also scrub accounts using BANKO to identify constituents who have filed for bankruptcy or are deceased.



Initial Notice/Statement

Following the scrubs, an initial validation letter is sent to constituents. The notice informs them of their debt and informs them of their rights to dispute the debt according to the guidelines of the FDCPA. If no response is received within 35 days after the notice is sent, the account is deemed valid and phone collection commences.

TSA Uses Carefully Worded Letters To Communicate With Your Constituents.



All TSA letters are carefully worded and reviewed by an attorney approved by the ACA International Members' Attorney Program (MAP). MAP is a program for attorneys who specialize in credit and collection. By working with a MAP attorney, TSA is better able to represent our clients through resources designed to assist us in our best communications practices with your constituents. Please refer to Exhibit G for sample collection letters.

First Call Campaign

TSA uses predictive dialer technology with automated dialing and call blending features to reach more City constituents in less time. In tandem with this technology, we operate on a group concept that allows a team of collectors to work simultaneously on many of your accounts. This ensures that we always have **100 percent coverage of your accounts** when volumes are high or collectors are absent for vacation or illness. All constituent contact attempts are meticulously documented within our collection system to provide a consistent workflow within the group.

Below are the typical predictive dialer attempts made in an initial call campaign, based on account balance:



Dialer Attempts Based on Account Balance	
Balance	Calls
\$11.00–\$100.99	9–12 Attempts
\$101.00–\$499.99	24 Attempts
\$500.00 and Greater	28–30 Attempts

Please refer to Exhibit H for a sample telephone script.

Waterfall Skiptracing

If the placement file sent to TSA does not have a current, valid phone number or mailing address, the account is skiptraced using Accurant by LexisNexis. LexisNexis has more than 10,000 data sources, providing the largest base of public and proprietary information available on the market today.

Beyond these two sources, we also leverage a variety of online directories that have been extremely useful in locating constituents, including:

- Google
- Facebook
- Whitepages.com
- Anywho

Continued Phone and Letter Campaigns

If after 90 days of collection attempts, we have been unable to reach constituents or they have been unwilling to pay their account, an additional notice is sent. All notices contain FDCPA-compliant language and demand immediate payment. At this time, the account is also filed with the three credit bureaus.

During this period, we review the account and make additional phone attempts at half the frequency of the initial campaign. Accounts are reviewed continuously throughout this period until we are successful in reaching the constituent or until we have additional accounts placed bringing the total balance over a legal threshold of \$1,000. Once the account balance has reached or exceeded \$1,000, the account may be recommended for legal action.



Convenient Payment Options for Constituents

TSA accepts a variety of payment instruments to offer the most convenient options for your constituents. Payment forms accepted include the following:

- Money orders
- Automated Clearing House (ACH)
- Credit cards
- Personal checks
- Cash

Credit card payments can be made either over the phone or on the TSA website. TSA also accepts direct payments reported to TSA by clients on the phone or through TSA's website.

Settlement Requests

If a constituent requests a settlement on the account, we forward them a financial review form along with a cover letter and ask that they complete the form and return it to our office within two weeks. Once we receive the request for a settlement, we contact the constituent and negotiate reasonable terms. TSA never accepts settlement agreements without prior approval from you or by working within parameters that you set. Depending on the City's requirements, requests can be either written or verbal.

TSA's technology infrastructure is based on an integrated system of our collection software, predictive dialer, web-based interface, and document imaging.



**TSA Offers A Variety of
Management Reports So You Can
Stay On-Track and In Control.**

Management Reports Keep You Informed

TSA offers a wealth of reporting options. We are able to provide monthly, weekly, and even daily progress reports and account summaries in multiple formats to meet your specific needs and requirements. Report delivery is another area of great diversity, and methods include fax, mail, email, FTP, or website retrieval. Some of the reports in our library include the following:



- Monthly Remittance
- Acknowledgment
- Performance Analysis
- Address Update
- Close and Return

We can provide reports to you in any format requested and at any frequency. TSA has the flexibility to run reports based on almost any data variable. Inventory, remittance, and account history reports will also be developed and submitted to you on a time schedule to be determined by you. Please see Exhibit I for samples of our reports.

a. Collection of delinquent items relating to the billing of utility services.

TSA is experienced in utility collections. We implement specialized utility processes that go beyond the collection methodology we provided at the beginning of Section 7, Project Understanding, Proposed Approach, and Methodology. We understand that utility accounts often become delinquent when residents move to a new location. In response to this challenge, TSA uses extensive skiptracing tools and techniques to maximize our ability to locate constituents. Following is an overview of our extensive skiptracing capabilities.

Skiptracing Services and Tools

TSA uses a multifaceted strategy to locate your constituents and collect the account. The initial skiptrace cycle runs upon receipt of each new placement file. All accounts are put through a process that confirms and updates mailing addresses and phone numbers. If the placement file sent to TSA does not have a current, valid phone number or mailing address, the account is skiptraced using Accurant, by LexisNexis. LexisNexis has more than 10,000 data sources, providing the largest base of public and proprietary information available on the market today. We also leverage a variety of online directories, which have been extremely successful in locating constituents, including:

- Google
- Facebook
- Whitepages.com
- Anywho



b. Collection of delinquent items related to the billing of delinquent parking citations.

TSA is experienced in parking citation collections. We implement specialized processes, tailored for parking citation accounts, that go beyond the collection methodology we provided at the beginning of Section 7. As with accounts for utility clients, parking citation accounts also require extensive, preliminary data scrubs and skiptracing. Because it is not unusual for a vehicle to have a history of owners, preliminary skiptracing ensures that we locate and contact the right party for collections.

c. Collection of delinquent items related to the billing of medical and/or ambulance transport fees.

TSA is experienced in healthcare collections for medical billing and emergency medical service (EMS) transport. We implement a specialized healthcare process and extensive healthcare training for collectors to ensure that our collection methodology provides high recovery rates while complying with HIPAA and all privacy laws. In fact, one segment of our collection team specializes in healthcare collections.

Following is an overview of our healthcare experience.

Extensive Healthcare Industry Experience

TSA has extensive experience serving the accounts receivable management needs of the healthcare industry. TSA has been successfully serving healthcare clients since our inception in 1990. Our credentials in third-party collections specific to the healthcare industry come from the following sources:

- Twenty-four years of continuous, dedicated, compliant service
- Currently serving more than 2,025 healthcare providers nationwide
- Membership in ACA International (ACA)
- Company leaders with decades of experience serving healthcare clients

We serve a wide range of healthcare clients, from large multifacility health systems to individual hospitals, clinics, and physician practices. Although the list is too extensive to provide in its entirety, some of our clients include the following:

- Aurora Health Care
- Black River Memorial Hospital
- Crossing Rivers Health Center (formally Prairie Du Chien Memorial Hospital)



- Gundersen Health System
- Kettering Health Network
- Mayo Health Systems
- Midwest Medical Center
- Strategic A/R (medical billing company)
- Tomah Memorial Hospital
- VGM Homelink

ACA-Certified Healthcare Collection Specialists

Because TSA serves a long list of healthcare providers, we place an emphasis on obtaining medical industry training and expertise. Our healthcare collection specialists take and pass the exam to become certified by ACA as Healthcare Collection Specialists.

Healthcare Seminars

Seasoned staff members attend seminars to increase the company's knowledge and success. TSA staff members attend healthcare seminars to receive ongoing training and stay aware of current healthcare issues. TSA staff works on-site at numerous medical facilities, which provides valuable real-world experience.

d. Collection of delinquent items related to the billing of miscellaneous municipal department services.

TSA is experienced in collecting municipal accounts. We understand the sensitive nature of collecting municipal accounts. Government accounts often require additional customer service care and attention. At TSA we treat all constituents with respect to ensure that we preserve the good name and reputation of the City and its leaders.

To demonstrate our attention to exceptional customer services, we have included as Exhibit L, a thank-you note that we received from a constituent after we collected their delinquent account. This is a statement that very few collection agencies can make and stand behind. TSA is one of them.

e. Development of a systems interface in coordination with the City for the data format, electronic transfer and maintenance of account information and reports as well as adherence to the technical specifications that are agreed to after award of the contract.

TSA is extremely knowledgeable in interfacing with a multitude of systems for a variety of clients. Through our work with a multitude of different clients,



we have created interfaces to meet each of their needs and requirements. We will do the same for the City.

One example of our ability to interface with your technology and provide creative solutions is an extract file that we customized for a healthcare client. Their system was unable to handle reversals, so our IT team customized a solution for this client.

How the City Benefits with TSA

We have responded in full to each of the questions listed in this RFP. But TSA offers far more benefits to the City. Some of the benefits that the City will realize in selecting TSA for this contract include our extensive new-collector training program, state-of-the-art collection technology, and internal audits for quality control.

Extensive Employee Training Program

All newly hired employees must pass a criminal background check to gain employment with TSA. All individuals assigned to work on City accounts will be properly screened for background and will be trained to our stringent standards and your specifications.

At TSA we believe that a well-trained and prepared staff is the first step to ensuring superb quality, service, and results to our public sector clients. We provide an extensive and varied training program that we believe offers the best opportunity for new recruits to succeed.

TSA has a standard probationary period of 90 days for all employees, which translates into 720 hours of training for new employees. During the first 90 days, all employees are considered trainees. New employees are not permitted on the phones until they have demonstrated an aptitude for the work and an understanding of all collection and privacy laws. The time period for allowing new employees to advance is based on the individual's ability and prior experience. Topics covered in our training program include the following:

- Regulatory compliance, including the FDCPA, HIPAA, and TCPA
- Effective communication techniques
- Understanding privacy laws
- Expected behavior toward constituents
- Skiptracing tools and techniques
- Effective commenting on account records
- TSA technology overview
- Role-playing to simulate actual conversations



It is important to note that all trainees are required to take and pass an ACA collector training exam before promotion to the collection floor. A separate training session and exam are conducted to review client-specific requirements.

HIPAA Compliance for EMS Accounts

To demonstrate our commitment to compliance, attached as Exhibit J is our HIPAA policy and compliance documentation.

ACA-Certified Training Program

New collectors are required to complete the ACA-certified computer-based training course, Professional Telephone Collectors' Techniques, which ensures that our staff is trained to be professional, ethical, productive, and highly successful.

The training includes a 50-question test at the close of the training session to assess the trainee's comprehension of the material. Collectors must pass the exam with a minimum grade of 85% prior to beginning phone training. Additionally, TSA ensures that staff participates in continuing education and is updated on a regular basis for any new or changed laws and regulations.

Side-by-Side Phone Training

Phone training is conducted in a side-by-side scenario with experienced collectors. While some companies may boast of classroom training, we believe that there is no substitute for experiencing a live collection call. Trainees are able to listen to call recordings and learn from their experienced colleagues in preparation for their advancement to the collection floor.

Ongoing Training Opportunities

Training is a part of our day-to-day operations at TSA. With the ever-changing landscapes of the collection industry as it pertains to both laws and techniques to follow in collecting on a debt, it is important that we keep our staff well informed of these issues. Some examples of ongoing training for employees include the following:

- New procedures training
- Sharing examples of successful calls to develop best practices
- Discussing improvement methods for less successful calls

We also conduct one-on-one training sessions with collectors who may be struggling in a certain area or have requested better understanding of a part of their job.



Training Expectations

As noted earlier, during their 90-day probationary period, each new employee must take and pass the ACA exam with a minimum grade of 85% to continue their training. Each member of the TSA team is expected to have an understanding of the FDCPA and all applicable laws that govern our industry.

Those who do not meet our high standards for quality, service, and compliance after the 90-day training session is complete may be given additional training to correct any issues, or dismissed.

Fully Integrated State-of-the-Art Collection Technology

TSA uses Bloodhound, an industry-standard, fully integrated collection system of record that enables us to maximize efficiencies in collection, data entry, client services, agency management, telecommunications, and more. Some features of Bloodhound include the following:

- Bloodhound's flexible debtor window can be personalized to include all the information and commands that are important to the City.
- Auto-Collect keeps accounts prioritized to be worked based on your workflow.
- The Matches tab of the debtor window helps us to easily eliminate duplicate constituent records.
- Images can be attached directly to the constituent's files for TSA collectors to have current constituent information at their fingertips.
- Online constituent access enables your constituents to access their account online, anytime, with Consumer Web Link.


TSA Uses State-of-the-Art
Technology to Support Our
Collection Activity and Interface
With Your System.



Predictive Dialing for Efficient Constituent Contact

Predictive dialing dramatically increases the number of constituents we are able to contact by conducting more productive calls in less time.





The CallCommand predictive dialer is controlled through our Bloodhound software. It uses previous call results to determine the best time to reach the constituent. Built-in workflows ensure that calls are handled consistently. The dialer is call-blended, allowing incoming calls to be routed directly to collectors on the dialer.

Call Recording for Quality and Training

TSA's predictive dialer digitally records all outgoing calls. When the call is completed, the audio file is closed and transferred to a secure location on the Bloodhound server. The City may review files for quality assurance purposes.

Optical Imaging

All paperwork that we receive for constituent accounts is digitally imaged and loaded into our Bloodhound collection software. The digital documents are accessible to the collector working the account. For example, if a constituent calls with a question regarding a bill, TSA can retrieve and display the itemized statement electronically in a matter of seconds to immediately assist that constituent.

Web-Enabled Tools for Your Constituents and Team Members

In this fast-paced world, online access is critical to any organization. TSA provides secure online access to your constituents and staff to ensure that they have the most up-to-date account information available, 24/7, when it is convenient or critical for them.

Web Tools for Your Constituents

City constituents can pay their account and find current account information online, anytime, with Web Link, our secure, online constituent portal. All constituents with an active TSA account are assigned a unique username and password with their initial validation notice. Constituents may access the site to do any of the following:

- Review their account status
- Make payments online
- Verify their payment history once payments have been received
- Print a receipt



24/7 Web Access for Your Staff

Authorized City personnel will have a secure login that allows them to view your account information including the following data:

- Demographics
- Account notes
- Notices
- Completed payments and payment arrangements
- Constituent employment information

Your team can run reports, add notes, report payments, and provide address and employment information through this service. Secure, confidential, and compliant with HIPAA and FDCPA requirements, this service is provided at **no additional cost**, 24 hours a day, seven days a week for your convenience.

Interface Ability

Through our work with a multitude of different clients, we have created interfaces to meet each of their needs and requirements. We will do the same for the City.

Preparedness through a Disaster Recovery Plan

To ensure that we maintain business continuity in the event of an emergency, TSA has in place a detailed disaster recovery plan. We have included a copy of this plan as Exhibit M of this proposal.

Quality Controls for High Standards

Performance is assessed formally through a regular internal audit of accounts and by daily ongoing supervision of our collection staff. We believe our continuous attention to quality, compliance, and results ensures that we maximize productivity and satisfaction for all of our clients.

Internal Audits Ensure Quality

The collections and compliance manager conducts weekly account audits. Accounts are selected at random every week. Accounts are audited for compliance, accuracy, speed, and overall satisfaction. The results are tallied on an audit scorecard.

Our compliance and quality assurance manager also performs, at minimum, quarterly audits on accounts listed with our system to ensure all accounts have been correctly loaded. The audit also determines whether or not policies and procedures are followed throughout the validation stage and collection



campaigns. Any issues or concerns that arise during the audit are addressed with the appropriate department managers and staff members.

Call Recording

Calls made through our dialer are digitally recorded. The lead collectors and collection manager review recorded calls with collectors for training purposes. Successful calls are shared with the team to develop best practices. This is also an opportunity to discuss improvement methods for less successful calls.

Issue Tracking and Response

If an issue arises, the manager reviews the issue with the supervisor and collector. We investigate to determine if the incident was a one-time oversight or an ongoing issue. We also take the opportunity ensure that other collectors are not making the same mistake. The result may be additional training for a collector or a change to our internal processes or procedures.

Management Oversight

In addition to our internal audit procedures, supervisors also listen to collection calls and check each collector's work for accuracy. The collection and compliance manager reviews daily, weekly, and monthly collector activity reports, status reports, and other various reports to make sure compliance and policy standards are met.

If an issue or concern arises, the manager is able to step in, correct the issue, or take over a call if necessary. As a result, additional training for the collector may be required, or in some cases the situation may result in a modification to our internal processes or procedures.



**TSA's Service Is Great And We
Can Prove It With Thank-You
Letters Received From
Constituents!**

TSA Receives Thank-You Notes from Constituents.

Yes, it's true. It is easy for a collection agency to state that it puts customers first, but how many of them can prove it? At TSA, we have received **thank-you notes and Christmas cards from constituents.**



Please read a thank-you note praising our professionalism and helpfulness attached as Exhibit L of this proposal.

A+ Review from the BBB

TSA works hard to serve our clients and to treat their constituents with dignity and respect. Our goal every single day is to best represent our clients as they wish to be represented, upholding their good reputations in the community while also collecting valuable dollars for their organizations.

And it appears that our efforts have been noticed. The Better Business Bureau has confirmed what our clients and their constituents already know. TSA provides excellent service. That is why TSA proudly boasts an **A+ review from the BBB.**

Please refer to Exhibit K for our BBB review.





8. Summary of the Proposer's Fee Statement

The Proposal will show the fee schedule. Express your fee in a lump sum not-to exceed maximum amount, based on percentage of collection. If additional work is required beyond the scope of this contract, how would those services be billed?

This may include additional presentations or follow-up as requested.

Our Fee Statement is included on the following page.



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Bid RFP-4423-14-RD

Debt Collection Services for Past Due Fees and Fines

Bid Number **RFP-4423-14-RD**

Bid Title **Debt Collection Services for Past Due Fees and Fines**

Bid Start Date **Jul 28, 2014 3:36:51 PM EDT**

Bid End Date **Aug 18, 2014 3:00:00 PM EDT**

**Question & Answer
End Date** **Aug 4, 2014 5:00:00 PM EDT**

Bid Contact **Ralph Dierks**
954-921-3223
RDIERKS@hollywoodfl.org

Bid Contact **Linda Silvey**
954-921-3200
LSILVEY@hollywoodfl.org

Contract Duration **1 year**

Contract Renewal **4 annual renewals**

Prices Good for **120 days**

Bid Comments The City of Hollywood, Florida (the City) is requesting proposals from qualified and experienced firms for consumer debt collection services by locating, contacting and securing payments from debtors of the City.

These services will maximize collections of authorized departmental delinquent accounts, thereby enhancing the City of Hollywood's revenues, using the most cost-effective methods and the highest professional standards. The debt collection services provided pursuant to this RFP, shall be available for all debts owed to City of Hollywood.

Debts may include, but are not limited to, medical collections, water and sewer charges, parking citations, fire inspection fees, third party payments, fines, fees, licenses, permits, interest income, assessments, and any other type of receivable that is capable of being collected with the exception of revenues specifically governed by separate statutes such as revenues from taxes, investments, federal grants, Medicaid vendor overpayments and debts from other government agencies.

Accordingly, the City is requesting Proposals from qualified debt collection agencies to provide debt collection services in various collection matters. It is the intention of the City to award a single contract responding to this Request for Proposal (RFP). However, the City reserves the right to award the Contract to more than one (1) successful Proposer, at its sole discretion.

Item Response Form

Item **RFP-4423-14-RD--01-01 - Fee Statement**

Quantity **1 fee**

Percentage

Delivery Location **City of Hollywood, Florida**
TREASURY MANAGEMENT DIVISION
 2600 HOLLYWOOD BLVD. ROOM 103
 CITY OF HOLLYWOOD
 HOLLYWOOD FL 33022
 Qty 1

Description

The Proposal will show the fee schedule. Express your fee in a lump sum not-to- exceed maximum amount, based on percentage of collection. If additional work is required beyond the scope of this contract, how would those services be billed? This may include additional presentations or follow-up as requested

6

9. Project Time Schedule, If Applicable

Provide a detailed time schedule for this project.

TSA strives to implement customized solutions for each of our clients. Your contract will receive close attention during the implementation process to ensure that all of your goals and specifications are met. The following tables depict a typical implementation timeline and collection process timeline. Keep in mind that these tables represent a typical scenario and can be modified to meet your needs within the guidelines of the FDCPA.

Implementation Plan	
Timeline	Step
Day 1	Contract is executed.
Days 2-7	Assemble the TSA project team. Launch conference calls with City staff. Begin to formalize customization requirements.
Days 8-25	Customize letters and reports for the City. Configure and test technology and other data transfer customizations. Assign client services team and train to your specifications. Train collection team on City specifications.
Days 25-30	Finalize data transmission and load testing. Confirm approval of letters with City staff. Confirm approval of reports with City staff.

Collection Process Timeline	
Timeline	Steps
Day 1	New accounts are placed in an overnight processing cycle to verify address and phone information as well as verify cell phone numbers in accordance with the TCPA. All accounts are scrubbed and validated for both bankrupt and deceased constituents, which are then closed and returned. Concurrently, all contact numbers on closed accounts are blocked to ensure that no collection activity is pursued on these accounts. All accounts for bankrupt or deceased constituents will be returned to the City in the media format that is most convenient. The City will also receive an acknowledgment report for all accounts that were placed for collection.



Collection Process Timeline	
Timeline	Steps
Day 2	Initial letters are sent and the constituent is informed that the account has been placed with TSA. All notices sent to your constituents contain preapproved text that is in compliance with the FDCPA. Initial phone contact begins to ensure that we maximize contact with constituents using our predictive dialer technology.
Days 2–60	Regular contact attempts on valid telephone numbers are made until we have communicated with the constituent and have received payment via the phone or received an agreement to make partial monthly payments. Additionally, we make evening and weekend attempts to contact the constituent during the first 30 days. All busy signals are reattempted every 30 minutes. We exhaust our efforts to locate your constituent through our phone, skip, and letter process.
Days 61 until end of contract	After the initial two months, we continue to make contact attempts with the constituent via telephone and written communication. We also continue to follow up with payment arrangements. We work with constituents to help them fulfill their obligations to you, and if applicable, we may refer accounts for litigation with your approval.

NOTE: It is the responsibility of each Proposer to redact all financial information (i.e., social security numbers and bank account numbers) from your RFP prior to submittal, which is exempt from the Florida Statutes Chapter 119, (Public Records Law).

TSA acknowledges and accepts this requirement. None of the material examples that we have included as exhibits contain actual constituent information.

B. ADDITIONAL INSURANCE REQUIREMENTS


Recognizing that the work governed by this contract involves the furnishing of advice or services of a professional nature, the Contractor shall purchase and maintain, throughout the life of the contract, Professional Liability Insurance which will respond to damages resulting from any claim arising out of the performance of professional services or any error or omission of the Contractor arising out of work governed by this contract.

TSA acknowledges and accepts this requirement. Please refer to Exhibit E for insurance information.

The minimum limits of liability shall be:

\$250,000 per Occurrence/\$500,000 Aggregate





The insurance policy shall not contain any exceptions that would exclude coverage for risks that can be directly or reasonably related to the scope of goods or services in this bid/Proposal. A violation of this requirement at any time during the term, or any extension thereof shall be grounds for the immediate termination of any contract entered in to pursuant to this bid/Proposal. In order to show that this requirement has been met, along with an insurance declaration sheet demonstrating the existence of a valid policy of insurance meeting the requirements of this bid/Proposal, the successful proposer must submit a signed statement from insurance agency of record that the full policy contains no such exception.

TSA acknowledges and accepts this requirement. Please refer to Exhibit E for insurance information.

The City reserves the right to require additional insurance in order to meet the full value of the contract.

TSA acknowledges and accepts this requirement.

The City reserves the right to require any other insurance coverage it deems necessary depending upon the exposures.

TSA acknowledges and accepts this requirement.



Exhibit A: Proof of Receipt of Addenda



1. RFP-4423-14-RD - Debt Collection Services for Past Due Fees and Fines

Has this department at any time in the past issued a RFP for (I) Debt Collection Services for Past Due Fees and Fines and/or (ii) any other Debt Collection Services? - Jul 29, 2014 1:43:29 PM EDT

Answer - Jul 29, 2014 5:51:09 PM EDT

Yes

2. RFP-4423-14-RD - Debt Collection Services for Past Due Fees and Fines

Is there an incumbent vendor currently performing the relevant debt collection services? - Jul 29, 2014 1:47:30 PM EDT

Answer - Jul 29, 2014 5:51:09 PM EDT

Yes, Penn Credit

3. RFP-4423-14-RD - Debt Collection Services for Past Due Fees and Fines

If yes, will the incumbent be eligible to submit a bid for this RFP? - Jul 29, 2014 1:48:16 PM EDT

Answer - Jul 29, 2014 5:51:09 PM EDT

Yes

4. RFP-4423-14-RD - Debt Collection Services for Past Due Fees and Fines

If no incumbent, does the city currently outsource debt collection services, or is it handled in-house? - Jul 29, 2014 1:48:33 PM EDT

Answer - Jul 29, 2014 5:51:09 PM EDT

Their is an incumbent.



City of Hollywood, Florida

PROCUREMENT SERVICES RM. 303
P. O. Box 229045 ZIP 33022-9045

NOTICE TO PROPOSERS

NOTICE IS HEREBY GIVEN, that the City Commission of the City of Hollywood, Florida is advertising for Sealed Request for Proposals, which will be received by the City Clerk of the City of Hollywood, Florida until **3:00 P.M., August 18, 2014**, at which time they will be opened and publicly read in the Procurement Services Division, Room 303, City Hall, 2600 Hollywood Boulevard, Hollywood, Florida. **FOR: Debt Collection Services for Past Due Fees and Fines.**

RFP NO. 4423-14-RD ADDENDUM NO. 1

Questions submitted in regards to the above named RFP and the corresponding answers.

Q1: Has this department at any time in the past issued a RFP for (I) Debt Collection Services For Past Due Fees and Fines and/or (ii) any other Debt Collection Services?

A1: Yes and the City have also piggybacked onto other Debt Collection Services contracts awards.

Q2: Is there an incumbent vendor currently performing the relevant debt collection services?

A2: Yes, Penn Credit Corporation.

Q3: If yes, will the incumbent be eligible to submit a bid for this RFP:

A3: Yes, They are allowed to submit a Proposal.

Q4: If no incumbent, does the city currently outsource debt collection services, or is it handled in-house?

A4: Penn Credit is one Incumbent.

Q5: What are the total numbers of accounts and dollars amount broken down by type of account?

A5:

Average dollar value of accounts

Billing Type	# Referred	\$ Referred	Average Amt.
Ambulance 2013	1,677	\$956,268.79	\$570.23
Utilities 2013	671	\$173,971.97	\$259.27
Parking Citations 2013	3,557	\$358,846.75	\$100.88

Q6: Can the vendor operate anywhere in Florida?

A6: The vendor does not need to have a physical presence in Florida, but must be properly licensed to do business in Florida.

Q7: What is the current delinquency status on the accounts?

A7: 6-18 months delinquent.

Q8: What percentage of the accounts did the incumbent vendor collect?

A8:

Collection Type	FY13 Submissions	FY13 Collections	FY13 Fees @ 17%	Rate *
EMS-Ambulance Billing	956,268.79	10,343.45	(1,758.40)	1%
UB-Water Billing	173,971.97	10,370.38	(1,762.96)	6 %
Parking Citations	358,846.75	20,629.00	(3,501.74)	6 %
TOTALS	1,489,087.51	41,342.83	(7,023.10)	3 %

FY 2013 Collections as a percentage of Submissions.

Q9: Does the vendor have any authority to make settlements?

Q9: Must get City of Hollywood Finance approval.

Q10: In the summary of Proposer's Qualifications, it states the agency must possess a valid Commercial Collection License. Is that the only Florida collection license required?

A10: The vendor must be properly licensed to do business as a collection agency in the State of Florida.

Q11: Do you use a current vendor? If so, please provide:

A11: Yes

Name of Company: Penn Credit Corporation.

Fees charged: 17% commission as a percentage of amounts collected.

Recovery rate (amount collected/amount submitted): See schedule below.

Commission paid in the last 12 months or calendar year: FY 2013 \$7,023.10.

Collection Type	FY13 Submissions	FY13 Collections	FY13 Fees @ 17%	Rate*
EMS-Ambulance Billing	956,268.79	10,343.45	(1,758.40)	1%
UB-Water Billing	173,971.97	10,370.38	(91,762.96)	6%
Parking Citations	358,846.75	20,629.00	(3,501.74)	6%
Totals	1,489,087.51	41,342.83	(7,023.10)	3%

*FY 2013 Collections as a percentage of Submissions.

Q12: Please provide the following information about the backlog of accounts and the estimated future flow of accounts to be referred for collection:

A12:

Total dollar value of your backlog: \$1.4 M.

Estimated dollar value of future flow of accounts: See schedule below.

Number of accounts: See schedule below.

Average age of accounts: 6-18 Mos.

Average dollar value of accounts: See schedule below.

Q13: Are volume projections available for existing inventory as well as future monthly placements (e.g. number of accounts, average balance, total face value, etc):

A13: Below is 2013 data. For projections refer to Historical Averages.

Collection Type	FY13 Submissions	FY13 Collections	FY13 Fees @ 17%	Rate *
EMS-Ambulance Billing	956,268.79	10,343.45	(1,758.40)	1%
UB-Water Billing	173,971.97	10,370.38	(1,762.96)	6 %
Parking Citations	358,846.75	20,629.00	(3,501.74)	6 %
TOTALS	1,489,087.51	41,342.83	(7,023.10)	3 %

FY 2013 Collections as a percentage of Submissions.

Q14: Is historical liquidation rate/performance data available?

A14: Yes.

Q15: Please confirm the due date for this procurement.

A15: Is **8/18/2014**.

Q16: What is the date by which you will answer these questions?

A16: August 4, 2014.

Q17: Why is the contract out to bid at this time?

A17: To seek proposals for the required services as specified.

Q18: When is the anticipated contract start date?

A18: October 2014.

Q19: Has the current contract gone full term?

A19: Yes.

Q20: Have all options to extend the current contract been exercised?

A20: Yes.

Q21: Who is the incumbent, and how long has the incumbent been providing the requested services?

A21: Penn Credit Corporation.

Q22: How are fees currently being billed by any incumbent(s), by category, and at what rates?

A22: 17% commission as a percentage of amounts collected.

Q23: What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?

A23: FY 2013 \$ 7K.

Q24: To how many vendors are you seeking to award a contract?

A24: Per the RFP: It is the intention of the City to award a single contract responding to this Request for Proposal (RFP). However, the City reserves the right to award the Contract to more than one (1) successful Proposer, at its sole discretion.

Q25: Please describe your level of satisfaction with your current vendor(s), if applicable.

A25: Sufficiently satisfied.

Q26: To what extent are these accounts owed by private consumers versus commercial businesses?

A26: Primarily private consumers, but exact ratio undeterminable.

Q27: Will accounts be primary placements, not having been serviced by any other outside collection agency, and/or will you also be referring secondary placements? If so, should bidders provide proposed fees for secondary placements also?

A27: If new vendor, some accounts may be transferred over as secondary, but going forward future placements will be primary placements. If it is the bidders intention to have different commission rates/fees for various placements, it should be disclosed in the proposal.

Q28: What collection attempts are performed or will be performed internally prior to placement?

A28: Depending on collection type, past due notices.

Q29: What is the total dollar value of accounts available for placement now by category, including any backlog?

A29: \$1.4 M.

Q30: What is the total number of accounts available for placement now by category, including any backlog?

A30: See below schedule provided for average balance for approximate breakdown.

Q31: What is the average balance of accounts by category?

A31:

Average dollar value of accounts

Billing Type	# Referred	\$ Referred	Average Amt.
Ambulance 2013	1,677	\$956,268.79	\$570.23
Utilities 2013	671	\$173,971.97	\$259.27
Parking Citations 2013	3,557	\$358,846.75	\$100.88

Q32: What is the average age of accounts at placement (at time of award and/or on a going-forward basis), by category?

A32: 6-18 MOs

Q33: What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?

A33:

Average Monthly Placements

Billing Type	# Referred Annually	Monthly
Ambulance 2013	1,677	140
Utilities 2013	671	56
Parking Citations 2013	3,557	296

Q34: What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category?

A34:

Billing Type	# Referred Annually	# Referred Monthly	Average Amt of Referral	Average Amt of Monthly Referrals
Ambulance 2013	1,677	140	\$ 570.23	\$ 79,689.07
Utilities 2013	671	56	\$ 259.27	\$ 14,497.66
Parking Citations 2013	3,557	296	\$ 100.88	\$ 29,903.90

Q35: What has been the historical rate of return or liquidation rate provided by any incumbent(s), and/or what is anticipated or expected as a result of this procurement?

A35:

Historical Averages by Billing Type

Billing Type	# Referred	\$ Referred	Collected	Fees	Collection Rate.
Ambulance 2010 thru 2013	759	394,263.61	6,176.51	1,050.01	2 %
Utilities 2009 thru 2013	995	504,633.75	27,350.85	4,649.64	6 %
Parking Citations 2007 thru 2013	7,644	502,032.46	154,029.06	22,380.29	27 %

Please note:

A true up is pending for direct payments received by the City not currently reflected in the above figures. Once this has been complete, it is anticipated that the collection rates will be higher.

Historical collection rates once trued up ran 9% and 32% for Utilities and Parking, respectively.

Q36: If applicable, will accounts held by any incumbent(s) or any backlog be moved to any new vendor(s) as a one-time placement at contract start up?

A36: Yes.

Q37: Will it be permissible for bidders to only bid on certain types or segments of debt?

A37: Per the RFP: It is the intention of the City to award a single contract responding to this Request for Proposal (RFP). However, the City reserves the right to award the Contract to more than one (1) successful Proposer, at its sole discretion.

Q38: In RFP Part I: Scope of Services, section B. Background, the City indicates several types of debt pools, including unpaid utility bills, local business taxes, parking fees and fines, emergency medical transportation fees, and emergency alarm system fees. Can the City provide more information on each of these debt types, including the number of accounts and corresponding dollar value of accounts?

A38: The chart below does not reference local business tax or alarm fees. These types of debt are anticipated to be included in future collections.

Average dollar value of accounts

Billing Type	# Referred	\$ Referred	Average Amt.
Ambulance 2013	1,677	\$ 956,268.79	\$ 570.23
Utilities 2013	671	\$ 173,971.97	\$ 259.27
Parking Citations 2013	3,557	\$ 358,846.75	\$ 100.88

Q39: What vendor(s) currently provides debt collection services for the City of Hollywood?

A39: Penn Credit Corporation.

Q40: Please clarify the following statement in the RFP: In some Departments and/or Divisions of the City of Hollywood, it is necessary for the collection firm to interface with various computer software programs to import and export activity. Specific functionality must include the ability to interface with T2 Flex Parking Management, Munis Utility Billing, Tyler Cashiering and EnerGov Software.

What do you mean by "interface with various computer software programs? Is the city looking to be able to directly access the Contractor's software so that it can import its files? Or is the city simply making sure that different files types will be compatible with the Contractor's software?

A40: Need to make sure that files to be exported to Contractor and imported from Contractor are compatible with Contractor and City software program for upload and assimilation to software program. Direct access of Contractors software is not necessary.

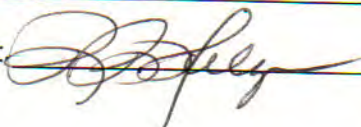
All other specifications, terms & conditions remain the same.

MAILED RFP'S

If you have already submitted your printed Request for Proposals, it will be retained in the City Clerk's Office until the Proposal opening time and date. If you wish to pick up your RFP that has already been submitted, you can do so by showing proper identification, in the Office of the City Clerk, 2600 Hollywood Blvd, Room 221, Hollywood, Florida 33020.

Please sign and return with your RFP.

COMPANY NAME: Tri-State Adjustments, Inc.

PROPOSER'S SIGNATURE: 

Dated this August 7, 2014.

Exhibit B: Other Proposal Forms



**ACKNOWLEDGMENT AND SIGNATURE PAGE**

This form must be completed and submitted by the date and the time of bid opening.

Legal Company Name (include d/b/a if applicable): Federal Tax Identification Number:

If Corporation - Date Incorporated/Organized:

State Incorporated/Organized:

Company Operating Address:

City State Zip Code

Remittance Address (if different from ordering address):

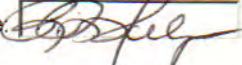
City State Zip Code

Company Contact Person: Email Address:

Phone Number (include area code): Fax Number (include area code):

Company's Internet Web Address:

IT IS HEREBY CERTIFIED AND AFFIRMED THAT THE BIDDER/PROPOSER CERTIFIES ACCEPTANCE OF THE TERMS, CONDITIONS, SPECIFICATIONS, ATTACHMENTS AND ANY ADDENDA. THE BIDDER/PROPOSER SHALL ACCEPT ANY AWARDS MADE AS A RESULT OF THIS SOLICITATION. BIDDER/PROPOSER FURTHER AGREES THAT PRICES QUOTED WILL REMAIN FIXED FOR THE PERIOD OF TIME STATED IN THE SOLICITATION.

Bidder/Proposer's Authorized Representative's Signature  Date

Type or Print Name:

THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF BIDDER/PROPOSER TO BE BOUND BY THE TERMS OF ITS PROPOSAL. FAILURE TO SIGN THIS SOLICITATION WHERE INDICATED BY AN AUTHORIZED REPRESENTATIVE SHALL RENDER THE BID/PROPOSAL NON-RESPONSIVE. THE CITY MAY, HOWEVER, IN ITS SOLE DISCRETION, ACCEPT ANY BID/PROPOSAL THAT INCLUDES AN EXECUTED DOCUMENT WHICH UNEQUIVOCALLY BINDS THE BIDDER/PROPOSER TO THE TERMS OF ITS OFFER.

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020



HOLD HARMLESS AND INDEMNITY CLAUSE

Tri-State Adjustments, Inc.

Rhonda Helgeson

(Company Name and Authorized Signature, Print Name)

, the contractor, shall indemnify, defend and hold harmless the City of Hollywood, its elected and appointed officials, employees and agents for any and all suits, actions, legal or administrative proceedings, claims, damage, liabilities, interest, attorney's fees, costs of any kind whether arising prior to the start of activities or following the completion or acceptance and in any manner directly or indirectly caused, occasioned or contributed to in whole or in part by reason of any act, error or omission, fault or negligence whether active or passive by the contractor, or anyone acting under its direction, control, or on its behalf in connection with or incident to its performance of the contract.

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020



NONCOLLUSION AFFIDAVIT

STATE OF: Wisconsin

COUNTY OF: La Crosse

, being first duly sworn, deposes and says that:

- (1) He/she is Rhonda Helgeson of Tri-State Adjustments, Inc., the Bidder that has submitted the attached Bid.
- (2) He/she has been fully informed regarding the preparation and contents of the attached Bid and of all pertinent circumstances regarding such Bid;
- (3) Such Bid is genuine and is not a collusion or sham Bid;
- (4) Neither the said Bidder nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant has in any way colluded, conspired, connived or agreed, directly or indirectly with any other Bidder, firm or person to submit a collusive or sham Bid in connection with the contractor for which the attached Bid has been submitted or to refrain from bidding in connection with such contract, or has in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other Bidder, firm or person to fix the price or prices, profit or cost element of the Bid price or the Bid price of any other Bidder, or to secure an advantage against the City of Hollywood or any person interested in the proposed Contract; and
- (5) The price or prices quoted in the attached Bid are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Bidder or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

(SIGNED)

[Signature]
Title

Subscribed and sworn to before me this

14th day of August, 2014

My commission expires:

March 29, 2015
Dawn Hedland



Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines



CERTIFICATIONS REGARDING DEBARMENT, SUSPENSION AND OTHER RESPONSIBILITY MATTERS

The applicant certifies that it and its principals:

- (a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, sentenced to a denial of Federal benefits by a State or Federal court, or voluntarily excluded from covered transactions by any Federal department or agency;
- (b) Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction, violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- (c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (b) of this certification; and
- (d) Have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default.

Applicant Name and Address:

Tri-State Adjustments, Inc.
3439 East Ave South
La Crosse, WI.54601

Application Number and/or Project Name:

Number: Solicitation RFP-4423-14-RD Name Debt Collection Services for Past Due Fees and Fines

Applicant IRS/Vendor Number: 39-1664616

Type/Print Name and Title of Authorized Representative:

Rhonda R Helgeson

Signature:

A handwritten signature in dark ink, appearing to read "Rhonda R Helgeson", is written over a horizontal line.

Date:

8-14-14

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020



SWORN STATEMENT PURSUANT TO SECTION 287.133 (3) (a) FLORIDA STATUTES ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS

1. This form statement is submitted to City of Hollywood Florida
 By Rhonda Helgeson for Tri-State Adjustment, Inc.
 (Print individual's name and title) (Print name of entity submitting sworn statement)
 whose business address is 3439 East South La Crosse, WI. 54601
 and if applicable its Federal Employer Identification Number (FEIN) is 39-1664616 If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement.

2. I understand that "public entity crime," as defined in paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid, proposal, reply, or contract for goods or services, any lease for real property, or any contract for the construction or repair of a public building or public work, involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misinterpretation.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in an federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that "Affiliate," as defined in paragraph 287.133(1)(a), Florida Statutes, means:

1. A predecessor or successor of a person convicted of a public entity crime, or
2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

5. I understand that "person," as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or any entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

☒ Neither the entity submitting sworn statement, nor any of its officers, director, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

☐ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THAT PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017 FLORIDA STATUTES FOR A CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

(Signature)

Dawn Nedland Dawn Nedland
(Printed, typed or stamped commissioned
name of notary public)



p. 38



DRUG-FREE WORKPLACE PROGRAM

IDENTICAL TIE BIDS - Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie bids will be followed if none of the tied vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employee that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program (if such is available in the employee's community) by, any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of these requirements.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

A handwritten signature in black ink, appearing to read "Rhonda R Helgeson", is written over a horizontal line.

VENDOR'S SIGNATURE

Rhonda R Helgeson

PRINTED NAME

Tri-State Adjustments, Inc.

NAME OF COMPANY

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020



SOLICITATION, GIVING, AND ACCEPTANCE OF GIFTS POLICY

Florida Statute 112.313 prohibits the solicitation or acceptance of Gifts. - "No Public officer, employee of an agency, local government attorney, or candidate for nomination or election shall solicit or accept anything of value to the recipient, including a gift, loan, reward, promise of future employment, favor, or service, based upon any understanding that the vote, official action, or judgment of the public officer, employee, local government attorney, or candidate would be influenced thereby." The term "public officer" includes "any person elected or appointed to hold office in any agency, including any person serving on an advisory body."

The City of Hollywood policy prohibits all public officers, elected or appointed, all employees, and their families from accepting any gifts of any value, either directly or indirectly, from any contractor, vendor, consultant, or business with whom the City does business.

The State of Florida definition of "gifts" includes the following:

- Real property or its use,
- Tangible or intangible personal property, or its use,
- A preferential rate or terms on a debt, loan, goods, or services,
- Forgiveness of indebtedness,
- Transportation, lodging, or parking,
- Food or beverage,
- Membership dues,
- Entrance fees, admission fees, or tickets to events, performances, or facilities,
- Plants, flowers or floral arrangements
- Services provided by persons pursuant to a professional license or certificate.
- Other personal services for which a fee is normally charged by the person providing the services.
- Any other similar service or thing having an attributable value not already provided for in this section.

Any contractor, vendor, consultant, or business found to have given a gift to a public officer or employee, or his/her family, will be subject to dismissal or revocation of contract.

As the person authorized to sign the statement, I certify that this firm will comply fully with this policy.


SIGNATURE

Rhonda R Helgeson
PRINTED NAME

Tri-State Adjustments, Inc.
NAME OF COMPANY

President
TITLE

Failure to sign this page shall render your bid non-responsive

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020



REFERENCE QUESTIONNAIRE

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: Tri-State Adjustments- Rhonda Helgeson

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Firm giving Reference: City of Dubuque, IA

Address: 50 W. 13th St, Dubuque, IA 52001

Phone: 563-589-4143

Fax: 563-690-6688

Email: Rhoerner@cityofdubugne.org

1. Q: What was the dollar value of the contract?

A: \$1,577,646.21

2. Have there been any change orders, and if so, how many?

A: Since 2002 we have submitted accounts for collection 48 times, total of 9161 accounts.

3. Q: Did they perform on a timely basis as required by the agreement?

A: Yes

4. Q: Was the project manager easy to get in contact with?

A: Yes- both by email & phone

5. Q: Would you use them again?

A: Yes- currently do

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

A: ☒ 5 Excellent ☐ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A: 3190 Collected

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

Name: Rose HoernerTitle: Utility Billing SupervisorPrint Name: Rose HoernerDate: 8-14-14

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020

**REFERENCE QUESTIONNAIRE**

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: Tristate Adjustments

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Firm giving Reference: Vernon Electric Cooperative

Address: 110 Sangster Road, Westby WI 54667

Phone: 608-634-3121

Fax: 608-634-7481

Email: Kyanster@vernonelectric.org

1. Q: What was the dollar value of the contract?

A: Unlimited

2. Q: Have there been any change orders, and if so, how many?

A: NO

3. Q: Did they perform on a timely basis as required by the agreement?

A: yes

4. Q: Was the project manager easy to get in contact with?

A: yes

5. Q: Would you use them again?

A: yes

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

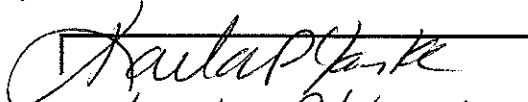
A: ☒ 5 Excellent ☐ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A: Great Company!

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

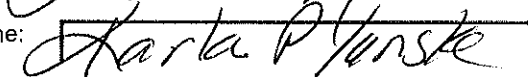
Name:



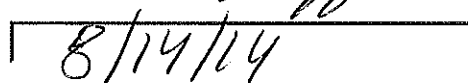
Title



Print Name:



Date:



Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020

**REFERENCE QUESTIONNAIRE**

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: Tri-State Adjustments

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Firm giving Reference: Krohn Clinic Ltd

Address: 6010 W Adams St, Black River Falls, WI 54605

Phone: 715-284-1901

Fax: 715-284-2568

Email: spauldings@krohnclinic.com

1. Q: What was the dollar value of the contract?

A: unlimited

2. Q: Have there been any change orders, and if so, how many?

A: no

3. Q: Did they perform on a timely basis as required by the agreement?

A: yes

4. Q: Was the project manager easy to get in contact with?

A: yes

5. Q: Would you use them again?

A: yes

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

A: ☒ 5 Excellent ☐ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A: excellent customer service

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

Name:



Title

Business Office Manager

Print Name:

Sherie Spaulding

Date:

8-14-14

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020

**SOURCE OF INFORMATION**

How did you find out about this solicitation? Check all that apply.

1. www.hollywoodfl.org ☐
2. www.bidsync.com ☐
3. Daily Business Review ☐
4. The Miami Herald ☐
5. Referral/word- of mouth ☐ Specify Source:
6. Search Engine/Internet search ☐
7. E-mail, newsgroup, online chat ☐ Specify Source:
8. Banner or Link on another website ☐
9. Flyer, newsletter, direct mail ☐ Specify Source:
- Other ☒ Specify Source:

Bid/RFP/RFQ Number: RFP-4423-14-RD Title: Debt Collection Services for Past Due Fees and Fines

Procurement Services Division
2600 Hollywood Boulevard, Room 303
Hollywood, Florida 33020

W-9(Rev. August 2013)
Department of the Treasury
Internal Revenue Service**Request for Taxpayer
Identification Number and
Certification**Give to the
requester. Do not
send to the IRS.Print or
type
See
Specific
Instructions
on page 2.

Name (as shown on your income tax return)

Tri-State Adjustments, Inc.

Business name/disregarded entity name, if different from above

3439 East Ave South La Crosse, WI. 54601

Check appropriate box for federal tax classification:

☐ Individual/sole proprietor ☐ C Corporation ☒ S Corporation ☐ Partnership
☐ Trust/estate☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation,
P=partnership) *☐ Other (see instructions)

Exemptions (see instructions):

Exempt payee code (if any)

Exemption from FATCA
reporting code (if any)

Address (number, street, and apt. or suite no.)

3439 East Ave South

Requester's name and address (optional)

City, state, and ZIP code

La Crosse, WI. 54601

List account number(s) here (optional)

800-562-3906

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

Employer identification number

39-1664616

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other

Sign HereSignature of
U.S. person

Date

8-14-14

General Instructions

Section references are to the Internal Revenue Code unless

withholding tax on foreign partners' share of effectively
connected income, and

Exhibit C: Florida License





THE LICENSEE IDENTIFIED BELOW IS AUTHORIZED TO CONDUCT BUSINESS AS INDICATED BY THE LICENSE TYPE.

LICENSE TYPE: Consumer Collection Agency

LICENSE NAME: TRI-STATE ADJUSTMENTS INCORPORATED
DBA NAME: N/A

ORIGINAL DATE OF LICENSE: 9/22/2011
LICENSE NUMBER: CCA9902501
LICENSE EXPIRATION DATE: 12/31/2014

LICENSE MAIN ADDRESS:

STREET: 3439 EAST AVENUE SOUTH

CITY: LACROSSE

STATE: WI

ZIP CODE: 54601

Exhibit D: Proof of Financial Stability



HANCOCK & ROBINSON

CERTIFIED PUBLIC ACCOUNTANTS

August 13, 2014

RE: Tri-State Adjustments, Inc.

To whom it may concern:

As accountants for Tri-State Adjustments, Inc. for the past 10+ years, we have annually assisted them with preparation of their financial statements and tax returns. Our review of the financial statements for the year ended December 31, 2013 did not find any reason for us to conclude that the Company lacked the ability to continue as a going concern. This rationale for this reasoning was concluded after a review of the Company's balance sheet and results of operations. Based on the current year interim statements, the Company's has continued to show strong results of operations.

Sincerely,



Victor Hancock
Certified Public Accountant

Exhibit E: Insurance Information



Travelers Casualty and Surety Company of America
One Tower Square
Hartford, Connecticut 06183
(A Stock Insurance Company, herein called the Company)

THE LIABILITY COVERAGES AND THE THIRD PARTY LIABILITY INSURING AGREEMENTS ARE WRITTEN ON A CLAIMS-MADE BASIS. THE LIABILITY COVERAGES AND THE THIRD PARTY LIABILITY INSURING AGREEMENTS COVER ONLY CLAIMS FIRST MADE AGAINST INSURED DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE HAS BEEN SPECIFICALLY PROVIDED HEREIN.

ITEM 1 NAMED INSURED/INSURANCE REPRESENTATIVE:

Tri-State Adjustments, Inc.

D/B/A:

Tri-State Adjustments Brookfield

Principal Address:

3439 East Avenue South
La Crosse, WI 54601

ITEM 2 POLICY PERIOD:

Inception Date: May 01, 2014

Expiration Date: May 01, 2015

12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.

ITEM 3 ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:

Email: bfpclaims@travelers.com
FAX: (888) 460-6622

Mail: Travelers Bond & Financial Products Claim
385 Washington St. – Mail Code 9275-NB03F
St Paul, MN 55102

ITEM 4 COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:

Liability Coverages

- ☐ Private Company Directors and Officers Liability
- ☐ Employment Practices Liability
- ☐ Fiduciary Liability

☒ Miscellaneous Professional Liability

Crime Coverages

☒ Crime

☐ Kidnap and Ransom

Cyber Coverage

☐ CyberRisk

Other Coverages

☐ Identity Fraud Expense Reimbursement

ITEM 5

Only those coverage features marked "☒ Applicable" are included in this policy.

If "Not Covered" is inserted opposite any specified Insuring Agreement below, or if no amount is included in the Limit of Liability or Limit of Insurance, such Insuring Agreement and any other reference thereto is deemed to be deleted.

PRIVATE COMPANY DIRECTORS AND OFFICERS LIABILITY

Limit of Liability:	Not Covered	for all Claims
Supplemental Personal Indemnification Coverage:	<input type="checkbox"/> Applicable	<input type="checkbox"/> Not Applicable
Supplemental Personal Indemnification Limit of Liability:	Not Covered	for all Claims
Additional Defense Coverage:	<input type="checkbox"/> Applicable	<input type="checkbox"/> Not Applicable
Additional Defense Limit of Liability:	Not Covered	for all Claims
Investigation Expense Limit of Liability:	Not Covered	for all Claims
Retention:		for each Claim under Insuring Agreement A. for each Claim under Insuring Agreement B. for each Claim under Insuring Agreement C.
Prior and Pending Proceeding Date:		
Continuity Date:		

EMPLOYMENT PRACTICES LIABILITY

Limit of Liability:	Not Covered	for all Claims
Third Party Claim Coverage:	<input type="checkbox"/> Applicable	<input type="checkbox"/> Not Applicable

Additional Defense Coverage:	<input type="checkbox"/> Applicable	<input type="checkbox"/> Not Applicable
Additional Defense Limit of Liability:	Not Covered	for all Claims
Retention:		for each Claim under Insuring Agreement A. for each Claim under Insuring Agreement B., if applicable
Prior and Pending Proceeding Date:	Claims for Wrongful Employment Practices: Claims for Third Party Wrongful Acts:	
Continuity Date:	Claims for Wrongful Employment Practices: Claims for Third Party Wrongful Acts:	

FIDUCIARY LIABILITY

Limit of Liability:	Not Covered	for all Claims
Settlement Program Limit of Liability:	Not Covered	for each Settlement Program Notice , which amount is included within, and not in addition to, any applicable limit of liability
HIPAA Limit of Liability:	Not Covered	which amount is included within, and not in addition to, any applicable limit of liability
Additional Defense Coverage:	<input type="checkbox"/> Applicable	<input type="checkbox"/> Not Applicable
Additional Defense Limit of Liability:	Not Covered	for all Claims
Retention:		for each Claim under Insuring Agreement A. for each Settlement Program Notice under Insuring Agreement B.
Prior and Pending Proceeding Date:		
Continuity Date:		

MISCELLANEOUS PROFESSIONAL LIABILITY

Limit of Liability:	\$2,000,000 \$2,000,000	for each Claim ; not to exceed for all Claims
Additional Defense Coverage:	<input type="checkbox"/> Applicable	<input checked="" type="checkbox"/> Not Applicable
Additional Defense Limit of Liability:	Not Covered	for all Claims

Retention: \$15,000 for each Claim

Prior and Pending Proceeding Date: November 01, 2000

Retroactive Date: May 01, 1991

Continuity Date: November 01, 2000

Professional Services: Debt Collection, Collection of Owned Debt

CRIME		
INSURING AGREEMENT	SINGLE LOSS LIMIT OF INSURANCE	SINGLE LOSS RETENTION
A. Fidelity		
1. Employee Theft	\$500,000	\$5,000
2. ERISA Fidelity	\$500,000	\$0
3. Employee Theft of Client Property	Not Covered	
B. Forgery or Alteration	\$500,000	\$5,000
C. On Premises	\$10,000	\$500
D. In Transit	\$10,000	\$500
E. Money Orders and Counterfeit Money	\$10,000	\$500
F. Computer Crime		
1. Computer Fraud	\$500,000	\$5,000
2. Computer Program and Electronic Data Restoration Expense	\$25,000	\$500
G. Funds Transfer Fraud	\$500,000	\$5,000
H. Personal Accounts Protection		
1. Personal Accounts Forgery or Alteration	\$25,000	\$500
2. Identity Fraud Expense Reimbursement	\$25,000	\$0
I. Claim Expense	\$10,000	\$0

Policy Aggregate Limit of Insurance: ☐ Applicable ☒ Not Applicable

If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each Policy Period for Insuring Agreements A through H, inclusive, is: **Not Applicable**

If a Policy Aggregate Limit of Insurance is not included, then this **Crime Policy** is not subject to a Policy Aggregate Limit of Insurance as set forth in section **V. CONDITIONS, B.1.a.**

Cancellation of Prior Insurance:

By acceptance of this **Crime Policy**, the **Insured** gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers **Not Applicable**, such cancellation to be effective at the time this **Crime Policy** becomes effective.

Exhibit F: Resumes and Organizational Chart



RHONDA R. HELGESON

WORK EXPERIENCE

2014 to Present Tri-State Adjustments, Inc. La Crosse, WI. **President/Owner**

- ♦ Daily general operations
- ♦ Customer support
- ♦ Marketing new accounts
- ♦ On-site client visits
- ♦ Manage employees for medical billing and collection
- ♦ Follow up for contract services
- ♦ Manage Early Out Program
- ♦ Project and services development

2007 to Present Town of Greenfield Supervisor 1

- ♦ Attend Meetings
- ♦ Review and Create Ordinances
- ♦ Road Inspections
- ♦ Fire and Safety
- ♦ Board of Review for property tax
- ♦ Town budgets
- ♦ Attend Wisconsin Towns Association meetings and training sessions
- ♦ Meet with residents upon request

1990-5-2014: Tri-State Adjustments, Inc., La Crosse, WI **Vice President**

- ♦ Daily general operations
- ♦ Customer support
- ♦ Marketing new accounts
- ♦ On-site client visits
- ♦ Manage employees for medical billing and collection
- ♦ Follow up for contract services
- ♦ Manage Early Out Program
- ♦ Project and services development

1988 -1990: CBR Collections, La Crosse, WI **Unit Collector**

- ♦ Contact debtors assigned to the unit
- ♦ Set up payment arrangements and prepare accounts for litigation
- ♦ Certified and licensed to collect past due accounts
- ♦ Complied with FDCPA (Fair Debt Collections Practices Act)

1987-1988: Village of Stoddard, Wisconsin **Law Enforcement Officer**

- ♦ Enforce all traffic and criminal laws
- ♦ Investigate all incidents
- ♦ Prepare and complete all reports required by the State and Federal laws

1981-1987 Curly's Chevrolet, West Salem WI
Service Writer/Parts Department/Clerical

1983 -1986: La Crosse County Sheriff's Department La Crosse WI
Jailer/Civil Process Server

EDUCATION

Seminars and conferences for medical and collections dealing with credit and collection industry.
La Crosse WI (1983-present)

Police Basic Training
Western Wisconsin Technical College (1983)

PROFESSIONAL MEMBERSHIPS

Revenue Cycle Co-op Wisconsin AAHAM
Wisconsin Medical Credit Association
American Association of Healthcare Administrative Management
Iowa Medical Group Management Association
Healthcare Financial Management Association
Minnesota Medical Group Management Association
Minnesota AAHMA Gopher Chapter and Board Member
Wisconsin ACA
ACA International
Wisconsin Towns Association
National Association of Professional Women

LAUREN "LARRY" GEIER

Education

1979 - Present

- Numerous seminars and certifications dealing with the collection industry.

1977 – 1979 Western Wisconsin Technical College LaCrosse, WI
Associate Degree - Finance

1976 Graduate Sparta High School Sparta, WI

Professional experience

2014 to Present Tri-State Adjustments, Inc. LaCrosse, WI
CFO

- Compile and review Corporate Financials
- Company budgets
- Strategic planning
- Developed Disaster Plan
- Account Payables
- Assist with Compliance Issues
- Responsible for State licensing

1979 - 2014 Tri-State Adjustments, Inc. LaCrosse, WI
President/General Manager

- Compile and review Corporate Financials
- Work with supervisors to meet and exceed their goals and company goals
- Suggest new products that increased earnings-like technology
- Company budgets
- Strategic planning
- Ensure customer satisfaction
- Continuing Education of staff
- Developed Disaster Plan

1979 – 1990 CBR Collections LaCrosse, WI
Collection Manager

- Hire and train new collection staff
- Supervise collectors and assist them in meeting production goals
- Implemented training course for new recruits
- Report to General Manager and provide collection statistics

ALVIN KRUPICKA

WORK EXPERIENCE

1990-present: Tri-State Adjustments, Inc., La Crosse WI **Collection Manager**

- ♦ Hire and train Collection and Clerical staff
- ♦ Supervise Collection and Clerical staff
- ♦ Responsible for daily operation of the office
- ♦ Responsible for monthly collection goals being met
- ♦ Quarterly collector audits
- ♦ Maintain daily computer operations
- ♦ Implement all computer software enhancements
- ♦ Oversee personnel records for all collection staff
- ♦ Maintain good working relationship with existing clients
- ♦ Design and implementation of all collection procedures

1986 -1990: CBR Collections, La Crosse, WI **Collection Supervisor**

- ♦ Hire and train new collection staff (internal and contract)
- ♦ Supervise collection staff
- ♦ Maintain daily computer operations
- ♦ Responsible for monthly collection goals being met
- ♦ Maintain personnel records for all collection staff
- ♦ Maintain good working relationship with existing clients

EDUCATION

Various seminars in both collections and management

American Collectors Association, National Seminars Group and Career Track, La Crosse WI (1986-present)

Various courses in Business Administration

La Salle College, Philadelphia PA (1973 -1975)

Associates Degree in Business Administration

Community College of Philadelphia, Philadelphia PA (1971 -1973)

PROFESSIONAL MEMBERSHIPS

American Collectors Association
Wisconsin Collectors Association
Notary Public

COMMUNITY ACTIVITIES

Chamber of Commerce
Breakfast Optimists
Jaycees

Professional
memberships

American Collectors Association

Wisconsin Collectors – Board Member, 8 years

1999 President Elect

2000 President

2001 President

State and Federal Legislative Committee

Minnesota Collectors Association

Associated Bank – Advisory Committee

Community
activities

LaCrosse Area Chamber of Commerce, Ambassador-6 years

Sparta Youth Hockey Association*

Larry Geier Family Scholarship (Western Wisconsin Tech. College)

Thad Rankin

N49W17791 Christopher Ct, Menomonee Falls, WI 53051

Cell: 608-799-5404: thad@wecollectmore.com

Work Experience

Compliance & Quality Assurance Manager Tri-State Adjustments, Inc.

July 2008 to Present

- Develops and administers collection programs as well as designs and implements processes to improve cash flow and reduce receivables.
- Develops, initiates, and maintains policies and procedures for the general operation of the compliance program and its related activities to prevent illegal, unethical, or improper conduct.
- Acts as an independent review and evaluation body to ensure that compliance and procedural issues and concerns within the company were being appropriately evaluated, investigated, and resolved.
- Responsible for maintaining up-to-date knowledge in areas of Federal and State Collection Laws as well as communicating changes to management and ownership.

Sales Representative

October 2007 to July 2008

La Crosse Graphics, Inc.

- Solicited business for a mid-size commercial print supplier.
- Managed customer accounts, built positive relationships with new customers and grew account base within territory.

Paralegal/Personnel Claims Adjustor

January 2004 to October 2007

United States Air Force

- Lead paralegal on 6 courts-martial
- Provided administrative and litigation support in processing and execution of all judicial matters according to applicable laws and instructions, and the Manual for Courts-martial (MCM).
- Received, examined, adjudicated, processed, and settled claims filed for and against the United States Government pursuant to Air Force publications and applicable laws.
- Reviewed basic claims and related documents to ensure compliance with time limits, jurisdiction, and liability.

Event Production Assistant

September 2000 to August 2003

Advisor Media, Inc.

- Magazine and Event Production Assistant, produced and assisted in running dozens of technical conferences nationwide.
- Assistant to the editors of over 10 different technical publications.

Education

University of Phoenix, Washington & Rancho Campuses, Nevada

Bachelor of Science, Business Management

Kari Karaffa

Tri-State Adjustments, Inc. - Client Partnership Manager

kari_karaffa@yahoo.com

Summary

I am a business professional with over 24 years of proven sales experience, the last 10 years have been dedicated to revenue cycle management in the healthcare industry. My ability to self-manage, build relationships and superb closing skills are why I have been able to consistently exceed organizational expectations and goal. I believe It is important to stay ahead of the information curve, especially in these ever changing times; this is why I stay active in the organizations that support healthcare revenue cycle management. I have served on the Wisconsin Clinic Credit Managers Association (WCCMA) board as an elected board member for two terms (4 years) and currently I am serving my second elected term as an officer of the Wisconsin American Association of Healthcare Administrative (AAHAM) and I also currently assist the Wisconsin Healthcare Finance Management Association (HFMA) as one of their Regional Event Coordinators

Experience

Sales Manager/ Client Manager at Tri-State Adjustments, Inc.

July 2012 - Present (2 years 1 month)

(TSA) Tri-State Adjustments, Inc . is a company that specializes in revenue cycle management solutions for the healthcare Industry. For over 24 years TSA has been providing cost saving and revenue increasing solutions for every aspect of the revenue cycle. These services include but are not limited to: Statements, letters, calls and collections of pre-charge off balances through to 3rd party collections. All of TSA's services are able to be customized...

- Responsible for identifying new markets, creating and implementing new strategies to reach those new markets. Detailed responsibilities include: market research, marketing plan, devising of goals, creation of supportive marketing materials, implementing process and analyzing results.
- Client Relations – Identify, build, and manage long-term relationships with strategic partners in the retail & healthcare Industry. Initiate proposal process, conduct presentations, communicate terms and conditions, and negotiate opportunities.
- New Business Development – Identify and evaluate specific business opportunities. Represent company at various trade shows, speak at meetings and conferences in order to educate our clients of opportunities.
- Specialties: Healthcare, receivable consulting, check collection, financial Institutions

Director of Marketing & Sales at United Credit Service, Inc., / CHECK-IT

February 2004 - June 2012 (8 years 5 months)

2 recommendations available upon request

District Sales Manager at Avon

2000 - 2004 (4 years)

Paid corporate employee responsible for managing a two to three county area of 400+ Avon Representatives. I was responsible for yearly commission-able sales of 1-1.5 million and responsible for staff and sales.

Developed recruiting materials & marketing plans that were later adopted by Division and other District Sales Managers to increase lead generation & sales

Created and implemented marketing strategies that increased 2001 sales by 7% over 2000 results.

Recognized for 2001 success and given the responsibility of taking an additional district that had sales decrease in 2001; now shows an increase of more than 3% at the end of 3rd quarter for 2002.

Designed training program to equip representatives with the tools necessary to navigate Avon's website for the purpose of order placement, and electronic bill payment.

Successfully sought out and represented the company in local career expos and bridal fairs resulting in increased staff by 11%.

Sales Marketing Consultant for Advertising at Waukesha Freeman

1991 - 1995 (4 years)

Counseled businesses and advertising Agencies in building effective marketing plans. Successes included the following businesses: Direct Marketing Concepts, Hughs Ruch, Boston Store, Toys R Us, Gander Mountain.

Implemented training course for new recruits enabling the company to realize quicker profits.

Certifications

FDCPA Certified

July 2012

Publications

TSA's Kari Karaffa Talks Marketing and Client Management

January 2014

Authors: Kari Karaffa

Volunteer Experience

Elected Officer / Secretary at WI AAHAM - American Association of Healthcare Administrative

Management

September 2012 - Present (1 year 11 months)

Revenue Cycle Co-op a Member of (AAHAM) American Association of Healthcare Administrative Management (AAHAM) is the premier professional organization in healthcare administrative management. Your one-stop resource center for information, education and advocacy in the areas of:

Reimbursement

Patient Relations

Collections

Admitting and Registration

Data Management

Medical Records

The primary goal of Wisconsin's AAHAM association is professional development of its members. Conferences, newsletters, professional certification, and networking offer numerous opportunities for increasing the skills and knowledge that are necessary to function effectively in today's health care environment.

Regional Event Coordinator at HFMA Wisconsin Chapter

May 2014 - Present (3 months)

Business Associate Board Member at (WCCMA) Wisconsin Clinic Credit Managers Association

January 2008 - September 2012 (4 years 9 months)

Director at Midwest Holland Lop Club

September 2013 - Present (11 months)

Skills & Expertise

Customer Service

Marketing

New Business Development

Sales

Leadership

Marketing Strategy

Sales Process

Recruiting

Training

B2B

Networking

Strategic Partnerships

Cold Calling

Sales Operations

Management

Education

Waukesha County Technical College

Business / Marketing, 1989 - 1991

Activities and Societies: Courses completed: Principles of Marketing, Sales Promotion, Career Business Development, Industrial Marketing & Advertising.

Honors and Awards

- ACA Sales Strategies & Techniques Seminar 2005
- ACA Sales Strategies & Techniques Seminar 2007

Interests

Fishing, golfing, reading, skiing

PATTY THOMPSON

WORK EXPERIENCE

1990-present: Tri-State Adjustments, Inc., La Crosse WI

Clerical Supervisor

- ♦ Responsible for hiring and training all legal staff
- ♦ Monitor and supervise legal staff
- ♦ Implemented new training course for new hires
- ♦ Customer support for clients
- ♦ Supervise accounts payable and receivable
- ♦ Maintain all files (electronic & paper)
- ♦ Prepare legal pleadings
- ♦ Represent client in Small Claims Court

1984-1990: CBR Collections, Inc., La Crosse WI

Clerical Supervisor

- ♦ Hire and train new employees
- ♦ Supervise clerical staff
- ♦ Maintain all files
- ♦ Operate multi-line telephone system
- ♦ Processed accounts receivable and payable
- ♦ Prepare legal pleadings
- ♦ Represent client in Small Claims Court
- ♦ Customer service for clients
- ♦ Use of Power Point, Peachtree Accounting, Microsoft Office, Predictive Dialer, Internet

EDUCATION

DIPLOMA

Caledonia High School

Various seminars both in collections and management

American Collectors Association and Career Track

Professional Memberships

American Collectors Association

Wisconsin Collectors Association

VOLUNTEER ACTIVITIES

Lancer Youth Hockey

KIMBERLY BERGER

319 Avon Street La Crosse, WI 54603

608-385-0163

kberger82@yahoo.com

EDUCATION

Western Technical College

November 2004 – 2005

- Completed several courses in the computer networking program

EXPERIENCE

IT/Customer Service Manager | Tri-State Adjustments

September 2011 – Present

- Managing and Completing projects assigned by clients, president, vice-president, or operations manager
- Implementing and maintaining programs for new business data imports.
- Performing all on-site routine and maintenance of workstation hardware and software.
- Troubleshooting and problem solving of network connectivity issues with clients and vendors.
- Advising clients regarding IT issues related to data transfers
- Preparing accounts for processing medical insurance claims using UB04 or 1500 forms
- Reviewing incoming resumes, interviewing, and hiring new customer service and IT personnel
- Manage training for new employees and maintain training/procedural documentation
- Managing a group of customer service representatives and IT personnel of 6-8 people
- Implementing and Utilizing Medical software including EPIC, HMS, FastTrack, and BrightTree

Technical Support Representative | Esker Inc.

January 2008 – April 2010

- Resolved complex customer questions or problems regarding Esker Fax Software functionality and usage, as well as network and system configuration questions.
- Maintained accurate and thorough documentation of product features and known problems using Salesforce.
- Responded to customer in a courteous, prompt, and professional manner.
- Kept management informed regarding critical customer issues.
- Tested new software and/or problems reported by customers.
- Researched new technologies/software/hardware related to Esker fax software and operating systems.

Client Support Representative | Authenticom, Inc

March 2006 – December 2007

- Processed client orders and setup data extractions by entering commands and using setting parameters in proprietary software applications
- Monitored results of nightly data extractions and data output files
- Diagnosed reasons for polling failures and took appropriate actions to resolve those issues.
- Documented data using Salesforce.
- Acted as the mentor and team-lead for three other employees

Tri-State Adjustments, Inc Organizational Chart

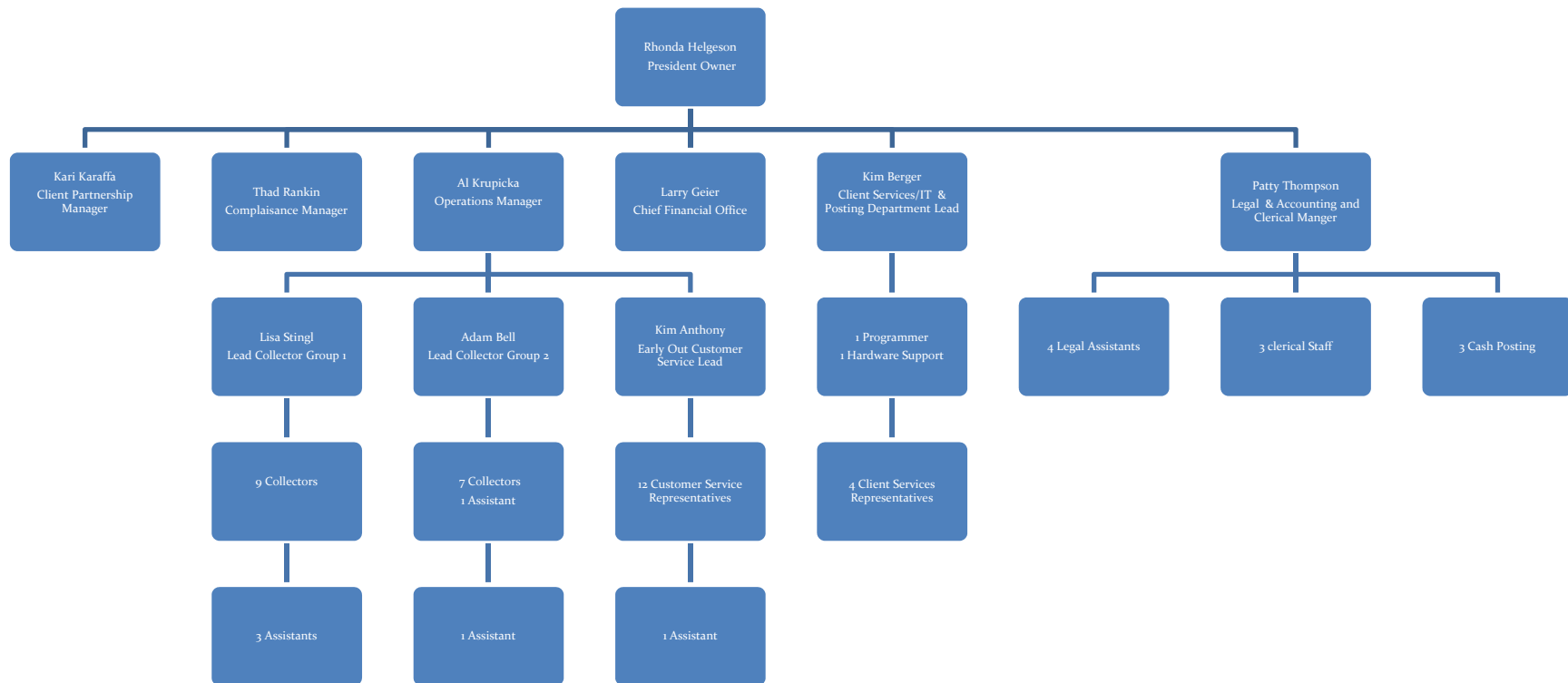


Exhibit G: Sample Letters



PO Box 3219
La Crosse WI 54602-3219
RETURN SERVICE REQUESTED



TRI-STATE ADJUSTMENTS, INC.
Adam 800-562-3906

June 29, 2014

CK1CH 342798667



Thad & Thadly Consumer
N49W17791 Christopher Ct
Menomonee Falls WI 53051-6504

TRI-STATE ADJUSTMENTS, INC.

PO Box 3219
La Crosse WI 54602-3219



IF PAYING BY CREDIT CARD, COMPLETE ALL, SIGN AND RETURN.		
CHECK CARD USING FOR PAYMENT	<input checked="" type="checkbox"/> VISA <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> MASTERCARD <input type="checkbox"/> DISCOVER	
CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)		EXP. DATE /
CARDHOLDER NAME	CARDHOLDER SIGNATURE	AMOUNT \$

Past Due Balance

Detach Upper Portion And Return With Payment

Client Name	Acct #	Principle	Interest	Balance
TEST CLIENT--SET UP FOR TESTING	321654987	\$55.00	\$0.00	\$94.00
ONLINE USER NAME: JNCJW2K		ONLINE PASSWORD: T3NRX3		

TOTAL DUE: \$94.00

This account has been listed with our office for collection. This notice has been sent by a collection agency. This is an attempt to collect a debt. Any information obtained will be used for that purpose. If paid in full to this office all collection activity will be stopped.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

All patients who feel that they may be eligible for Financial Assistance are encouraged to apply. Financial Assistance application forms are available upon request and without charge.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

This collection agency is licensed by the Minnesota Department of Commerce.

IRDTSAJ10CK1CH

Tri-State Adjustments, Inc. • 3439 East Ave S • La Crosse WI 54601 • 800-562-3906 • 8am to 5pm CST Monday- Friday
If you wish to pay by credit card, please fill in the information above and return the top portion to us.

PO Box 3219
La Crosse WI 54602-3219
RETURN SERVICE REQUESTED



TRI-STATE ADJUSTMENTS, INC.
Adam 800-562-3906

June 29, 2014

L33CH 342796560

Thad & Thadly Consumer
N49W17791 Christopher Ct
Menomonee Falls WI 53051-6504

TRI-STATE ADJUSTMENTS, INC.
PO Box 3219
La Crosse WI 54602-3219



IF PAYING BY CREDIT CARD, COMPLETE ALL, SIGN AND RETURN.		
CHECK CARD USING FOR PAYMENT	<input checked="" type="checkbox"/> VISA <input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> DISCOVER	
CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)	EXP. DATE /	
CARDHOLDER NAME	CARDHOLDER SIGNATURE	
AMOUNT \$		

Past Due Balance

Detach Upper Portion And Return With Payment

Client Name	Acct #	Principle	Interest	Balance
TEST CLIENT--SET UP FOR TESTIN	-378417	\$14.00	\$0.00	\$14.00

TOTAL: \$14.00

ONLINE USER NAME: Jncjw2k PASSWORD: w4rf2p

As of today we have not received your scheduled payment.

Please return this notice with your payment today.

All patients who feel that they may be eligible for Financial Assistance are encouraged to apply. Financial Assistance application forms are available upon request and without charge.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

This collection agency is licensed by the Minnesota Department of Commerce.

This communication is from a debt collector.

5RDTSAI10L33CH

Tri-State Adjustments, Inc. • 3439 East Ave S • La Crosse WI 54601 • 800-562-3906 • 8am to 5pm CST Monday- Friday
If you wish to pay by credit card, please fill in the information above and return the top portion to us.
If you wish to pay through our web site, please access www.paytsa.com by using the above listed login and password(s).

PO Box 3219
La Crosse WI 54602-3219
RETURN SERVICE REQUESTED



TRI-STATE ADJUSTMENTS, INC.

Adam 800-562-3906

Date	Total Due
6/29/2014	\$14.00

T33CH 342796562

Thad & Thadly Consumer
N49W17791 Christopher Ct
Menomonee Falls WI 53051-6504

TRI-STATE ADJUSTMENTS, INC.

PO Box 3219
La Crosse WI 54602-3219



IF PAYING BY CREDIT CARD, COMPLETE ALL, SIGN AND RETURN.			
CHECK CARD USING FOR PAYMENT	<input checked="" type="checkbox"/> VISA	<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD
CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)	EXP. DATE		
CARDHOLDER NAME	CARDHOLDER SIGNATURE	AMOUNT	\$

Past Due Balance

Detach Upper Portion And Return With Payment

Client Name	Acct #	Principle	Interest	Balance
TEST CLIENT--SET UP FOR TESTIN	-378417	\$14.00	\$0.00	\$14.00

TOTAL: \$14.00

ONLINE USER NAME: Jncjw2k

PASSWORD: w4rf2p

The account(s) listed above have been sent to us for collection. These past due amounts need your immediate attention. To stop further collection activity return this notice with payment in full.

All patients who feel that they may be eligible for Financial Assistance are encouraged to apply. Financial Assistance application forms are available upon request and without charge.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

This collection agency is licensed by the Minnesota Department of Commerce.

This communication is from a debt collector.

5RDTSAI10T33CH



Tri-State Adjustments, Inc. • 3439 East Ave S • La Crosse WI 54601 • 800-562-3906 • 8am to 5pm CST Monday- Friday

If you wish to pay by credit card, please fill in the information above and return the top portion to us.

If you wish to pay through our web site, please access www.paytsa.com by using the above listed login and password(s).

Exhibit H: Sample Phone Scripts



THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

COLLECTION CALL SCRIPT
(updated 6/6/2013)

OPENING STATEMENT

MAY I SPEAK WITH (JOHN SMITH – MUST BE 1ST NAME & LAST NAME)? (RESPONSE)
MY NAME IS _____ AND IM CALLING REGARDING A PERSONAL
BUSINESS MATTER, FOR YOUR PROTECTION COULD YOU PLEASE VERIFY IF YOU ARE
_____ WITH (OFFER LAST 4 OF SSN OR YEAR OF BIRTH TO VERIFY HAVE CORRECT
PARTY-YOU'LL NEED TO VERI TWO PIECES OF INFO STILL FOR MAYO ACCOUNTS *can
also use middle initial, spouse name, employer, etc if don't have SSN or DOB on file.*)
THANK YOU. I AM A DEBT COLLECTOR WITH TRI-STATE ADJUSTMENTS COLLECTION
AGENCY. THIS CALL MAY BE MONITORED OR RECORDED FOR QUALITY ASSURANCE
PURPOSES. I AM CALLING ABOUT AN UNPAID ACCOUNT FROM (GUNDERSEN
LOCATION LISTED) THAT HAS BEEN LISTED WITH OUR OFFICE IN THE AMOUNT OF
\$ _____. WE NEED TO GET THIS BALANCE PAID IN FULL TODAY. I CAN DO A CHECK
OVER THE PHONE, CREDIT OR DEBIT CARD. (STRATEGIC PAUSE) (RESPONSE). IF
ANSWER IS NO, THEN "HOW SHORT ARE YOU?"

VERIFY & GET INFORMATION

*****DO YOU MIND IF I ASK YOU SOME QUESTIONS TO DETERMINE YOUR FINANCIAL
SITUATION SO I CAN ASSIST YOU IN GETTING THIS (THESE) ACCOUNT(S) PAID? *****

I HAVE YOUR ADDRESS AS (GIVE ADDRESS), IS THAT CORRECT? IS THIS THE BEST PH#
TO REACH YOU AT? DO WE HAVE PERMISSION TO CALL THIS PHONE # NOW & IN THE
FUTURE REGARDING ACCOUNTS TURNED OVER TO OUR OFFICE? (IF YES ENTER
"PERM" IN THE EXT LINE NEXT TO HP FIELD). AND ARE WE OKAY TO LEAVE A
MESSAGE ON YOUR ANSWERING MACHINE OR VOICE MAIL? (IF YES, CHECK BOX)
ARE YOU MARRIED OR SINGLE? WHAT IS YOUR WIFE'S/HUSBAND'S NAME? WHERE DO
YOU CURRENTLY WORK? IS THAT FULL TIME OR PARTIME? WHAT IS YOUR POSITION
THERE? HOW LONG HAVE YOU BEEN WORKING THERE? WHERE DOES YOUR SPOUSE
WORK? FT/PT? POSITION? HOW LONG? ANY CHILDREN AT HOME UNDER 18? DO YOU
PAY OR RECEIVE CHILD SUPPORT? DO YOU OWN YOUR HOME OR DO YOU RENT?

DISCUSS OPTIONS OF PAYMENT

SINCE YOU ARE UNABLE TO PAY THIS TODAY IN FULL, ARE YOU ABLE TO CHECK INTO
A LOAN SO WE CAN GET THIS CLEARED UP? WE CAN KEEP THIS ACCOUNT OFF YOUR
CREDIT FILE FOR PAYMENT IN FULL BY (DATE)!

SINCE YOU ARE UNABLE TO PAY THIS IN FULL TODAY, I CAN AGREE TO KEEP THIS
ACCOUNT OF YOUR CREDIT FILE/REMOVE FROM YOUR CREDIT FILE FOR PAYMENT IN
FULL BY (DATE)! I CAN SET UP A CHECK OVER THE PHONE, CREDIT OR DEBIT CARD
PAYMENT TODAY FOR THAT DATE.

CONT'D ON NEXT PAGE→

*****MINI MIRANDA*****

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

SINCE YOU ARE UNABLE TO PAY THIS TODAY IN FULL, WE NEED TO SET UP AN ADEQUATE PAYMENT PLAN. ON THIS BALANCE, WE NEED MONTHLY PAYMENTS OF \$(AMOUNT). (GIVE OPTIONS FOR PAYMENT, ACH AUTHORIZATION ON WEBLINK, ETC.) (WORK WITH DEBTOR ON DUE DATE BUT BE FIRM THAT PAYMENTS MUST START WITHIN A REASONABLE PERIOD OF TIME AND MAKE SURE HAS TSA ADR/PH#.)

CLOSE YOUR CALL

THEN I WILL LOOK FOR PIF IN OUR OFFICE BY (DATE) OR THEN I WILL LOOK FOR YOUR 1ST PAYT OF \$(AMOUNT) IN OUR OFFICE BY (DATE).

Exhibit I: Sample Reports





Tri-State Adjustments

3439 East Ave S.

La Crosse, WI 54601

Phone: 800-562-3906

E-mail: tsa@wecollectmore.com

<http://www.wecollectmore.com>

Account Summary Report

Client/Group Name -- SAMPLE CLIENT GROUP

List Date 01/01/00 to 07/18/14

Period Collections 07/01/14 to 07/18/14

Year/ Month	No Placed	Amount Placed	Average Balance	No Paid	Period Collections	Total Collections	% Coll	No Return	Total Returned	No Active	Amount Active	Total Comm
2000	5	\$207.12	\$41.42	4	\$0.00	\$164.57	100.0%	1	\$42.55	0	\$0.00	\$60.00
2001	12	\$12,730.94	\$1,060.91	5	\$0.00	\$12,472.40	98.7%	4	\$88.57	3	\$169.97	\$5,651.96
2002	1	\$15.00	\$15.00	1	\$0.00	\$15.00	100.0%	0	\$0.00	0	\$0.00	\$0.00
2004	1	\$24.38	\$24.38	0	\$0.00	\$0.00	0.0%	0	\$0.00	1	\$24.38	\$0.00
2005	36	\$3,749.31	\$104.15	17	\$0.00	\$1,640.58	43.8%	0	\$0.00	19	\$2,108.73	\$742.24
2006	28	\$6,106.76	\$218.10	20	\$0.00	\$5,617.16	92.0%	0	\$0.00	8	\$489.60	\$2,072.94
2007	34	\$13,556.27	\$398.71	28	\$0.00	\$3,414.35	25.2%	0	\$0.00	6	\$10,141.92	\$1,495.92
2008	1	\$100.00	\$100.00	0	\$0.00	\$50.00	50.0%	0	\$0.00	1	\$50.00	\$16.66
2009	12	\$1,486.07	\$123.84	5	\$0.00	\$768.40	51.7%	0	\$0.00	7	\$717.67	\$256.11
2010	14	\$4,944.66	\$353.19	3	\$0.00	\$2,163.60	44.1%	1	\$35.50	10	\$2,745.56	\$716.31
2011	14	\$12,178.44	\$869.89	7	\$0.00	\$9,821.86	80.6%	0	\$0.00	7	\$2,356.58	\$3,300.27
2012	18	\$8,457.93	\$469.89	4	\$0.00	\$1,643.74	19.4%	0	\$0.00	14	\$6,814.19	\$567.86
2013	19	\$9,778.89	\$514.68	5	\$0.00	\$1,882.98	22.9%	3	\$1,554.23	11	\$6,341.68	\$774.43
2014	28	\$11,580.00	\$413.57	0	\$0.00	\$0.00	0.0%	0	\$0.00	28	\$11,580.00	\$0.00
Total	223	\$84,916	\$380.79	99	\$0.00	\$39,655	47.7%	9	\$1,720.85	115	\$43,540	\$15,654.70



Tri-State Adjustments

3439 East Ave S.

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Account Summary Report

Client/Group Name -- SAMPLE CLIENT GROUP

List Date 01/01/00 to 07/18/14

Period Collections 07/01/14 to 07/18/14

Year/ Month	No Placed	Amount Placed	Average Balance	No Paid	Period Collections	Total Collections	% Coll	No Return	Total Returned	No Active	Amount Active
2000	5	\$207.12	\$41.42	4	\$0.00	\$164.57	100.0%	1	\$42.55	0	\$0.00
2001	12	\$12,730.94	\$1,060.91	5	\$0.00	\$12,472.40	98.7%	4	\$88.57	3	\$169.97
2002	1	\$15.00	\$15.00	1	\$0.00	\$15.00	100.0%	0	\$0.00	0	\$0.00
2004	1	\$24.38	\$24.38	0	\$0.00	\$0.00	0.0%	0	\$0.00	1	\$24.38
2005	36	\$3,749.31	\$104.15	17	\$0.00	\$1,640.58	43.8%	0	\$0.00	19	\$2,108.73
2006	28	\$6,106.76	\$218.10	20	\$0.00	\$5,617.16	92.0%	0	\$0.00	8	\$489.60
2007	34	\$13,556.27	\$398.71	28	\$0.00	\$3,414.35	25.2%	0	\$0.00	6	\$10,141.92
2008	1	\$100.00	\$100.00	0	\$0.00	\$50.00	50.0%	0	\$0.00	1	\$50.00
2009	12	\$1,486.07	\$123.84	5	\$0.00	\$768.40	51.7%	0	\$0.00	7	\$717.67
2010	14	\$4,944.66	\$353.19	3	\$0.00	\$2,163.60	44.1%	1	\$35.50	10	\$2,745.56
2011	14	\$12,178.44	\$869.89	7	\$0.00	\$9,821.86	80.6%	0	\$0.00	7	\$2,356.58
2012	18	\$8,457.93	\$469.89	4	\$0.00	\$1,643.74	19.4%	0	\$0.00	14	\$6,814.19
2013	19	\$9,778.89	\$514.68	5	\$0.00	\$1,882.98	22.9%	3	\$1,554.23	11	\$6,341.68
2014	28	\$11,580.00	\$413.57	0	\$0.00	\$0.00	0.0%	0	\$0.00	28	\$11,580.00
Total	223	\$84,916	\$380.79	99	\$0.00	\$39,655	47.7%	9	\$1,720.85	115	\$43,540

PAYMENTS THROUGH: 10/31/2013

[illegible]

TRI-STATE ADJUSTMENTS, INC.
3439 EAST AVENUE S.
P.O. BOX 3219
LA CROSSE WI 54602-3219
608-788-8683

LISTING OF RETURNS
THROUGH: 07/31/2003

TEST CLIENT
TRI-STATE ADJUSTMENTS
ATTN: AL KRUPICKA
320 HORMAN BLVD
ONALASKA WI 54650

CREDITOR: TRI00

ACCOUNT NUMBER			AMOUNT	<----- LISTED ----->		<-- LAST PAYMENT -->	
CLIENT NUMBER	ACCOUNT NAME	RETURN STATUS	RETURNED	AMOUNT	DATE	AMOUNT	DATE
TEST2	Consumer, Happy & Notsohappy	CLIENT CANT PROVIDE PROOF	\$25.00	\$25.00	06/27/2003	\$0.00	
TOTAL AMOUNT RETURNED:			\$25.00				



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Progress Report

Client/Group Name -- SAMPLE CLIENT GROUP

List Date 01/01/00 to 07/18/14

Acct No Client Acct No	Acct Name	List Date	Amt Listed Amt Returned	Amt Collected Comm Fee	Total Balance	LstActDate LstPayDate Remarks
BH1126	ADAMS, ANDY	02/25/2009	\$126.35	\$0.00	\$126.35	01/09/09 —
BH1126			\$0.00	\$0.00		Actively Working
876-907	ANDERSON, JASON	07/09/2014	\$657.00	\$0.00	\$657.00	04/30/14 —
876-907			\$0.00	\$0.00		New Account
45648	ANDERSON, MARION	06/26/2014	\$525.00	\$0.00	\$525.00	05/15/14 —
45648			\$0.00	\$0.00		New Account
PR9879001	ANDREWS, CLAY	09/24/2013	\$615.00	\$25.00	\$590.00	06/01/13 02/11/14
PR9879001			\$0.00	\$25.00		TO BE FORWARDED
PR9879001A	ANDREWS, CLAY	03/25/2014	\$680.00	\$0.00	\$680.00	06/01/13 —
PR9879001A			\$0.00	\$0.00		New Account
BH1384	Billie, Johnson	03/11/2014	\$200.00	\$0.00	\$200.00	08/08/13 —
BH1384			\$0.00	\$0.00		New Account
BH536	BLOODHOUND,	09/22/2005	\$654.23	\$354.23	\$300.00	08/02/05 10/04/13
BH536	MARY		\$0.00	\$131.39		Broken Promise
BH1051	BOUNCER, FRED	09/06/2007	\$9,000.00	\$0.00	\$9,040.00	08/06/07 —
BH1051			\$0.00	\$0.00		Legal Action Started
BH983	BOUNCER, FRED	12/07/2006	\$0.00	\$0.00	\$40.00	01/01/00 —
BH983			\$0.00	\$0.00		Legal Action Started
BH999	BOUNCER, FRED	05/02/2007	\$0.00	\$0.00	\$40.00	01/01/00 —
BH999			\$0.00	\$0.00		Legal Action Started
PR98709897	CARLISLE, JAMES	09/24/2013	\$2,450.00	\$175.00	\$2,275.00	06/01/13 09/24/13
PR98709897			\$0.00	\$91.66		Claims Paid Client Direct
BH1616	CARTER, WILLIAM	07/09/2014	\$62.00	\$0.00	\$97.00	07/05/14 —
BH1616			\$0.00	\$0.00		Failed to send RCK



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HSP9867	CHRISTENSEN,	06/20/2014	\$1,240.00	\$0.00	\$1,240.00	06/01/13 —
HSP9867	PETER		\$0.00	\$0.00		New Account
BH1215	Debtor, Abigail	02/02/2011	\$152.66	\$0.00	\$192.66	01/01/00 —
BH1215			\$0.00	\$0.00		Bankruptcy Filed
BH1237	Debtor, Abigail	07/03/2012	\$152.66	\$0.00	\$192.66	01/01/00 —
BH1237			\$0.00	\$0.00		Bankruptcy Filed
BH1245	Debtor, Abigail	07/03/2012	\$152.66	\$0.00	\$192.66	01/01/00 —
BH1245			\$0.00	\$0.00		Bankruptcy Filed
BH489	DEBTOR, ARNIE	09/22/2005	\$85.90	\$14.00	\$71.90	01/01/00 07/03/12
BH489			\$0.00	\$18.00		Legal Action Started
OH297	DEBTOR, BRIAN A	03/21/2001	\$150.00	\$4.61	\$180.39	06/06/00 04/09/01
OH297			\$0.00	\$1.67		Promise to Pay
BH1217	Debtor, Carmen	02/02/2011	\$486.33	\$0.00	\$526.33	01/01/00 —
BH1217			\$0.00	\$0.00		Bankruptcy Filed
BH1239	Debtor, Carmen	07/03/2012	\$486.33	\$0.00	\$526.33	01/01/00 —
BH1239			\$0.00	\$0.00		Bankruptcy Filed
BH1247	Debtor, Carmen	07/03/2012	\$486.33	\$0.00	\$526.33	01/01/00 —
BH1247			\$0.00	\$0.00		Bankruptcy Filed
BH1180	Debtor, Chris	11/01/2010	\$65.20	\$0.00	\$65.20	09/01/10 —
BH1180			\$0.00	\$0.00		Promise to Pay
BH1191	Debtor, Chris	08/22/2013	\$570.45	\$100.00	\$470.45	10/16/10 02/11/14
BH1191			\$0.00	\$40.00		New Account
BH914	Debtor, Chris	09/18/2006	\$430.26	\$60.00	\$370.26	04/11/06 11/01/10
BH914			\$0.00	\$33.33		Legal
BH1218	Debtor, Davie	02/02/2011	\$111.22	\$0.00	\$151.22	01/01/00 —
BH1218			\$0.00	\$0.00		Actively Working
BH1240	Debtor, Davie	07/03/2012	\$111.22	\$0.00	\$151.22	01/01/00 —
BH1240			\$0.00	\$0.00		Actively Working
BH1248	Debtor, Davie	07/03/2012	\$111.22	\$0.00	\$151.22	01/01/00 —
BH1248			\$0.00	\$0.00		Actively Working
BH468	DEBTOR, FORD P	09/22/2005	\$59.65	\$0.00	\$99.65	01/01/00 —
BH468			\$0.00	\$0.00		Actively Working



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BH578	DEBTOR, FORD P	09/22/2005	\$97.15	\$10.00	\$87.15	09/13/05 06/12/06
BH578			\$0.00	\$16.66		Actively Working
BH1219	Debtor, Frankie	02/02/2011	\$459.74	\$0.00	\$499.74	01/01/00 —
BH1219			\$0.00	\$0.00		Actively Working
BH1241	Debtor, Frankie	07/03/2012	\$459.74	\$0.00	\$499.74	01/01/00 —
BH1241			\$0.00	\$0.00		Actively Working
BH1249	Debtor, Frankie	07/03/2012	\$459.74	\$0.00	\$499.74	01/01/00 —
BH1249			\$0.00	\$0.00		Actively Working
BH496	DEBTOR, HENRY	09/22/2005	\$94.65	\$0.00	\$134.65	01/01/00 —
BH496			\$0.00	\$0.00		New Account
BH606	DEBTOR, HENRY	09/22/2005	\$65.90	\$0.00	\$105.90	08/19/05 —
BH606			\$0.00	\$0.00		New Account
BH475	DEBTOR, ISMAIL	09/22/2005	\$68.40	\$0.00	\$108.40	01/01/00 —
BH475			\$0.00	\$0.00		Actively Working
BH585	DEBTOR, ISMAIL	09/22/2005	\$89.65	\$0.00	\$129.65	09/20/05 —
BH585			\$0.00	\$0.00		Actively Working
-148	DEBTOR, JAQUES	07/15/1997	\$132.00	\$35.00	\$97.00	01/01/00 07/29/97
-148			\$0.00	\$15.00		Actively Working
BH454	DEBTOR, JAQUES	09/22/2005	\$42.15	\$0.00	\$82.15	01/01/00 —
BH454			\$0.00	\$0.00		Actively Working
BH564	DEBTOR, JAQUES	09/22/2005	\$114.65	\$0.00	\$154.65	08/30/05 —
BH564			\$0.00	\$0.00		Actively Working
BH461	DEBTOR, JOHN	09/22/2005	\$50.90	\$0.00	\$90.90	01/01/00 —
BH461			\$0.00	\$0.00		Legal Action Started
BH571	DEBTOR, JOHN	09/22/2005	\$105.90	\$0.00	\$145.90	09/06/05 —
BH571			\$0.00	\$0.00		Legal Action Started
PR09808	DEBTOR, JOHN	10/04/2013	\$150.00	\$0.00	\$150.00	09/01/13 —
PR09808			\$0.00	\$0.00		New Account
BH1166	Debtor, Peter	09/28/2010	\$650.00	\$156.00	\$494.00	07/09/10 06/25/14
BH1166			\$0.00	\$51.99		Actively Working
BH440	DEBTOR, PHILIP	09/22/2005	\$654.23	\$100.00	\$594.23	01/01/00 06/12/06
BH440			\$0.00	\$33.33		Legal Action Started



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BH550	DEBTOR, PHILIP	09/22/2005	\$132.15	\$0.00	\$172.15	08/16/05 —
BH550			\$0.00	\$0.00		Legal Action Started
M112233	Debtor, PJ	09/28/2010	\$509.35	\$0.00	\$509.35	06/05/10 —
M112233			\$0.00	\$0.00		Legal Action Started
BH790	DEBTOR, ROGER &	12/05/2005	\$10.00	\$0.00	\$10.00	09/30/05 —
BH790	JENNY		\$0.00	\$0.00		Actively Working
BH1172	DEBTOR, ROY	10/26/2010	\$524.05	\$350.00	\$174.05	08/25/10 11/02/10
BH1172			\$0.00	\$133.33		Legal
BH1174	DEBTOR, ROY	10/26/2010	\$25.45	\$0.00	\$60.45	10/01/10 —
BH1174			\$0.00	\$0.00		Actively Working
BH1042	Debtor, Sam	07/16/2007	\$500.00	\$0.00	\$500.00	06/29/07 —
BH1042			\$0.00	\$0.00		Actively Working
BH447	DEBTOR, STACEY	09/22/2005	\$33.40	\$0.00	\$73.40	01/01/00 —
BH447			\$0.00	\$0.00		Actively Working
BH557	DEBTOR, STACEY	09/22/2005	\$123.40	\$0.00	\$163.40	08/23/05 —
BH557			\$0.00	\$0.00		Actively Working
OH305	DEBTOR, STEVE	03/21/2001	\$133.66	\$121.44	\$12.22	04/08/00 06/29/10
OH305			\$0.00	\$40.47		TO BE FORWARDED
OH306	DEBTOR, SUE	03/21/2001	\$12.36	\$0.00	\$50.17	01/01/00 07/21/10
OH306			\$0.00	\$7.30		Legal Action Started
BH985	Debtor, Tarzan	01/22/2007	\$600.00	\$0.00	\$635.00	01/10/07 —
BH985			\$0.00	\$0.00		Actively Working
BH374	doe	04/23/2004	\$24.38	\$0.00	\$39.38	02/14/04 —
BH374			\$0.00	\$0.00		Actively Working
BH852	DOE, ARNIE	06/12/2006	\$18.19	\$0.00	\$18.19	09/27/05 —
BH852			\$0.00	\$0.00		Legal Action Started
BH918	DOE, ARNIE	10/13/2006	\$12.41	\$0.00	\$47.41	09/28/05 —
BH918			\$0.00	\$0.00		Legal Action Started
BH1357	Flores, Beth	02/07/2014	\$550.00	\$0.00	\$550.00	09/01/13 —
BH1357			\$0.00	\$0.00		Actively Working
BH1378	Flores, Beth	02/26/2014	\$100.00	\$0.00	\$100.00	12/12/13 —
BH1378			\$0.00	\$0.00		Actively Working



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BH1053	GUI, LARRY	09/07/2007	\$14.00	\$0.00	\$49.00	09/06/07 —
BH1053			\$0.00	\$0.00		Actively Working
BH1376	James, Debtor	02/26/2014	\$100.00	\$0.00	\$100.00	09/08/13 —
BH1376			\$0.00	\$0.00		New Account
BH1383	Jamie, Smythe	03/11/2014	\$100.00	\$0.00	\$100.00	09/09/13 —
BH1383			\$0.00	\$0.00		New Account
BH1125	Jim's Developing	02/24/2009	\$125.35	\$0.00	\$125.35	01/08/09 —
BH1125			\$0.00	\$0.00		Promise to Pay
98789790809	JOHNSON, ALAN	01/07/2014	\$150.00	\$0.00	\$150.00	05/01/12 —
98789790809			\$0.00	\$0.00		New Account
0980-7897890	JOHNSON, SUZIE	06/25/2014	\$535.00	\$0.00	\$535.00	08/08/13 —
0980-7897890			\$0.00	\$0.00		New Account
BH1117	JONES, PETER	02/16/2009	\$117.35	\$10.00	\$107.35	12/31/08 09/19/10
BH1117			\$0.00	\$3.33		Broken Promise
87698	JONES, ROBERT	01/07/2014	\$50.00	\$0.00	\$50.00	01/01/00 —
87698			\$0.00	\$0.00		Actively Working
BH1122	JONES, ROY	02/21/2009	\$122.35	\$40.00	\$82.35	01/05/09 09/19/10
BH1122			\$0.00	\$13.33		Need supporting
BH1118	JONES, SAM	02/17/2009	\$118.35	\$0.00	\$118.35	01/01/09 —
BH1118			\$0.00	\$0.00		Actively Working
BH1119	JONES, WALLY	02/18/2009	\$119.35	\$42.00	\$77.35	01/02/09 09/19/10
BH1119			\$0.00	\$14.00		SKIP LEVEL 1
BH1336	last name	01/07/2014	\$150.00	\$0.00	\$150.00	09/01/13 —
BH1336			\$0.00	\$0.00		Promise to Pay
BH1324	Last Name, First Name	01/07/2014	\$150.00	\$0.00	\$150.00	01/02/13 —
BH1324			\$0.00	\$0.00		New Account
BH1325	Last Name, First Name	01/07/2014	\$150.00	\$0.00	\$150.00	01/01/13 —
BH1325			\$0.00	\$0.00		New Account
BH1224	Mike's Photo	08/22/2013	\$300.00	\$0.00	\$300.00	12/14/10 —
BH1224			\$0.00	\$0.00		New Account
BH1339	Pajula, Dennis	01/07/2014	\$500.00	\$0.00	\$500.00	06/03/12 —
BH1339			\$0.00	\$0.00		New Account



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PR9879000	PATRICK, AMELIA	09/24/2013	\$850.00	\$0.00	\$850.00	06/01/13 —
PR9879000			\$0.00	\$0.00		TO BE FORWARDED
PR9879000A	PATRICK, AMELIA	03/25/2014	\$850.00	\$0.00	\$850.00	06/01/13 —
PR9879000A			\$0.00	\$0.00		Promise to Pay
498496496	PAYER, GOOD	11/05/2012	\$125.00	\$0.00	\$125.00	09/01/12 —
BH45689496			\$0.00	\$0.00		SKIP LEVEL 1
CC89789709	PEASY, EASY	09/13/2013	\$123.23	\$0.00	\$123.23	02/01/13 —
CC89789709			\$0.00	\$0.00		Broken Promise
98980-87686	PETERSON, JEFF	06/20/2014	\$100.00	\$0.00	\$100.00	08/12/13 —
98980-87686			\$0.00	\$0.00		New Account
BH1312	PROPERTY, DONALD	09/24/2013	\$220.00	\$80.00	\$140.00	05/08/12 02/11/14
BH1312			\$0.00	\$26.66		New Account
BH1229	Property, Ryan	02/02/2011	\$1,000.00	\$999.99	\$0.01	01/07/11 12/16/13
BH1229			\$0.00	\$333.29		Promise to Pay
PR9878999	SAMUELSON, JASON	09/24/2013	\$790.00	\$0.00	\$790.00	06/01/13 —
PR9878999			\$0.00	\$0.00		New Account
PR9878999A	SAMUELSON, JASON	03/25/2014	\$1,290.00	\$0.00	\$1,290.00	06/01/13 —
PR9878999A			\$0.00	\$0.00		New Account
BH0978908	SAMUELSON,	06/14/2013	\$126.00	\$0.00	\$161.00	06/07/13 —
BH0978908	PATRICK		\$0.00	\$0.00		Need supporting
BH1167A	SMITH, Amy	10/02/2010	\$446.97	\$0.01	\$446.96	03/01/10 05/27/14
BH1167CLA			\$0.00	\$0.00		Claims Paid Client Direct
BH1114	SMITH, ANDY	02/13/2009	\$140.57	\$60.00	\$80.57	12/28/08 09/19/10
BH1114			\$0.00	\$19.99		SKIP LEVEL 1
98978	SMITH, HARVEY	07/09/2014	\$950.00	\$0.00	\$950.00	05/01/14 —
98978			\$0.00	\$0.00		New Account
BH1221	Smith, Henry	02/02/2011	\$998.77	\$0.00	\$1,038.77	01/01/00 —
BH1221			\$0.00	\$0.00		New Account
BH1243	Smith, Henry	07/03/2012	\$998.77	\$0.00	\$1,038.77	01/01/00 —
BH1243			\$0.00	\$0.00		New Account
BH1251	Smith, Henry	07/03/2012	\$998.77	\$0.00	\$1,038.77	01/01/00 —
BH1251			\$0.00	\$0.00		New Account



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HSP0970	SMITH, JASON	06/20/2014	\$600.00	\$0.00	\$600.00	06/01/13 —
HSP0970			\$0.00	\$0.00		New Account
BH1156	Smith, Jonathan	07/02/2010	\$120.00	\$0.00	\$155.00	04/06/10 —
BH1156			\$0.00	\$0.00		Claims Paid Client Direct
BH1222	Smith, Larry	02/02/2011	\$147.85	\$0.00	\$187.85	09/20/09 —
BH1222			\$0.00	\$0.00		Actively Working
BH1244	Smith, Larry	07/03/2012	\$147.85	\$0.00	\$187.85	10/01/09 —
BH1244			\$0.00	\$0.00		Actively Working
BH1252	Smith, Larry	07/03/2012	\$147.85	\$0.00	\$187.85	03/02/10 —
BH1252			\$0.00	\$0.00		Actively Working
BH1380	Smyth, Aaron	03/11/2014	\$50.00	\$0.00	\$85.00	12/12/13 —
BH1380			\$0.00	\$0.00		New Account
BH1379	Smyth, James	03/11/2014	\$100.00	\$0.00	\$100.00	08/08/13 —
BH1379			\$0.00	\$0.00		Legal Action Started
PR9878998A	SMYTHE, ARNOLD	03/25/2014	\$650.00	\$0.00	\$650.00	06/01/13 —
PR9878998A			\$0.00	\$0.00		New Account
BH1103	TESTING, DEBBIE	11/19/2008	\$100.00	\$50.00	\$50.00	11/17/08 10/04/13
BH1103			\$0.00	\$16.66		Broken Promise
BH531	TIM, DEBTOR	09/22/2005	\$138.40	\$60.00	\$78.40	01/01/00 11/09/06
BH531			\$0.00	\$33.33		TO BE FORWARDED
BH641	TIM, DEBTOR	09/22/2005	\$26.25	\$0.00	\$66.25	08/01/05 —
BH641			\$0.00	\$0.00		TO BE FORWARDED
BH1327	TRASK, ADAM	11/04/2013	\$368.00	\$0.00	\$368.00	08/01/13 —
BH1327			\$0.00	\$0.00		SKIP LEVEL 1
BH1328	TRASK, CHARLES	11/04/2013	\$459.00	\$0.00	\$459.00	06/06/13 —
BH1328			\$0.00	\$0.00		Actively Working
BH816	TRIAL, BIG	03/29/2006	\$17.00	\$0.00	\$17.00	09/26/05 —
BH816			\$0.00	\$0.00		Actively Working
BH854	TRIAL, BIG	06/12/2006	\$21.52	\$0.00	\$21.52	09/30/05 —
BH854			\$0.00	\$0.00		Actively Working
BH858	TRIAL, BIG	06/12/2006	\$25.00	\$0.00	\$25.00	09/23/05 —
BH858			\$0.00	\$0.00		Actively Working



Tri-State Adjustments, Inc

3439 East Ave S

La Crosse, WI 54601

Phone: 800-562-390

E-mail: tsa@roydan.com

<http://www.wecollectmore.com>

BH1054	TRIAL, JAMES	11/08/2007	\$27.92	\$0.00	\$62.92	10/05/07 —
BH1054			\$0.00	\$0.00		SKIP LEVEL 1
BH849	TRIAL, JAMES	04/28/2006	\$25.22	\$0.00	\$45.22	09/21/05 —
BH849			\$0.00	\$0.00		SKIP LEVEL 1
BH1340	Watson, John	01/22/2014	\$500.00	\$0.00	\$500.00	12/12/13 —
BH1340			\$0.00	\$0.00		Promise to Pay
HSP1245	WILLIAMS, CLAY	06/20/2014	\$565.00	\$0.00	\$565.00	06/01/13 —
HSP1245			\$0.00	\$0.00		New Account
BH1615	WILSON, JAMES	07/09/2014	\$26.00	\$0.00	\$61.00	07/01/14 —
BH1615			\$0.00	\$0.00		Waiting for RCK
T0078910	WorldWide Cultural	11/30/2012	\$2,076.05	\$100.00	\$1,976.05	09/21/12 10/15/13
t0078910			\$0.00	\$0.00		Actively Working
Accounts in Report:	114	Totals:	\$45,974.01	\$2,947.28	\$44,884.54	
			\$0.00	\$1,099.72		

Historical Totals:	\$90,120.87	\$45,317.34	\$44,909.64
	\$1,751.70	\$16,048.11	

Historical Numbers:	Accounts:	Returns:	Prin Paid:
	247	12	122



Tri-State Adjustments

3439 East Ave S.

La Crosse, WI 54601

Phone: 800-562-3906

E-mail: tsa@wecollectmore.com

<http://www.wecollectmore.com>

New Business vs Collections Comparison

Client/Group Name -- SAMPLE CLIENT GROUP

List/Payment Date 01/01/00 to 07/18/14

Client Code Year/Month Listed	Number Listed	Amount Listed	Amount Collected	Percent Collected
1212C	41	\$2898.27	\$4090.33	141.13%
60	5	\$2732.00	\$550.00	20.13%
ABC333	97	\$30600.93	\$11566.29	37.80%
MIDCL1	5	\$354.50	\$319.00	89.99%
MIDST	31	\$11612.69	\$15866.90	136.63%
PROPERTY	21	\$21026.05	\$9434.99	44.87%
SAMPLE	7	\$1274.21	\$100.98	7.92%
Total	207	\$70498.65	\$41928.49	59.47%

TRI-STATE ADJUSTMENTS, INC.
3439 EAST AVENUE S.
P.O. BOX 3219
LA CROSSE WI 54602-3219
800-562-3906

ACKNOWLEDGEMENT OF ACCOUNTS
09/03/2010
CREDITOR: TRI00

TEST CLIENT
TSA TEST CLIENT (for testing use**)
ATTN: AL KRUPICKA
320 HORMAN BLVD
ONALASKA WI 54650

WE WISH TO ACKNOWLEDGE THE ACCOUNTS LISTED BELOW WHICH HAVE BEEN
ASSIGNED TO THIS OFFICE FOR COLLECTION. COMMISSION RATES ARE AS
OUTLINED IN OUR COLLECTION AGREEMENT.

ACCOUNT # NAME	AUX CREDITOR / PATIENT	RATE CODE	LAST ACT.	AGE MO.	AMOUNT
100000493 GOSHEFF, BDTESTTWO	Bdtesttwo Gosheff	100	08/25/2010	0	\$1,048.00
100000501 GOSHEFF, BDTESTTWO	Bdtesttwo Gosheff	100	08/25/2010	0	\$50.00
100000497 GOSHEFF, BDTESTTWO	Bdtesttwo Gosheff	100	08/25/2010	0	\$412.00

NUMBER: 3 AVERAGE AMT: \$503.33 AVG AGE: 0 MNTHS TOTAL: \$1,510.00

THANK YOU FOR THE OPPORTUNITY TO BE OF SERVICE TO YOU. THESE
ACCOUNTS WILL RECEIVE OUR PROMPT ATTENTION.

TO AVOID DUPLICATION OF EFFORT, PLEASE REFER DEBTOR TO US SHOULD
HE CONTACT YOU. ALSO, PLEASE CLEAR WITH US IF ATTEMPT AT PAYMENT
IS MADE SINCE WE MAY HAVE ADDITIONAL COSTS INVOLVED.

Exhibit J: HIPAA Compliance



TSA HIPAA BREACH REPORTING PROCEDURES

Duties as a Business Associate (TSA) to our Covered Entities (Medical Clients)

If a breach of unsecured protected health information occurs at or by Tri-State Adjustments (TSA), immediately notify TSA's Compliance Officer or any other available member of management. Compliance or management will then report to Rhonda Helgeson the breach that has occurred. Rhonda will report to the Covered Entity affected with little to no delay, and no later than 24 hours from the discovery of the breach.

Reporting to the Covered Entity as well as the follow up mitigation steps should be followed as outlined in the Business Associate Agreement on file for that specific covered entity.

To the extent possible, TSA should provide the Covered Entity with the identification of each individual affected by the breach as well as any information required to be provided by the Covered Entity in its notification to affected individuals. Similarly, TSA should provide a precise description of the cause and action plan for preventing reoccurrence.

Identification of a Breach

Breaches can include protected health information in any form or medium, including electronic, paper, or oral. When the Compliance Officer receives a report of an inappropriate use or disclosure, they will conduct a risk assessment to determine whether a reportable breach has occurred. TSA will work with the Covered Entity to determine the appropriate reporting requirements.

Compliance Risk Assessment

Once a potential breach has been reported to Compliance, a risk assessment will be conducted to determine whether the incident is reportable. An impermissible use or disclosure of protected health information is presumed to be a breach unless it can be demonstrated that there is a low probability that the protected health information has been compromised or one of the other exceptions to the definition of breach applies. Determining factors included in this risk assessment are as follows:

- Was the protected health information secured (encrypted or rendered unusable, unreadable or indecipherable to unauthorized individual)?
- Did the use or disclosure of protected health information violate the HIPAA Privacy Rule (including disclosures of more than the minimum information necessary for the intended purpose.)?
 - Who impermissibly used the PHI or to whom was the PHI impermissibly disclosed?

- What immediate steps were taken to mitigate the impermissible use or disclosure?
- Was the PHI returned prior to being accessed for an improper use?
- What type and amount of PHI was involved in the impermissible use or disclosure?
- Did the use or disclosure involve sensitive information such as information regarding a sexually transmitted disease, mental health or substance abuse?
- Does the risk assessment indicate a violation of the Privacy Rule poses a significant risk of financial, reputational, or other harm to the individual?
- Does the use or disclosure fall under one of the following exceptions to the notification requirement? The potential breach was an:
 - Unintentional acquisition, access, or use of protected health information by an employee or individual acting under the authority of TSA (Business Associate) and did not result in further use or disclosure.
 - Inadvertent disclosure of protected health information from one person to another person, both authorized to access protected health information provided to TSA as a Business Associate, and occurring solely within TSA's office and the information was not further used or disclosed without authorization.
 - Unauthorized disclosure in which TSA has a good faith belief that an unauthorized person to whom protected health information was disclosed would not have been able to retain the information (ex—mailings sent to the wrong individual that are returned as undeliverable, etc.).

Further HIPAA breach notification and mitigation information are available in detail in TSA's Business Associate Agreements. Should you have any questions regarding these procedures or our separate Standards for Privacy and Compliance Policy, please see Compliance or Rhonda Helgeson.

Tri-State Adjustments, Inc.

Standards for Privacy and Compliance Policy

The purpose of this policy is to satisfy certain obligations under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). This policy will ensure the privacy, confidentiality, and integrity of individually identifiable health information.

This policy only deals with Tri-State Adjustments (TSA) medical clients. Medical clients will include hospitals, clinics, dental, chiropractors, etc. This policy is in addition to the Privacy restrictions as outlined by the FDCPA and FCRA. These clients will be referred to as "Covered Entities". TSA will be referred to as a "Business Associate".

Protected Health Information (PHI) will include any and all information that can be used to identify an individual. This information will include but is not limited to name, address, employment, date of birth, social security number, etc. PHI is also information, whether oral or written, that relates to a person's physical or mental health.

When requesting PHI from a client we will only request that amount that is "minimum necessary" to accomplish the intended purpose. Only those persons at TSA that need to have access to a debtors PHI shall have access to that information.

Any PHI that is obtained from a Covered Entity may only be used for the purposes of collecting for that Covered Entity or for any other Covered Entity. You may not use any PHI to collect on any Non-covered Entity accounts. Information that is obtained from an outside source, i.e. Dantom, Transunion, etc. or from a client that is a non-covered entity is not considered PHI.

PHI of a minor can only be released to a parent if that parent is the responsible party. This part of HIPAA will be consistent with the FDCPA and third party disclosure.

TSA will never contact a Covered Entity to obtain PHI if we do not have a collection account for that Covered Entity.

TSA and its employees may not disclose any PHI to anyone that is not authorized to receive such information. TSA and its employees will only access, use, or disclose that information that is the Minimum Necessary for such authorized purposes. We will continue to list our information with the credit bureaus.

If any individual submits to TSA an oral or written request to access or copy her/his PHI or to receive an accounting of the uses and disclosures of her/his PHI, TSA shall, within two (2) calendar days, notify Client and permit Client to handle such request.

Any employee who has knowledge of any instances in which the confidentiality of this information has been breached will immediately bring it to the attention of the Privacy Official. TSA's Privacy Official will be Thad Rankin.

I hereby state that I have read the above policy and that I fully understand its meaning and agree to abide by it during the entire term of my employment.

Signature of Employee

Date

Witness

Exhibit K: A+ BBB Rating



BBB Business Review

- [overview](#)
- [accreditation](#)
- [complaints](#)
- [reviews](#)
- [Request a Quote](#)

BBB Accredited Business since 3/4/2010

Tri-State Adjustments, Inc.

[Additional Locations](#)

Phone: (608) 788-8683 Fax: (608) 788-8688 [View Additional Phone Numbers](#) [3439 East Ave S, La Crosse, WI 54601](#) <http://www.wecollectmore.com/lacrosse>



On a scale of A+ to F [Reason for Rating](#) [BBB Ratings System Overview](#)

Exhibit L: Thank-You Letter from Constituent



-----Original Message-----

From: [REDACTED]

Sent: Tuesday, August 28, 2012 10:36 AM

To: thad@wecollectmore.com

Subject: Thanks

Hi Thad,

I am guessing you don't receive many thank you notes from folks on the debtor side of a collections matter. However, you deserve one as to my case. Recently, a bill I owed to a medical firm ended up on your plate. I won't bore you with the details of why as that is not the purpose of this letter. As soon as I saw that you had been given this item for collections, I took care of it with the medical firm and called your office to ask about how to make sure the record was set straight.

In any event, I wanted to let you know that I appreciate the professionalism and helpfulness of your team. I wish I could remember the name of the individual I spoke to so I could give him individual thanks, but I forgot to write it down. In any event, when calling a collections firm I expected a much less pleasant experience. In your case, it was professional, quick and I still felt like you were providing customer service even to me, the debtor. You immediately took action as you promised on the phone - much quicker than I had hoped.

In any event, I wanted you to know that I appreciate your firm's ability to combine a tough business purpose with good customer service.

Thank you.

[REDACTED]

Exhibit M: Disaster Recovery Plan



DISASTER PLAN

TRI-STATE ADJUSTMENTS, INC

***3439 East Avenue South
La Crosse, WI 54601***

(608) 788-8683

TSA Disaster Plan

This disaster plan has been designed to address the following areas of TSA.

1. Facility
2. Technology
3. Documentation and Records
4. Staffing

The plan will outline the preparatory phase, the emergency phase and the recovery phase for each of the above areas. Phase one, the preparatory phase deals with identification, prioritizing, file saving and testing. Phase two, the emergency phase, addresses the “who does what to whom, when and how.” The final phase, the recovery phase, deals with the reconstruction of the primary site after the disaster with essential facilities, technology, documentation and staff.

PHASE ONE-PREPARATORY PHASE

1. Facility - Existing Plan: Currently TSA maintains 10,765 sq feet.

Insurance: TSA currently insures the building for \$1,196,600.
Business and Personal Property insured for \$265,000.
EDP Equipment \$20,000.

This is replacement cost insurance which would be adequate to rebuild the premises in the event of a disaster which destroys TSA.

CONTACT: STEVE FLEIS

Fleis Insurance Agency (608) 783-5206
United Fire & Casualty Company #60-061-562 Contents
#88-805-504 Building

Emergency Team: If a catastrophic event were to occur. We will contact the following person to locate temporary office space:

John Young
Remax
Cell Phone (608)792-5646
Bus. Phone (608)779-5646

If unable to secure office space we will set up temporary office space at any of the following key staffs homes:

Larry Geier, President
Rhonda Helgeson, Vice-President

Proposed Facility Protection Enhancements:

An important preparation step will be to video record our complete office to record all equipment, furniture and supplies. This procedure will be completed every six months.

Telecommunications:

Our current telephone system is leased from Centurylink. We are also using their Centrex System so all programming is maintained and backed up on their premises. If we experience a catastrophic event we would need to contact Centurylink to replace the equipment. Most devices are in stock items.

Contact: Diane Schellsmidt
(608) 796-5536
(608) 769-5536 Cell #

Collection System/Hardware & Software:

If we experience a catastrophic event we will contact our software vendor who will replace our server and send this system to us. Backups of the System and Data Files will be sent to the vendor so the system will arrive to us with all files completely installed. Vendor will be available on site to hook up all devices. Backups are stored in a fire-proof vault at the President's home. We currently back up daily and we keep one week of backups offsite.

Contact: Roydan
Dan Hornung Home #920-682-7723
Tom Winters Home #920-684-3378
Office Number (920) 684-3688 or (800) 236-6906

Personal Computer Terminals:

Each individual work station has a PC. Our insurance coverage allows for replacement costs. We will be able to replace all terminals from Dell or direct from Roydan.

Copiers:

Our copiers are owned. Tri-State Business Machines handles the maintenance contract.

Contact: Jim Jambois (608)781-2100
They keep plenty of machines in stock.

Staffing-Existing Plan:

This section discusses the staffing required to carry out this plan and basic employee actions in the event of an emergency.

Disaster Plan:

The following key persons will have a copy of the Disaster plan so they can refer to it in the case of a disaster. Each person will keep one copy in their office and one copy at their residence. (See Emergency Team list)

Employee Listing:

A list of all employees with home phone numbers is attached to this Disaster plan and will be updated every 6 months.

Client List:

A copy of our client list is attached to this Disaster Plan and will be updated every six months.

Employee Handbook:

A copy of the Employee Handbook will be kept at the president's house and will be kept current.

Also, our employee manual is kept in an electronic format which is backed up daily.

PHASE TWO-EMERGENCY PHASE

Emergency Team Contacts:

The following personnel should be contacted immediately in the event of an emergency:

Rhonda Helgeson, President (608) 452-2130 Cell 608-769-0069

Larry Geier, CFO (608) 769-0071 cell

Al Krupicka, Operations. Mgr. (608) 386-1798

Thad Rankin, Compliance Manager (608) 799-5404 cell

Patty Thompson, Legal Dept Mgr. (507) 895-8136

In the event that TSA is excessively damaged or destroyed, the following procedures should be followed:

1. The emergency personnel listed above should be notified immediately.
2. The Emergency Team should begin to notify TSA personnel of the situation and provide them with instructions for reporting to work or other action.
3. The President will assign the following tasks to the members of the Emergency Team.
 - a) Notify insurance company(s) of the disaster and follow through accordingly.
 - b) The computer software/hardware company will be notified of the situation, asking for immediate assistance to repair or install replacement equipment.
 - c) Locate temporary facilities for the length of time necessary.
 - d) Notify the Department of Financial Institutions (608)266-0447, Jean Plale of our temporary address.
 - e) Locate telephone equipment.
 - f) Locate replacement furniture and office equipment.
 - g) Retrieve VCR tape of office so a complete list of replacement equipment can be developed for us and the insurance company.
 - h) Determine what equipment/furniture can be repaired and what needs to be replaced. Contact the proper vendors and proceed accordingly.
 - i) Contact Major Clients of the situation and inform them of our status.

PHASE THREE-RECOVERY PHASE

Facility:

Once the emergency measures have been implemented, it will be necessary to determine the action necessary for the facility. If it can be repaired, bids should be sought for the services required.

If the building is completely destroyed, it will be necessary to determine if the building is to be rebuilt or what action will be taken.

Disaster Plan:

Upon recovery, the existing disaster plan should be reviewed to determine if it was effective and complete during the disaster. Any modifications or enhancements should be made. Staff should be given new copies of the plan and be trained again concerning their responsibilities.

This Disaster Plan will be reviewed on a quarterly basis to check for needed updates and/or additions.

The following is a list of key phone numbers in the event of an emergency.

EMERGENCY NUMBERS

Emergency requiring police, fire or emergency medical assistance	911
La Crosse Police	608-785-5962
La Crosse Fire Department	608-789-7260

FACILITY MAINTENANCE NUMBERS

Building Construction (Olympic Builders)	608-526-4622
Heating and Air Conditioning (Cary Heating)	608-782-0977
Diversified Electric , Paul Dawson, cell# 608-780-3967 Joel, cell # 608-385-3742	507-643-6194
Roof Repairs (Ledegar Roofing) Pete Carlin	608-785-0901
Warranty Number RB027883	608-783-2106
Plumbing (Action Plumbing)	608-784-2233
Window Repairs (A-1 Glass)	608-781-8181
Indoff Rodney Petrie	608-779-9510

MISELLANEOUS NUMBERS

Attorney (Dan Dunn)	608-785-0050
Accountant (Victor Hancock-Hancock & Robinson) Payroll Record Company Financials	608-784-7300
ACA (American Collectors Assoc.)	612-926-6547
Associated Bank (Dave Winiecki) Trust Account XXXXX Operating Account [REDACTED] Court Cost Account [REDACTED] Line of Credit – Contact Dave Winiecki Employee Savings Account	608-796-4244
Stifel Nicolaus (Jon Ellefson) Employee Retirement Plan	608-785-1727

Employee Information is withheld Can be released upon notification

Last name	First name	street	city	st	zip	ph#
-----------	------------	--------	------	----	-----	-----