

ORIGINAL

City of Hollywood

RFP-4423-14-RD

due: August 18, 2014 by 3:00 p.m.

PennCredit

www.penncredit.com

800.800.3328

Penn Credit considers certain content in this proposal to be confidential, and requests that this information be withheld from public inspection. We have accordingly marked several pages of this response as "Confidential".

Respectfully submitted to:

City of Hollywood
Procurement Services Division
Room 303, City Hall
2600 Hollywood Blvd.
Hollywood, FL 33020

REQUEST FOR PROPOSAL #4423-14-RD

PENN CREDIT CORPORATION

916 S. 14TH STREET
HARRISBURG, PA 17104

RHETT DONAGHER

MANAGER OF SALES AND MARKETING
561-371-2937

AUGUST 18, 2014

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RFP CHECKLIST

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

- ☒ 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)
- ☒ I acknowledge reading and signing the Hold Harmless Statement.
- ☒ I have included all information, certificates, licenses and additional documentation as required by the City in this RFP document.
- ☒ 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.
- ☒ I have submitted one (1) original and six (6) copies and one (1) electronic copy (CD) of the entire Proposal with addendums.
- ☒ 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.
- ☒ I have read and completed (if applicable) the "Disclosure of Conflict of Interest".
- ☒ 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.
- ☒ 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: Penn Credit Corporation

PROPOSER'S NAME: Thomas F. Foley, Jr.

PROPOSER'S AUTHORIZED SIGNATURE: 

DATE: 8/14/2014

August 14, 2014

Office of the City Clerk
2600 Hollywood Blvd., Room 221
Hollywood, FL 33020

Ladies and Gentlemen,

Thank you for allowing Penn Credit to demonstrate our experience and understanding of the City of Hollywood's debt recovery needs. We are grateful to have been a vendor to the City since 2007 and we hope this proposal will provide you with the confidence to allow Penn Credit to continue our service. We are a leading provider of collection services to Florida municipalities and government entities nationwide. Penn Credit will comply with all requirements, terms, and conditions outlined in the RFP and addendum.

Additionally, we provide collection services for clients similar in nature and scope to the City, such as the Miami-Dade Clerk of Courts, the Cities of Miami, Ft. Lauderdale, West Palm Beach, Boca Raton, Pompano Beach, Pembroke Pines, and Tampa. Penn Credit has continued our expansion in the state of Florida through recent contracts with the Cities of Plantation, Lauderhill, Riviera Beach, Deerfield Beach, Sanford, and Tallahassee.

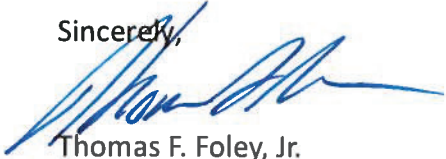
Penn Credit maintains membership in ACA International (American Collectors Association) and is an active participant with **the Florida Government Finance Officers Association (FGFOA)**, **the Florida Parking Association (FPA)**, the Florida Court Clerks and Comptrollers (FCCC), and the International Parking Institute (IPI).

Penn Credit's Florida-based representative, Phil Mennell will continue to be available to meet with the City in person and will continue to be the local representative to the City through the life of Penn Credit's contract. Our CEO, Donald C. Donagher, Jr., resides in South Florida and will be available to meet in-person with the City and the City's staff as needed.

Our successful relationships have been built over the years by remaining focused on the needs of our clients and providing a superior level of service and responsiveness. Penn Credit maintains membership in ACA International, is PCI-DSS compliant, is annually SSAE16 SOC 1 Type II audited and maintains an A+ rating with the Better Business Bureau.

I, Thomas F. Foley, Jr., Chief Operating Officer of Penn Credit, am authorized to legally bind Penn Credit and am designating Rhett Donagher, Manager of Sales and Marketing, as the primary contact for this proposal. He can be reached by mail at 916 S. 14th Street, Harrisburg PA 17104; by email at Rhett.Donagher@penncredit.com; or by phone at (561) 371-2937.

Sincerely,



Thomas F. Foley, Jr.
Chief Operating Officer

5. PROFILE OF THE PROPOSER

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

Penn Credit is a national organization, we utilize industry specific strategies and services, within the limits set forth by state, federal and the business rules of our clients, to deliver results that improve our clients' bottom line through accelerated cash flow, resolving cases, and improving consumer service.

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

Penn Credit's headquarters, in Harrisburg, Pennsylvania, are where the majority of our collection efforts take place. This is also where our marketing division, management personnel, IT department, and main collection floor are located. This centralized location provides us with greater efficiency in recovery and the highest yield returns. Penn Credit will also provide client relations support from our local office in Palm Beach Gardens.

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.

Established in 1987, Penn Credit is a collection industry leader, dedicated to recovering debts in both the public and private sector. Under the leadership of Donald C. Donagher, Jr. (CEO) and Richard S. Templin (President), Penn Credit has experienced consistent growth since its inception and has developed into one of the leading government collection vendors in the United States. Penn Credit specializes in debt collection solutions; and we pride ourselves on our efficient collection methods while maintaining a professional presence.

Our ultimate success is attributed to the use of technology to improve the collection process and a strong commitment to service and client relations. Our proposed collection plan for the City includes the use of strategic letters and phone calls, our seasoned collection staff (including bilingual collectors), and our proprietary "waterfall" skip tracing methods.

Penn Credit's highly trained collection staff, qualified and experienced managers, and outstanding IT department will continue to work in concert to provide the City with the highest yield returns, and we will continue to work with the City in our ongoing effort to enhance the quality of our results and service. Penn Credit is constantly reviewing our technological processes to maximize ease of use for our clients. For example, we recently launched a new version of our client access website; this provides a variety of supplemental reports and dashboard tools.



Technical Understanding of Collecting Debt for Florida Government Bodies

Penn Credit began collecting government debts in Florida for the City of Boca Raton in 1995. Since then, we have consistently expanded our client base in the State and today collect for over 55 government entities. Debts we collect for municipalities include parking fines, utility debts, EMS transport fees, false alarm fees, licenses/permits as well as a variety of code enforcement and nuisance abatement liens. Penn Credit's initial municipal success has also allowed us to implement programs with Florida county governments, county Clerks of Courts and municipal utility authorities. Rest assured that Penn Credit staff are experts collecting debts owed Florida government bodies.

What sets Penn Credit Apart from our Competitors:

- **Current collection vendor for the City**
- More than 27 years experience collecting government debts
- Professional collection staff trained in government debt collections
- Long term collection relationships with our continued clients
- Collections and IT systems developed and maintained in-house
- Hands-on leadership participating in regular strategy reviews
- Established corporate structure ensures effective communications between Penn Credit and the City
- Regular meetings to evaluate:
 - Trends
 - Collection results
 - Program improvement based on joint review efforts and solutions
- Strict compliance with state and federal collection laws
- **Nationwide access to DMV records if needed for parking debt collections**
- Call analytics through CallMiner

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.

City of West Palm Beach, FL

200 2nd Street

West Palm Beach, FL 33401

Chris Zachritz, Parking Administrator

ph: 561-822-1495

czachritz@wpb.org

Debt types: Parking, EMS, utility

City of Boca Raton, FL

City Hall, 201 West Palmetto Park Road

Boca Raton, FL 33432-3795

Carol Himes, Treasury Manager

ph: 561-393-7833

chimes@ci.boca-raton.fl.us

Debt types: Parking, utility, misc. receivables, police alarms, EMS

City of Pompano Beach, FL

100 West Atlantic Blvd.

Pompano Beach, FL 33060

Suzette Sibble, Finance Director

ph: 954-786-4680; fax: 954-786-4687

suzette.sibble@copbfl.com

Debt types: Utility, nuisance abatement, unsafe structures, municipal fees, parking

City of Tampa, FL

107 North Franklin Street

Tampa, FL 33602

Jim Corbett, Parking Division Manager

ph: 813-274-8182

jim.corbett@ci.tampa.fl.us

Debt types: Parking tickets

City of Ft. Lauderdale, FL

100 N. Andrews Ave, 6th Floor

Ft. Lauderdale, FL 33301

Brian McKelligett, Parking Services Manager

ph: 954-828-3792

bmckelligett@fortlauderdale.gov

Debt types: Parking tickets

Additional Florida Experience*

- City of Boynton Beach
- City of Daytona Beach
- City of Delray Beach
- City of Deltona
- City of Deerfield Beach
- City of Greenacres
- City of Lakeland
- Town of Lantana
- City of Miami
- City of Oakland Park
- City of Ormond Beach
- City of Pembroke Pines
- City of Plantation
- City of Sanford
- City of Tallahassee
- Orlando Utilities Commission
- Bay County Clerk of Courts
- Brevard County Clerk of Courts
- Citrus County Clerk of Courts
- Collier County Clerk of Courts
- Duval County Clerk of Courts
- Highlands County Clerk of Courts
- Hillsborough County Clerk of Courts
- Manatee County Clerk of Courts
- Marion County Government
- Miami-Dade County Government
- Miami-Dade County Clerk of Courts
- Okaloosa County Clerk of Courts
- Orange County Clerk of Courts
- Orange County Comptroller
- Orange County Fire Rescue
- Osceola County Clerk of Courts
- Palm Beach County Government
- Palm Beach County Clerk of Courts
- Pinellas County Clerk of Courts
- Santa Rosa County Clerk of Courts
- Sarasota County Clerk of Courts
- St. Lucie County Clerk of Courts
- Wakulla County Clerk of Courts

Penn Credit is currently implementing collection solutions with the Clerks of Court for Polk, Glades, Pasco, and Leon Counties.

****Contact information for additional Florida clients available upon request.***

Relevant Experience in Municipal Utility Collections

Penn Credit has provided collections of utilities for the following government entities:

- Anaheim Public Utilities (CA)
- Austin Energy (TX)
- Cape Fear Public Utility Authority (NC)
- City of Allentown (PA)
- City of Atlanta (GA)
- City of Columbia (SC)
- City of Goodyear (AZ)
- City of Hot Springs (AR)
- City of Philadelphia Water Bureau (PA)
- City of San Antonio (TX)
- City of Waukegan (IL)
- City of Wilmington (NC)
- Clayton County Water Authority (GA)
- Des Moines Water Works (IA)
- Greater Cincinnati Water Works (OH)
- Gwinnett County Water Authority (GA)
- Philadelphia Gas Works (PA)

Relevant Experience in Parking Collections

Penn Credit has provided collections of parking tickets for the following government entities:

- City of Columbia (SC)
- City of New York (NY)
- City of Troy (NY)
- City of Tybee Island (GA)
- City of Waukegan (IL)
- City of Naperville (IL)
- City of Moline (IL)
- City of Billings (MT)
- City of Elmhurst (IL)

Relevant Experience in EMS Collections

Penn Credit has provided collections of EMS debt for the following government entities:

- City of Allentown (PA)
- City of Moline (IL)
- City of Pittsburgh (PA)
- Gwinnett County (GA)

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.

Penn Credit financial statements and accounting practices are annually audited by the accounting firm Seligman, Friedman, and CO. Penn Credit has provided our 2012 and 2013 statements in the attached appendix. In addition, Penn Credit respectfully provides the following references who may speak for Penn Credit's good financial standing:

MidPenn Bank

Rory Ritrievi, President
2101 Market Street; Camp Hill, PA 17011
Phone: 717-979-3304 cell
rory.ritrievi@midpennbank.com

Penn Credit has no bankruptcy, pending litigation, impending mergers or any other factor that may affect our ability to perform and/or complete the work.

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

There are times when nuisance suits are received and it has not been substantiated that Penn Credit violated any governing laws at the state or federal level. In these instances however, Penn Credit agrees to settle in order to be economically prudent. All such settlements have releases with non-disclosure statements executed by both parties.

Penn Credit's commitment to legal and reputable collection activity can be seen in our ongoing 18 year contract with the State of Pennsylvania Office of Attorney General.

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.

Florida Office of Financial Regulation

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FLORIDA OFFICE of FINANCIAL REGULATION



Home About OFR Apply for a License Verify a License File a Complaint News Research Resources

License Search Results Detail

License Name:	PENN CREDIT CORPORATION
DBA Name:	
License Type:	Consumer Collection Agency
Status:	Approved
Status Effective Date:	11/22/2013
Original Date of License:	3/14/1995
License Number:	CCA0900232
License Expiration Date:	12/31/2014
License Main Address:	
Street:	916 S 14 ST
City:	HARRISBURG
State:	ZZ
Zip Code:	
License Mailing Address:	
Street:	916 S 14 ST
City:	HARRISBURG
State:	ZZ
Zip Code:	
Phone Number:	

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(850) 487-9687

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<https://real.flofr.com/ConsumerServices/SearchLicensingRecords/SearchDetail.aspx?licNu...> 1/22/2014

State of Florida Department of State

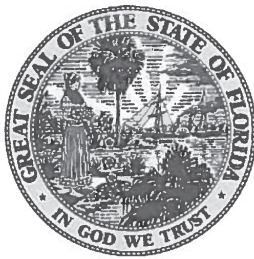
I certify from the records of this office that PENN/CENTRAL CORPORATION is a Pennsylvania corporation authorized to transact business in the State of Florida, qualified on May 27, 1999.

The document number of this corporation is F99000002722.

I further certify that said corporation has paid all fees due this office through December 31, 2013, that its most recent annual report/uniform business report was filed on January 11, 2013, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this is
the Eleventh day of January, 2013*



Ken Dietzner
Secretary of State

Authentication ID: CC8663334395

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

<https://efile.sunbiz.org/certauthver.html>

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

Program Manager

Philip Mennell, Account Executive

3801 PGA Blvd Suite 600; Palm Beach Gardens, FL 33410

telephone: 561-313-7216 (mobile) 800-720-7295 (toll free direct)

Penn Credit's Florida-based representative, Phil Mennell, will be available to meet with City in-person during the start-up phase to review or coordinate any changes to the scope of work. Mr. Mennell has been with the company since 2007 and has more than 10 years of sales and client relations experience. He currently serves as the project manager for our contract with the City, as well as several other cities throughout the state. Mr. Mennell is an active participant with various Florida government organizations including **Florida Government Finance Officers Association**, Florida Parking Association and Florida Court Clerks and Comptrollers.

Responsibilities

- Meet with the City and/or staff in person during the start-up phase to obtain letter language approval and ensure Penn Credit collection staff is aware of any changes to work standards and requirements
- Local representative to the City through the life of the contract

Additional Key Personnel

Penn Credit's Executive, Senior and Mid-Management team members possess a unique blend of private, public, and non-profit sector leadership and experience. They represent those who built the initial foundation of our company, those that have helped us become such a strong presence in the collections industry today and, perhaps most importantly – our future. Over the years our clients have come to greatly respect and appreciate this diversity of experience as it is applied to their specific needs, challenges, and opportunities.

- Donald Donagher, Jr., CEO
- Richard Templin, President
- David Latshaw, Executive Vice President, SPHR, CPCC
- Thomas Foley, Jr., Chief Operating Officer
- Bruce Hower, Vice President of Client Relations
- Thomas Perrotta, Vice President of Collections
- Donald Burkhart, Vice President of Information Technology

Donald C. Donagher, Jr., Chief Executive Officer

Mr. Donagher is a tremendously successful self-made entrepreneur who has been an active leader in all facets of the collection industry for more than 30 years. He is a member of ACA International's "Committee of 100", whose membership is comprised of the leaders of the top 50 collection agencies in the United States.

Mr. Donagher has been the recipient of the Beacon Award from ACA International, and received the prestigious Dr. Martin Luther King Community Leader Award from the City of Harrisburg (Pennsylvania). Most recently, he received the 2012 Harry Strausser Jr. ACPAC Ambassador Award from ACA International. In addition to proudly serving his country and receiving an honorable discharge from the U.S. Army, Mr. Donagher has received recognition countless times for his many entrepreneurial accomplishments and service as a Board member by Pennsylvania's Capital Regional Chamber of Commerce.

In his role as Chief Executive Officer, Mr. Donagher is responsible for establishing the strategic vision for Penn Credit and ensuring the company retains its strong leadership position in the collections industry.

Responsibilities

- Executive Liaison for the City
- Authorized to bind agency contractually and make executive decisions related to contractual obligations

Richard S. Templin, President

Mr. Templin possesses more than 30 years of hands-on receivables management experience. In his distinguished career, Mr. Templin has served as the Director of Central Services for the City of Harrisburg, Pennsylvania and Customer Accounts Manager for Harrisburg Hospital. He has also served on the local and national Board of AAHAM for 10 years and was instrumental in helping develop the Healthcare Certification Program for ACA International (ACA).

In his role as President, Mr. Templin is responsible for all facets of business development and ensuring the highest possible level of responsiveness and service to Penn Credit's numerous client partners.

Responsibilities

- Executive liaison for the City
- Authorized to bind agency contractually and make executive decisions related to contractual obligations

David C. Latshaw, Executive Vice-President, SPHR, CPCC

Mr. Latshaw brings an impressive portfolio of business and governmental executive management experience that is vital to Penn Credit's commitment to excellence and the maintenance of its competitive edge in the ever-changing collection industry landscape.

Mr. Latshaw has served more than 25 years as both a City Manager and President of his own nationwide executive coaching and performance Management Company. He has served senior public management roles with the cities of Harrisburg, PA., Anaheim and Long Beach (CA), Staunton (VA), and Lower Merion (PA); in addition he has served on the Board of Directors of the YMCA & Big Brothers and Sisters Inc of Berks County, PA., Solid Waste Authority of Montgomery County, PA, and the Juvenile Detention, Social Services, Community Services, Parks & Recreation and Transportation Authority Board of Directors of Augusta County, VA.

In his role as Executive Vice-President, Mr. Latshaw is responsible for executive/senior management liaison and all aspects of Penn Credit's performance management, talent recruitment and development, corporate strategy and business development, and strategic initiative planning and execution.

Responsibilities

- Oversees the senior contract manager ensuring that all contract requirements are met and maintained

Tom Foley, Chief Operating Officer

Mr. Foley has had a truly unique experience in his more than 25 years in the collection industry. He began his career with Penn Credit as an intern and successfully assumed a number of increasingly responsible positions that prepared him well for his present role as Chief Operations Officer. Over the course of his career Mr. Foley has gained extensive background and experience in managing a wide-variety of court portfolios.

Mr. Foley is responsible for planning, prioritizing, organizing, coordinating, directing, and facilitating the day-to-day operational activities of Penn Credit's line operating departments and the actual attainment of all established business goals.

Responsibilities

- Analyzes and implements any unique requirements needed to ensure the success of the project and contractual compliance
- Oversees the process of implementation
- Responsible for any and all emergency operations (contingency planning, alternate site operations, disaster recovery, etc) as required
- Authorized to bind agency contractually and make executive decisions related to contractual obligations

Thomas Perrotta, Vice-President of Collections

Mr. Perrotta has more than 25 years of debt collection industry experience. In 1995, he joined Penn Credit as our Collections Manager and later was promoted to his current position as Vice-President of Collections. He is a graduate of St. Joseph's University located in Philadelphia, Pennsylvania where he received his B.S. degree in Business Management. Tom has earned the following ACA certifications: Certified Collection Compliance Officer (CCCO), Train the Trainer, ACA Fellow and ACA Scholar.

Mr. Perrotta is directly involved with the collection process for our clients and is responsible for maximizing collections under each contract.

Responsibilities

- Hires and trains call center staff
- Assures legal compliance of collection law at both federal and state levels
- Establishes and monitors work guidelines for collection staff
- Establishes and monitors client guidelines
- Handles all client audits (on- and off-site)
- Responsible for overall performance of the collection department
- Liaison with local collection attorneys

Donald E. Burkhardt, Vice-President of Information Technology

Mr. Burkhardt has been associated with the collections industry for more than 20 years. He began his career with Penn Credit as a Computer Programmer where his primary focus was on the development of customized collections software. The dimensions of his position and corresponding responsibilities increasingly grew as technology advanced and the demands of the collections industry grew.

Don currently holds the position of Vice President of Information Technology. In this capacity his responsibilities include managing the IT Department; advanced programming; network administration; web design; operational analysis; special projects; technical assistance to sales and client relations; and advisor to executive management on systems and technology integration and advancement.

Responsibilities

- Ensures that communication and transfer of information/data files between the City and Penn Credit remains accurate and timely
- Performs modifications to existing Penn Credit technology promoting advancement of software and hardware capability

Bruce Hower, Vice President of Client Relations

Mr. Hower has spent the last 16 years with Penn Credit after an accomplished career as a customer service executive with Mercedes Benz for more than 14 years. He has the unique distinction of having received the “Top Service Honors” award, selected from all Mercedes Benz service facilities in North America.

In his role as Vice President of Client Relations, Bruce is responsible for the leadership, management and direction of all aspects of Penn Credit’s sales and client relations operations. It is here where he excels due to his consummate professionalism, operational knowledge, and unending dedication to the needs of our clients. His special talents in this area have proven most instrumental in Penn Credit’s ability to maintain our long-standing business relationships with so many of our clients.

Responsibilities:

- Participates in process of implementation including conference calls and on-site meetings
- Reviews collection team performance to ensure performance standards are met
- Ensures that the lines of communication are open between the City and Penn Credit, providing responsive and effective client relations

Tim Foley, Collections Manager

Mr. Foley began his career with Penn Credit in the summer of 1992 as a summer intern. While still attending Harrisburg Area Community College, he continued working part-time as one of Penn Credit’s first customer service representatives. He later became a full-time loop collector, and was promoted to his first collections supervisory position in 1995. In 1998, Mr. Foley was promoted to Assistant Collections Manager. In 2001, he became a licensed Collections Manager for the States of Michigan and Tennessee and shortly thereafter was again promoted to his present position of Collections Manager.

An ACA-certified collector, Tim has been certified through ACA International’s Trainer Specialist Program (TSP), enabling him to train Penn Credit’s collection management and representatives in professional collection techniques as specified by ACA International. Receiving this certification is part of Penn Credit’s goal to have each member of the collection staff receive the ACA’s Professional Collection Specialist (PCS) designation.

Responsibilities

- Trains collection staff on City requirements and work processes
- Reviews and monitors collection performance on a weekly and monthly basis with the VP of Collections and the project manager

Brett Templin, Client Relations Manager

Mr. Templin has been a member of the Penn Credit family since 1994. While still in high school, he served as a summer intern and over the past 20 years he has worked in a number of other positions in various company departments. He received his B.A. in Business Management from the University of West Chester, in West Chester, Pennsylvania.

In his role as Client Relations Manager, Brett is responsible for providing the highest level of service and responsiveness to each and every one of Penn Credit's clients. Such activity may range from a simple request a client may have to researching and resolving infinitely more complex technical matters. His specific responsibility is to monitor and manage any client concerns with the utmost urgency. In so doing he must ensure a careful, logical and methodical progression analysis that benefits both our clients and Penn Credit.

Responsibilities

- Participates in process of implementation including conference calls and meetings
- Documents all contract contacts and work standards in Penn Credit's CRM platform
- Supervises client relations representatives assigned to the City's accounts

Client Relations

Penn Credit has experienced great success by adapting a proactive mindset to our client relations approach. Representatives from our Client Relations Department assist our clients with requests and inquiries while availing clients with access to regular dialogues regarding the quality of service they receive from Penn Credit.

Support

Client representatives serve as the primary point of contact for daily inquiries concerning accounts and collection activity. These individuals have a comprehensive, company-wide understanding of Penn Credit's procedures and processes. This knowledge enables them to quickly and appropriately respond to inquiries.

In addition to each representative's role as a primary contact for daily inquiries, they also work closely with the contract manager to ensure that client requests are promptly addressed and all follow-up actions are completed as required.

Client representatives are responsible for:

- Processing administrative resolutions
- Collection support activities

Communications

Penn Credit avails our clients to regular meetings with Penn Credit's Executive Managers and senior staff, either on-site at client facilities or at Penn Credit facilities; collections and customer support personnel are also available to client representatives via regular conference calls. Additionally, Penn Credit's executive and senior management staff—along with collections and IT support personnel and customized reporting—is available to serve our clients with portfolio management.

To provide the best results for our clients, Penn Credit will utilize all the resources of our expertise. Our management team has been essential in developing and planning our collection strategies and training programs. Our cutting edge, in-house technology program will provide secure, safe access to customized reports and programs designed specifically by our IT team.

Compliance with Laws and Regulations

The debt recovery industry is covered by a multitude of laws and regulations. Penn Credit understands the importance of staying abreast of and complying with all applicable federal, state, and local laws and regulations. We are keenly aware that our debt recovery practices directly reflect on our clients; therefore, collectors are required to adhere to strict ethical and professional standards.

We believe that the collection staff must understand what is expected of them, maintain high quality in their work, and give our clients the best collection effort possible. It is the responsibility of management to give the collection staff the proper tools, training and follow up to assure their success.

Our management staff is very active in the daily routine of its collection staff and monitors their performance through group and individual training sessions, verbal quality audits through voice recording/monitoring technology, and work standard audits; compliance is assured through regular monitoring of all collectors and immediate follow up on any complaints or disputes. *Penn Credit adheres to the following:*

- Fair Debt Collection Practices Act (15 U.S.C. § 1692 et seq.)
- Health Insurance Portability & Accountability Act (HIPAA)
- Health Information Technology for Economic and Clinical Health (HITECH)
- Gramm-Leach-Bliley Act (15 U.S.C., Subchapter 1, §6801-6809)
- Consumer Credit Protection Act (15 U.S.C. 1601 et seq.)
- Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.)
- The Privacy Act of 1974, as amended (5 U.S.C. § 552a)
- Immigration Reform and Control Act of 1986 (IRCA)
- Fair Labor Standards Act and Federal minimum wage laws

Prior to commencing work for Penn Credit, each collector must learn and understand the requirements as outlined in the Fair Debt Collection Practices Act and all other applicable regulations; an acknowledgment of the collector's understanding of requirements must be completed and signed by the collector prior to commencing collection efforts.

Further, Penn Credit is a strong supporter of ACA International's policies and educational programs. We have adopted their Code of Ethics and Code of Operations, and a link on our website leads to their popular public awareness and assistance tool, Ask Doctor Debt. This application allows consumers to obtain facts regarding collection laws and debtor rights; there is also an FAQ in which consumers may submit questions and view past responses.

Compliance Training and ACA Certification

- Our Vice President of Collections is an ACA Certified Credit, Collections Compliance Officer (CCCO), and is an ACA Scholar Recipient and Fellow
- All trainers are ACA Certified Trainers
- All Division Managers are ACA Certified Trainers; all training is reinforced by the management team on a daily basis

It is Penn Credit's goal that all collectors attend ACA Certification classes to become ACA certified within 8 months of hire. ACA certification includes extensive training in FDCPA and professional telephone techniques.

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

As a current vendor for the City with existing interface processes, we expect the City's obligation to assist in the setup process will be minimal. We will require a contact at the City to provide documentation that may be requested (such as an itemized or original bill) by the consumer during the collection process.

"Penn Credit has, and continues to be, an integral partner in Palm Beach County's recovery of delinquent debts. We are extremely pleased with their service, professionalism and the successful results that they have been able to achieve for the County."

**--Glenn Meeder, Collections Coordinator
Palm Beach County Government**

"Collections are performed with the highest integrity and according to professional collection standards."

**--Margaret L. Lanier, Treasurer
City of Pittsburgh, PA**

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:

- a. Collection of delinquent items relating to the billing of utility services.
- b. Collection of delinquent items related to the billing of delinquent parking citations.
- c. Collection of delinquent items related to the billing of medical and/or ambulance transport fees.
- d. Collection of delinquent items related to the billing of miscellaneous municipal department services.
- 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.

Introduction to Penn Credit's Workflow

Penn Credit's collection workflow is defined by the evolving accounts receivable needs of our clients and refined by Penn Credit's years of dedicated expertise in the field of debt recovery. This synchronization of committed client service and industry know-how has resulted in an unparalleled collection program. The following collection process is used for all City debt including parking fines, utility debts, EMS transport and misc. billings.

From account placement and verification, through the processes of skip tracing and consumer contact, to payment and remittance, Penn Credit's procedures have been tested, streamlined, and enhanced for the greatest results.

Upon award of contract, Penn Credit will begin project implementation, working with the City to review the existing exchange of accounts and reports and make any necessary adjustments. This process ensures that the resources expended by the City are minimized going forward. After implementation, Penn Credit is able to begin account activation and verification immediately upon the City's placement of accounts for collection.

Initial Account Placements

Following the City's requested timeline for account placements, Penn Credit will transfer all activated account information from City/EMS billing vendor databases to Penn Credit's secure in-house database servers. These accounts are loaded into our collection system the same day they are received.

Upon receipt of accounts, Penn Credit's collection system will generate an acknowledgment report to be sent to the City's office and begin to scrub all accounts for the following information:

- Standardization of name and address for postal regulation requirements
- Name and address are processed through National Change of Address (NCOA) and:
 - addresses are verified as correct, or
 - addresses are verified as incorrect, or
 - addresses are verified as incorrect and correct addresses are found
- Phone Append
- Bankruptcy and deceased scrub

If the account has a good address, the first letter is automatically generated and mailed to the consumer. This letter serves to inform the consumer of placement with Penn Credit and notification of the consumer's rights as outlined by federal and state laws. If the address provided with the account is incorrect or out-of-date, the account will enter Penn Credit's skip tracing process.

If the account has a good phone number, collectors will begin attempting to contact consumers multiple times per week, in accordance with the business rules established by the City, during the hours deemed appropriate by federal and state laws. If the phone number provided with the account is incorrect or out-of-date, the account will enter Penn Credit's skip tracing process.

Assignment of Accounts

In order to promote the greatest degree of efficiency among collectors, Penn Credit's collection system utilizes account routing parameters based on account classification and balance range. Management actively monitors the call lists for our automated dialing collectors and the work queues for our assigned account loop collectors on a regular basis, ensuring that the volume of accounts is not larger than appropriate. Collectors and supervisors work as a team, assisting one another with incoming calls and resolving disputes when required. This flexible and cooperative environment ensures that production levels are being met and consumer service levels are being exceeded.

Collection Tools and Resources

Penn Credit has four calling strategies at our disposal: a proprietary automated calling/payment system, a predictive dialing platform, a “Confirmed Party Contact” system, and our loop collection protocol. During account implementation, the County will review Penn Credit’s calling strategies and scripts and approve for use those which meet City guidelines.

Predictive Dialing Platform

This predictive dialing platform predicts the availability of the collector’s next call—and adjusts dialing volumes accordingly—so that the answering party is immediately transferred to an available collector. This method ensures the party is unaware that he/she has been on an automated call and is more willing to begin discussions with the collector. This system allows one (1) collector to contact up to 35 consumers an hour, effectively and efficiently increasing Penn Credit’s “collector to consumer” ratio.

D.A.V.I.S. (Digitized Automated Voice Intelligence System)

This system utilizes Interactive Voice Response (IVR) technology and makes calls from 9:00 a.m. to 9:00 p.m. in the time zone where the consumer resides. Upon contact consumers are provided with their account information and available payment options. While using the D.A.V.I.S. system, any consumer has the ability to speak to a live collector at any time by following the instructions built into the system; further, D.A.V.I.S. is capable of providing consumer interaction in both Spanish and English to aid bi-lingual collection needs.

Confirmed Party Contact

Our Confirmed Party Contact system builds upon the aforementioned technologies (primarily, the D.A.V.I.S. system) by prompting a qualification question which allows us to verify that the individual who answers the call is the consumer. The call is then immediately transferred to an available collector, allowing our collection team to communicate directly with the “Confirmed Party.”

Loop Collection Protocol

This collection practice assigns ownership of accounts to individual collectors, making these collectors responsible for the collection of the account. The collector to whom the account is assigned performs the majority of collection activity on the account; and if additional skip tracing beyond our waterfall process is required, the collector has access to several online resources to acquire new contact data. This loop method creates a relationship between the collector and consumer, promoting a more cooperative series of exchanges and increasing the likelihood of repayment. To further the efficacy of the loop collection protocol, a direct toll free number is included on all letters sent to the consumer.

Loop collectors notate in the collection system what has been accomplished after working an account, they also have the ability to tag a specific priority based on the outcome. This process drives Penn Credit's organization of the work schedule, for example:

Payment Arrangement Established: the account is tagged as a payment plan priority and is grouped with other payment plan accounts for monitoring through payment in full by the collector. Should a payment plan be broken, the collector will be alerted by the collection system and immediate follow up will occur.

Follow Up Appointment: the account is tagged as a priority for the collector to follow up at a specific date and time. The collector will be alerted to any follow-up appointment by a system generated notification.

Difficult to Reach: the account is tagged as a difficult to reach priority if the collector has determined that they are calling the best possible phone number available, however they have not obtained consumer contact. These accounts will receive calls at varied times by the loop collector and automated dialing collectors will also be used.

Skip Tracing: the account is tagged as a skip tracing priority when additional contact information is needed to reach the consumer. To maximize consumer contact, the collector will perform the majority of skip tracing during non-peak hours.

Results

Together, our automated dialing systems can generate 1,000 calls per minute and more than 700,000 attempts per day utilizing 500 phone lines. All "busy signal" calls can be redialed every fifteen minutes, and "no answer" calls can be redialed every two hours up to the time allowed by the Federal and State regulations. Repeat calls can be made every three (3) days after contact with no account conclusion. Management also staggers call times throughout the day and rotates dialing platforms to optimize high consumer contact.

Skip Tracing - Waterfall Process

Successful skip tracing (locating a consumer at a current address) is an essential part of Penn Credit's collection strategy; therefore, we subscribe to a wide range of skip tracing products and national databases (LexisNexis, CBC Innovis, TransUnion). After the initial placement, accounts are "scrubbed" for address verification (NCOA), phone append, deceased and bankruptcy verification. Once the account information is confirmed, the collection process begins; however, if at any time the contact information is determined to be incomplete or incorrect, the account will be placed in our automated "Waterfall" skip tracing process.

Each step in this “Waterfall” process utilizes a new skip tracing product. The steps and information provided are progressively more intensive and detailed than the previous. The account will proceed from step to step until the appropriate information is obtained and successful contact is made with the consumer. Penn Credit’s waterfall skip tracing process may be utilized at any point during the collection process, ensuring that Penn Credit maintains contact with consumers until the amount owed the client has been recovered.

Further, our assigned account Loop collectors are provided access to several internet based skip tracing resources at their work stations, enabling them to perform individual skip tracing.

LexisNexis®/Accurint: This is an on line skip-tracing tool that collectors will use in attempting to locate a skipped consumer. This tool provides social security verification, address verification, phone number verification, multi state DMV data, reverse look-up, same names, and same addresses if under a different name. The collector will work all leads to conclusion.

Criminal Records: If the collector has knowledge of a consumer’s criminal record, they may contact the state to obtain location information. In doing so, the collector will try to locate the consumer’s probation officer. The collector is trained in obtaining location information as outlined by the FDCPA.

License Records: These records contain multiple types of licensing and public information the collector may use to locate the consumer. If the collector knows that the consumer is a professional who requires a license to practice, the collector may call the state authority of that organization. If the consumer is a current member, the organization will have record of where they are practicing.

Asset Verification: The collector will attempt to verify and locate as many assets as possible in the course of using all available skip-tracing tools. If liquid assets are located (place of employment in wage attachment state, ownership of property, checking and/or savings account, ownership of cars, boats, slips and stocks), we will forward a suit/garnishment request form to the City with all asset/employment information attached.

Voter Records/Registration: In most states, a person cannot register to vote at a Post Office mail box; the person must provide a physical street address. In most cases, voter registration is public information and this record will provide the collector with a physical street address registered under the consumer’s name.

Tax Assessment: The Tax Assessors Office will provide ownership of property by name, parcel number and address. It will also provide what address the taxes are sent to. The collector will follow all leads until conclusion.

Directory Assistance: In the use of online directory assistance tools, the collector will look for the exact name at the address of record and, if not listed, a same last name at the address of record. If there is not a listing for the consumer or same name at the address of record, the collector will look for the same exact name in the given city. The collector will follow all leads developed through directory assistance tools until conclusion.

Nationwide DMV Access: Penn Credit has access to DMV data for all 50 US states and the District of Columbia.

Spanish Language Capabilities

Penn Credit employs Spanish-speaking representatives, and we have a dedicated toll free number that is directed to those individuals. Penn Credit's DAVIS dialing platform also offers Spanish-speaking options, with the ability to transfer any calls to a Spanish speaking collector. Further, Penn Credit's notices may be printed in English or Spanish and we will provide the City with a payment card for distribution indicating payment options which will be printed in English and Spanish.

Credit Bureau Reporting

Penn Credit utilizes the services of three major credit bureaus regularly: TransUnion, Equifax, and Experian.

Contacting Consumers by Phone

Penn Credit's contact with consumers via telephone is essential to Penn Credit's successful recovery process. Our calling platforms combine the speed and efficiency of automated calling with compliance for state and federal law, all carried out in accordance with the rules established by the City. While incoming calls are instantly transferred to available collectors, the calling system also guarantees that all outbound calls are within guidelines established by federal and state law, ensuring that no phone calls are made before or after approved hours.

Penn Credit's telephone systems also have numerous quality assurance mechanisms: 1) management has the ability to monitor collection calls by listening to, participating in, and even taking over of the call when necessary; 2) a call/screen shot recording system records every phone call and collector computer screen for archival and quality control purposes; and 3) multi-lingual capabilities, the D.A.V.I.S. system allows the user to interact in English and Spanish (other languages are available as well); further, collectors can easily transfer a call to a collector who speaks the appropriate language.

Hours of Contact

Penn Credit's collection department's operating hours are listed below. Our extended hours of operation allow us to maximize collections **in all time zones**.

Day	Start	Collectors End	Dialer Ends
Monday	8:00 A.M.	10:00 P.M. EST	11:59 P.M. EST
Tuesday	8:00 A.M.	10:00 P.M. EST	11:59 P.M. EST
Wednesday	8:00 A.M.	10:00 P.M. EST	11:59 P.M. EST
Thursday	8:00 A.M.	10:00 P.M. EST	11:59 P.M. EST
Friday	8:00 A.M.	5:00 P.M. EST	11:59 P.M. EST
Saturday	8:00 A.M.	12:00 P.M. EST	11:59 P.M. EST
Sunday	1:30 P.M.	No live collectors	11:59 P.M. EST

In accordance with the Federal Fair Debt Collection Practices Act (F.D.C.P.A), outbound calls are only made between 8AM and 9PM in the time zone where the consumer resides. Our client relations representatives are available Monday through Friday from 7:00 a.m. to 5:00 p.m.



A PENN CREDIT CONTACT CENTER

Contacting Consumers by Mail

While collection letters are not the only focus of our collection process, letters are designed in a specified sequence, at specified times, and according to specific circumstances, generating the most meaningful communication with the consumer. A collection contact followed by a meaningful, well-timed letter offers a better collection impact than a stand-alone collection notice.

Our letter series includes the initial validation notice and progressively more demanding follow-up letters. The initial demand letter has three main purposes:

- To advise the consumer that the account has been assigned to Penn Credit
- To provide notice of the consumer's rights established by the FDCPA and applicable state laws
- To prompt payment

Accounts with active payment plans will receive monthly letters and those with a post-dated check plan receive a reminder notice a set number of days before the process date. Penn Credit will obtain City approval of all collection letters prior to their use and we will obtain the City's written approval before making any changes to collection letters sent out to consumers. We have the capability of sending double-sided letters in English and Spanish.

A typical series of collection letters appears on the following pages.

PennCredit

Hours: Mon-Thur 8am-10pm EST
Fri 8am-5pm EST
Sat 8am-12pm EST
Phone: 800-900-1382

NOTICE OF COLLECTION

MM/DD/YYYY

CLIENT: [Client Name]
ID NUMBER: [Account Number]
TOTAL BALANCE DUE: [\$###.##]



Our client has referred your delinquent account(s) referenced below for collection. Our client is serious about collecting all monies owed them and I am sure your intentions are to honor your debt. Send payment using the enclosed envelope or you may go online to <http://account.penncredit.com> make payment or contact our office to pay over the phone. Contact our office if you are unable to pay the amount due.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this 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.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. The important rights included above apply to each account individually and you have the right to dispute any or all of the accounts included in this notice. In the event you choose to exercise your important rights included above please indicate which account(s) you are disputing.

SERVICE RENDERED

SERVICE DATE	ACCOUNT NUMBER	BALANCE
MM/DD/YYYY	[Account Number]	[\$###.##]



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 1259, Department 91047
Oaks, PA 19456

CHANGE SERVICE REQUESTED



IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD
<input type="checkbox"/> DISCOVER	
CARD NUMBER	EXP. DATE
SIGNATURE	AMOUNT

Visit <http://account.penncredit.com> to pay your bill online.

Payments received by check will be electronically deposited, unless you pay by non-consumer type check. You may opt out of this program by paying with a money order or a travelers check. In the unlikely event your check (payment) is returned unpaid, we may elect to electronically (or by paper draft) re-present your check (payment) up to two more times. You also understand and agree that we may collect a return processing charge by the same means, in an amount not to exceed that as permitted by state law.

91203 - 1

#BWNJHBY
#9042727300351540#

[Debtor Name]
[Address Line One]
[Address Line Two]



ID NUMBER: C0206277

PENN CREDIT
916 S 14th ST
PO BOX 988
HARRISBURG PA 17108-0988

91203-NEW-1

PennCredit

Hours: Mon-Thur 8am-10pm EST
Fri 8am-5pm EST
Sat 8am-12pm EST
Phone: 800-900-1381

MM/DD/YYYY

CLIENT: [Client Name]
ID NUMBER: [Account Number]
TOTAL BALANCE DUE: [\$###.##]



REQUEST FOR PAYMENT

Failure to contact our office leads us to believe that you do not have intentions of resolving your just debt.

If you are unable to pay in full, settlements and/or payment arrangements may be available. We will do our best to work with you.

Please contact our office today, or go online to account.penncredit.com or send payment in full in the enclosed envelope.

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

SERVICE RENDERED	SERVICE DATE	ACCOUNT NUMBER	BALANCE
	MM/DD/YYYY	[Account Number]	[\$###.##]



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 1259, Department 91047
Oaks, PA 19456
CHANGE SERVICE REQUESTED



IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD
<input type="checkbox"/> DISCOVER	
CARD NUMBER	EXP. DATE
SIGNATURE	AMOUNT

Visit <http://account.penncredit.com> to pay your bill online.

Payments received by check will be electronically deposited, unless you pay by non-consumer type check. You may opt out of this program by paying with a money order or a travelers check. In the unlikely event your check (payment) is returned unpaid, we may elect to electronically (or by paper draft) re-present your check (payment) up to two more times. You also understand and agree that we may collect a return processing charge by the same means, in an amount not to exceed that as permitted by state law.

91203 - 2213

#BWNJHBY
#9042702420717870#

[Debtor Name]
[Address Line One]
[Address Line Two]



ID NUMBER: C0461002

PENN CREDIT
916 S 14th ST
PO BOX 988
HARRISBURG PA 17108-0988



91203-AD2PC-2213

PennCredit

Hours: Mon-Thur 8am-10pm EST
Fri 8am-5pm EST
Sat 8am-12pm EST
Phone: 800-900-1368

MM/DD/YYYY

CLIENT: [Client Name]
ID NUMBER: [Account Number]
TOTAL BALANCE DUE: [####.##]



PROMISE TO PAY

Please pay as promised. If you pay as agreed, there will be no need to contact you again regarding this matter.

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

SERVICE RENDERED

SERVICE DATE	ACCOUNT NUMBER	BALANCE
MM/DD/YYYY	[Account Number]	[####.##]



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 1259, Department 91047
Oaks, PA 19456

CHANGE SERVICE REQUESTED



IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD
<input type="checkbox"/> DISCOVER	
CARD NUMBER	EXP. DATE
SIGNATURE	AMOUNT

Visit <http://account.penncredit.com> to pay your bill online.

Payments received by check will be electronically deposited, unless you pay by non-consumer type check. You may opt out of this program by paying with a money order or a travelers check. In the unlikely event your check (payment) is returned unpaid, we may elect to electronically (or by paper draft) re-present your check (payment) up to two more times. You also understand and agree that we may collect a return processing charge by the same means, in an amount not to exceed that as permitted by state law.

91203 - 95

#BWNJHBY
#9042732612996529#

[Debtor Name]
[Address Line One]
[Address Line Two]



ID NUMBER: C9860674

PENN CREDIT
916 S 14th ST
PO BOX 988
HARRISBURG PA 17108-0988

91203-CPPPC-95

PennCredit

Hours: Mon-Thur 8am-10pm EST
Fri 8am-5pm EST
Sat 8am-12pm EST
Phone: 800-900-1368

MM/DD/YYYY

CLIENT: [Client Name]
ID NUMBER: [Account Number]
TOTAL BALANCE DUE: [\$###.##]



BROKEN PROMISE

You have not made your payment as promised. It is important that you either make payment or contact our office today.

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

SERVICE RENDERED	SERVICE DATE	ACCOUNT NUMBER	BALANCE
	MM/DD/YYYY	[Account Number]	[\$###.##]



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 12591, Department 91047
Oaks, PA 19456

CHANGE SERVICE REQUESTED



IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW			
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	
CARD NUMBER		EXP. DATE	
SIGNATURE			AMOUNT

Visit <http://account.penncredit.com> to pay your bill online.

Payments received by check will be electronically deposited, unless you pay by non-consumer type check. You may opt out of this program by paying with a money order or a travelers check. In the unlikely event your check (payment) is returned unpaid, we may elect to electronically (or by paper draft) re-present your check (payment) up to two more times. You also understand and agree that we may collect a return processing charge by the same means, in an amount not to exceed that as permitted by state law.

91203 - 94

#BWNJHBY
#9042732612990084#

[Debtor Name]

[Address Line One]

[Address Line Two]



ID NUMBER: C0314108

PENN CREDIT
916 S 14th ST
PO BOX 988
HARRISBURG PA 17108-0988



91203-CBPPA-94

PennCredit

Hours: Mon-Thur 8am-10pm EST
Fri 8am-5pm EST
Sat 8am-12pm EST
Phone: 800-900-1362

MM/DD/YYYY

CLIENT: [Client Name]
ID NUMBER: [Account Number]
TOTAL BALANCE DUE: [####.##]



STATEMENT OF YOUR ACCOUNT(S)

Please continue to make your monthly payments. If you wish to automate your payments please contact our office or go online at account.penncredit.com.

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

SERVICE RENDERED	SERVICE DATE	ACCOUNT NUMBER	BALANCE
	MM/DD/YYYY	[Account Number]	[\$###.##]



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 1259, Department 91047
Oaks, PA 19456

CHANGE SERVICE REQUESTED



IF PAYING BY VISA, MASTERCARD OR DISCOVER, FILL OUT BELOW	
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD
CARD NUMBER	EXP. DATE
SIGNATURE	AMOUNT

Visit <http://account.penncredit.com> to pay your bill online.

Payments received by check will be electronically deposited, unless you pay by non-consumer type check. You may opt out of this program by paying with a money order or a travelers check. In the unlikely event your check (payment) is returned unpaid, we may elect to electronically (or by paper draft) re-present your check (payment) up to two more times. You also understand and agree that we may collect a return processing charge by the same means, in an amount not to exceed that as permitted by state law.

91203 - 2

#BWNJHBY
#9042704924118282#

[Debtor Name]

[Address Line One]

[Address Line Two]



ID NUMBER: E0358372

PENN CREDIT
916 S 14th ST
PO BOX 988
HARRISBURG PA 17108-0988

91203-STMPC-2

PennCredit

Horario: Lunes a Jueves, de 8 a.m. a 10 p.m.
Viernes, de 8 a.m. a 5 p.m.
Sábado, de 8 a.m. a 12 p.m.
800-900-1380

NOTIFICACIÓN DE COLECCIÓN

MM/DD/YYYY

CLIENTE:
Nº DE CUENTA:
CANTIDAD QUE ADEUDA:



Nuestro cliente ha remitido su(s) cuenta(s) en mora, de referencia a continuación, para cobro. Nuestro cliente considera muy seriamente el cobro de dinero que se le adeuda y yo estoy seguro de que usted tiene la intención de honrar su deuda. Envíe el pago utilizando el sobre adjunto o también puede realizar el pago en línea a <http://account.penncredit.com>, o comunicarse con nuestra oficina para pagar por teléfono. Comuníquese con nuestra oficina si no puede pagar la cantidad adeudada.

A menos que envíe una notificación a esta oficina dentro de los 30 días después de recibir esta notificación, cuestionando la validez de esta deuda o una parte de la misma, esta oficina considerará que esta deuda es válida. Si notifica a esta oficina por escrito dentro de los 30 días luego de recibida esta notificación, esta oficina obtendrá la verificación de la deuda o una copia de un fallo, y le enviará por correo una copia de ese fallo o verificación. Si usted realiza una solicitud por escrito a esta oficina dentro de los 30 días luego de recibida esta notificación, esta oficina le proporcionará el nombre y la dirección del acreedor original, si fuese distinto del acreedor actual.

Esto es un intento de cobrar una deuda por parte de un cobrador de deudas y cualquier información obtenida se utilizará para ese fin. Los derechos importantes arriba incluidos se aplican a cada cuenta de manera individual y usted tiene el derecho de cuestionar cualquiera o todas las cuentas incluidas en esta notificación. En caso de que opte por ejercer sus derechos importantes arriba incluidos, indique qué cuenta(s) cuestiona.

SERVICIO PROPORCIONADO:	FECHA DEL SERVICIO	Nº DE CUENTA	CANTIDAD QUE ADEUDA
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Separar y volver con el pago para acelerar el crédito a su cuenta

P.O. Box 1259, Department 91047
Oaks, PA 19456

CHANGE SERVICE REQUESTED



SI VA A PAGAR USANDO: MASTERCARD, DISCOVER, O VISA, FAVOR LLENAR EL ESPACIO DEBAJO

<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER
Número de Tarjeta		Fecha de Vencimiento
Firma		Cantidad

Pague en línea con tarjeta de crédito en <http://account.penncredit.com>.

Los pagos recibidos por cheque serán depositados electrónicamente, a menos que usted pague por cheque de tipo no consumidor. Usted puede excluirse de este programa mediante pagar por un giro postal o un cheque de viajero. En el caso improbable de que se le devuelva el cheque (pago), podemos optar por vía electrónica (o por documento papel) volver a presentar su cheque (pago) hasta dos veces más. Usted también entiende y acepta que podemos cobrar un cargo de procesamiento de devolución por el mismo medio, en una cantidad que no exceda lo que está permitido por la ley estatal.

91203 - 1

#BWNJHBY
#9042727300351540#

[Debtor Name]

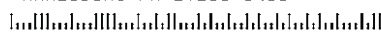
[Address Line One]

[Address Line Two]



ID NUMBER: C0206277

PENN CREDIT
916 S 14th ST
PO BOX 968
HARRISBURG PA 17108-0768



91203-NEW-1

Legal Collection Capabilities (Optional Service)

Penn Credit has provided full-service litigation services and acted as the liaison between our clients and our collection attorneys continuously since 1987. The scope of our collection attorney network covers the United States to deliver the highest level of return on accounts. When necessary, Penn Credit will retain counsel to litigate in areas where we do not have counsel. **Penn Credit has maintained local counsel in South Florida and pursued consumers legally for more than 15 years.**

If a consumer remains unwilling to work out reasonable repayment of defaulted debt obligations, account review for possible litigation will begin. Penn Credit's legal forwarding department will submit suit/direct garnishment authorization requests to the City once internal criteria are met and approved by the VP of Collections. Once approval is received from the City; our legal package will be forwarded to an attorney.

The City must be willing to provide the following:

- Complete documentation of the account
- Validation of the debt
- Statement of non-military service
- Signed affidavit of the account
- A witness when necessary

Criteria for Litigation

- In the absence of City standards Penn Credit will use a minimum balance of \$1,500.00
- Our collector has exhausted all voluntary means of collection
- Specific contractual requirements

Assets verified and/or located

- Checking, savings, or other bank accounts where permitted
- Home ownership
- Employment
- Locate liquid and non-liquid assets, which will secure the debt until sold or transferred
- Rental property and other deposits

During the entire litigation process, Penn Credit will handle all reporting requirements and will customize litigation reports based on client specifications. Payments applied to accounts will be reported on a regular basis to be determined by the client.

At the present time Penn Credit performs the following two types of litigation processes:

- Accounts that must go through the due process of litigation (actual suit)
- Accounts where we have the authority to do direct garnishment as permitted by individual State and/or Commonwealth laws and statutes

Information Technology

Our collection activities are conducted on an in-house developed, completely automated, accounts receivable management system. This software, designed and written entirely by Penn Credit's IT staff, provides quality and versatility to our clients. Because we are independent of an outside source to customize changes, we are able to efficiently tailor software changes to meet the needs of our clients.

Penn Credit's in-house developed collection system promotes "total recovery efforts" on all accounts placed for collections. Penn Credit routinely utilizes our customized software to:

- Maximize strategic follow-up on all collection accounts in our system
- Monitor and review collection activity
- Support the flow of relevant data through reports, remittances, and interfaces
- Calculate interest and penalties as necessary
- Customize performance reporting and collection letter series
- Recognize and react to specifically coded accounts
- Customize collection letter series and telephone scripts
- Automatically link multiple accounts

We have a professionally staffed Information Technology (IT) Department with systems programmers and support specialists onsite. Our IT staff designed and developed the Penn Credit collection system that controls, monitors, schedules, stores, and provides information for our collection activities. The current version of Penn Credit's collection system, FUSION, ensures ease of use and maximum productivity for our collection staff through the following:

- Next generation graphical user interface (GUI) with an integrated web browser
- Ability to directly integrate Java technologies into the FUSION architecture
- FUSION objects have the ability to execute on any platform running the Java Virtual Machine including Windows, Linux and AIX
- Hardware includes:
 - IBM p-Series server running AIX operating system
 - IBM Storage Area Network capable of expanding to 6 terabytes of disk
 - 24/7 Hardware Support contract with IBM

Penn Credit's IT staff averages more than 21 years of collection agency experience. They routinely customize file formats, reports, as well as adjust applications to make data transfer, bookkeeping and account tracking more efficient. **These tasks are completed quickly in house without the need of enlisting outside help from a collection software vendor.**

Data Transfer

The multi-talented IT team at Penn Credit has extensive knowledge and experience in the collection industry and is an invaluable asset for implementing data transfer between our clients and Penn Credit. Our IT team will continue to work closely with the City's staff to ensure all aspects of the project regarding data transfer and IT support are developed in a timely and accurate manner.

Penn Credit has the ability to receive account placements and transfer data in a number of different formats, and occasionally clients may use, or ask us to use, several different formats to transfer account information. We accept accounts electronically in various ways:

- FTPS – File Transfer Protocol over Secure Socket Layer (SSL)
- SFTP – SSH File Transfer Protocol
- FTP/PGP – File Transfer Protocol with PGP Encrypted File
- HTTPS - File Transfer via Secure Website
- Secure Email
- Standard Email with PGP Encryption

Accounts can also be placed with Penn Credit by CD, mailed hard copy or fax. We have the ability to encrypt data for electronic transfer in the following ways:

- PGP – Pretty Good Privacy
- Password Protected Zip File

Penn Credit will develop custom software that is able to accept electronic files in the following data types:

- EDI – Electronic Data Interchange
- XML – Extensible Markup Language
- Fixed Length ASCII data
- Comma Separated Value (CSV)
- Tab Delimited
- Excel Spreadsheet

Fusion Collection System

IBM pSeries Model 720 Server

- Four 3.0GHz 64-bit Power 7 processors
- 32GB of memory
- 2 x 74GB 15,000 RPM internal disks & DVD-Rom
- Dual Gigabit network interface
- Dual 4 Gigabit Fibre adapters
- AIX version 6.1

IBM DS3524 Storage Server

- Dual 4 Gigabit Fibre adapters
- 2 Gigabit Cache per controller
- 13 X 300GB 10,000 RPM Self Encrypting Drives
- Expansion up to 96 Terabytes of disk space



Software:

- Proprietary collection software designed and developed by our programming staff
- 100% Java Objects

Additional Hardware

- Dell Optiplex Computers
- Dell and IBM Servers: Web, FTP, Secure E-mail, Exchange, Domain

Additional Software

- Collector Training Software
- Microsoft Office Products
- Microsoft Internet Explorer
- Microsoft Windows Vista

Phone

- MITEL 3300 Phone System
- prarieFyre Contact Center Solution - MITEL Enterprise Edition
- MITEL Application Suite
- MITEL Unified Communications Suite
- CACTI Call Recording System
- IAT CT Center Predictive Dialer Platform

Remote Audit

Penn Credit enables the City to view account activity on-line. This remote activity program can be accessed through the internet using a standard browser. We assign a username and password that allows the City access to their accounts only. Once logged into our system, the City has the ability to search by account number, name or Penn Credit ID number and then view items such as account status, balance, remarks, payments and account transactions.

The new version of our site now features a dashboard report function that provides a snapshot of the portfolio as well as an ad hoc reporting section where reports can be downloaded either as a PDF or Excel spreadsheet. This site has a secure socket layer (SSL) with 256 bit encryption.

The dashboard page contains various statistics based on account referral and collection activity. The City will see information on the dashboard page for collection placement and activity during the current month as well as that information from the time of the first account placement. Also on the dashboard page are links to multiple charts based on collection and placement statistics. The City can choose from 5 different charts, each containing the last 12 months of information.

Additionally, Penn Credit's portal also allows the City to place accounts on hold for up to 30 days at a time, submit a payment or adjustment on an account, and request the cancellation of an account. The City may also submit a request to add new accounts.

Keeping with Penn Credit's emphasis on data security, our system is password protected and automatically logs the user off after 15 minutes of inactivity. Additionally, all user activity is tracked. For an extra layer of security, once a user becomes active, a trusted IP address will be linked to his or her login for identification purposes. After 90 days, inactive accounts are disabled; after 180 days, inactive accounts will be deleted.

Sample screen shots and available reports from this on-line access portal are provided on the following pages.

A demo of Penn Credit's FUSION Client Portal can be accessed by visiting:

[***https://fusioncl.penncredit.com/***](https://fusioncl.penncredit.com/)

Login

Email Address

Password

[Forgot Password?](#) [» sign up](#) [Watch Demo Video](#)

PennCredit Fusion		Client Access Portal			
		Home	Lookup	Reports	Logoff
Search by		Account Number	01110	Search	Reset
Account#	Name	Service Date	Balance	Status	Penn ID#
01110-1111	WAKALA, JOHN	10/01/2011	\$80.00	ACT	H0000002-001
01110-2222	TIMOCHENKO, SUSAN	10/15/2011	\$0.00	PIF	H0000003-001
01110-3333	JOHNSON, JIM	10/13/2011	\$300.00	BKR	H0000004-001
01110-4444	JOHNSON, JAMES	01/01/2012	\$500.00	NEW	H0095536-001
01110-5555	SMITH, JOE	01/10/2012	\$600.00	NEW	H0095537-001
01110-6666	YOUNG, MARY	01/01/2012	\$1,000.00	NEW	H0095538-001
01110-7777	KLINE, JOHN	01/01/2012	\$850.00	NEW	H0095539-001
01110-8888	SMALL, JIM	12/15/2011	\$1,500.00	NEW	H0095540-001
01110-9999	BRADLEY, BILL	12/01/2011	\$2,000.00	HPC	H0095541-001
(Maximum of 50 results displayed)					
This site provided by Penn Credit Corporation					

Dashboard Statistics

Current Month

\$2,679.50 Collections
\$0.00 Placed
\$0.00 Client Cancellations
\$0.00 Penn Cancellations

Beginning to Date

\$888,994.07 Collections
\$27,689,011.63 Placed
4.09% Recovery
\$2,240,399.55 Open Inventory

Monthly Collections



Charts: Monthly Collections | Batch Collections | Batch Recovery | Open vs Placed | Number Placed |

[Home](#) | [Lookup](#) | [Reports](#) | [Logoff](#)

Search by

Account#	Name	Service Date	Balance	Status	Penn ID#
01110-1111	WAKALA, JOHN	10/01/2011	\$80.00	ACT	H0000002-001
01110-2222	TIMOCHENKO, SUSAN	10/15/2011	\$0.00	PIF	H0000003-001
01110-3333	JOHNSON, JIM	10/13/2011	\$300.00	BKR	H0000004-001
01110-4444	JOHNSON, JAMES	01/01/2012	\$500.00	NEW	H0095536-001
01110-5555	SMITH, JOE	01/10/2012	\$600.00	NEW	H0095537-001

(Maximum of 50 results displayed)

Account #: 01110-1111
Penn ID #: TBK: H0000002001
Placed: 01/05/2012 **Service:** 10/01/2011
Account Status: ACT - ACTIVE ACCOUNT
Patient Name:
Service Rendered: DELINQUENT BILL
of Letters: 1 **Last Ltr:** 01/06/2012

Gross Placed: \$100.00
Add-on: \$0.00
Adjustments: \$20.00
Penalty/Int: \$0.00
Total Payments: \$0.00
Balance: \$80.00

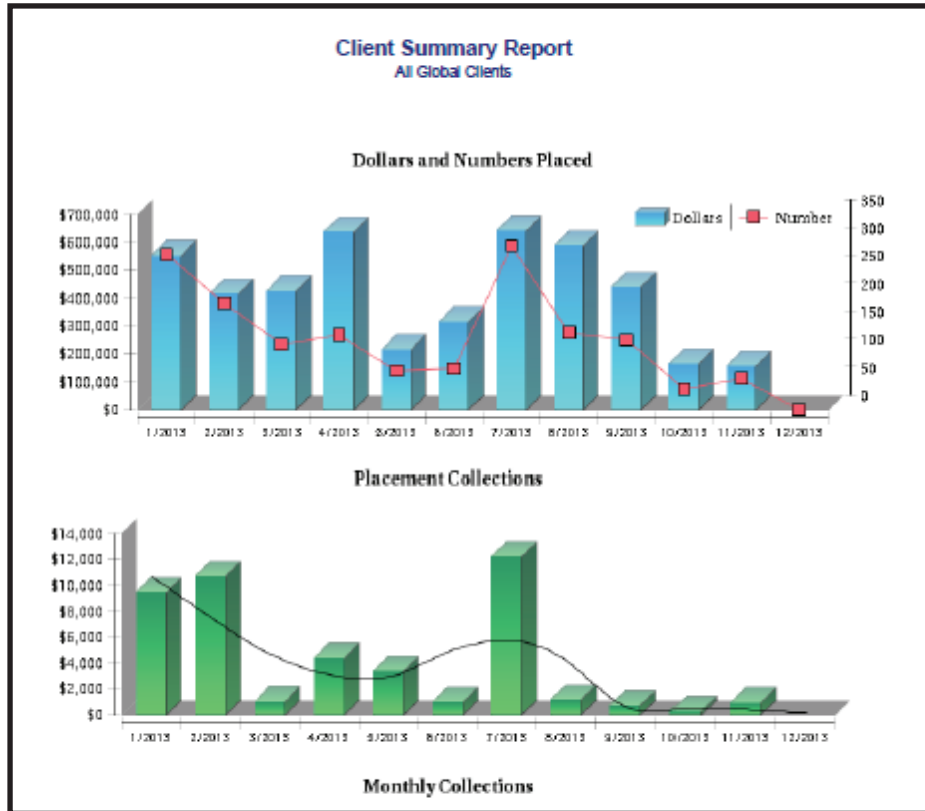
Name/Address
WAKALA, JOHN
123 MARKET ST
HARRISBURG, PA 17111-0000
Home: 111-111-1111
Work: 222-222-2222
Promise Date:
Promise Amount: \$0.00
Last Pmt Date:
Last Pmt Amount: \$0.00
Return Date:
Return Reason Code:

[Account Summary \(PDF\)](#)

[Remarks](#) | [Contacts](#) | [Payments](#) | [Transactions](#) | [Bankruptcy](#) | [30 Day Hold](#)

Date	Time	Remark
03/06/2013	10:25	USER: DEB NEW ACT: 0000002002
01/18/2013	09:01	TEST
01/18/2013	09:01	TEST
01/18/2013	09:00	TEST
01/18/2013	09:00	TEST
01/18/2013	09:00	TEST
01/18/2013	08:59	TEST
01/18/2013	11:54	USER: DEB ADDRESS CHG

This site provided by Penn Credit Corporation



Submit Payment/Adjustment Transaction

Type

Amount

Comments

Request account to be cancelled

Cancellation Reason

Comments

Account Analysis Options

(Archived accounts will not appear in this report)

Select Client Code: SG1140 - All Accounts ▼

Only accounts with promises: No ▼

Placed From: Month Jan ▼ Day 01 ▼ Year 2013 ▼

With payment in last # of days: 0

Placed To: Month Dec ▼ Day 31 ▼ Year 2013 ▼

No payment in last # days: 0

Account Status: All Statuses ▼

Total payments greater than: 0.00

Current Balance Range from: 0.00 to: 9999999999.99

Start Selection

Reset Form

Acknowledgement Report Scan Options

Select Client Code: SG1140 - All Accounts ▼

From: Month Jan ▼ Year 2013 ▼

To: Month Dec ▼ Year 2013 ▼

Create Report

Reset Form

Cancellation Report Scan Options

Select Client Code: SG1140 - All Accounts ▼

From: Month Jan ▼ Year 2013 ▼

To: Month Dec ▼ Year 2013 ▼

Create Report

Reset Form

Reporting Capabilities

Penn Credit's collection system (FUSION) maintains a statistical database of performance figures and will comply with any reporting requirements the City may have. With a very flexible range of reporting options, Penn Credit has the ability to comply with any reporting requirements, both for internal monitoring and forecasting. Reports can be sent via email, hard copy, or placed on an FTP site for pickup. Formats include Microsoft Word, Excel, and Adobe PDF, or other formats as needed.

Typically, reporting to our clients includes the Acknowledgment (either concise or detailed version), Payment Analysis, Spindown, Statement of Collection, and Cancellation reports.

Acknowledgment Report serves as a receipt verifying all accounts placed have been received by Penn Credit. Options include a concise version or a detailed version.

Payment Analysis provides information relating to collection performance, broken down by month of placement. This report illustrates recovery performance and allows the City to forecast future recoveries.

Spindown Analysis provides a 12-month record of liquidation rates per month.

Statement of Collection details accounts to which payments have been applied during the statement period. This report indicates not only amounts paid by debtors, but also commissions due Penn Credit for collection services rendered, thus serving as an invoice for the City.

Cancellation Report lists all accounts scheduled for return, along with the client account number, debtor name, balance, applicable dates, and reason for return.

Sample reports appear on the following pages.

From: EReports@penncredit.com
To: Client's Email Address
Subject: P8888 - New Business Acknowledgement from Penn Credit

Penn Credit Corporation
New Business Acknowledgement Summary

**** Acknowledgement with thanks ****

This assignment is accepted under our usual terms and conditions that we have with you. Please notify this agency without delay of any payment made to you by the debtor or any contact that the debtor has with you.

Report Date: MM/DD/YYYY
Client #: P8888
Client Name: Water Company
of Accounts: ###,###
Total Dollars: \$\$\$\$\$\$

Penn Credit Corporation New Business Acknowledgement Report

Report Date: MM/DD/YYYY
Created for: *Client Name*

This assignment is accepted under our usual terms and conditions that we have with you. Please notify this agency without delay of any payment made to you by the debtor or any contact that the

Account #	Name	Address	City,State,Zip	Placed Date	Service Date	Balance
#####	Smith, John	123 Walnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$1,500.00
#####	Smith, Jane	123 Main Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$500.00
#####	Smith, John	165 Elm Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$650.00
#####	Smith, Jane	124 Chestnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$750.00
#####	Smith, John	124 Walnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$625.00
#####	Smith, Jane	124 Main Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$435.00
#####	Smith, John	170 Elm Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$498.00
#####	Smith, Jane	130 Chestnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$1,275.00
#####	Smith, John	135 Walnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$1,450.00
#####	Smith, Jane	128 Main Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$650.00
#####	Smith, John	167 Elm Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$975.00
#####	Smith, Jane	145 Chestnut Street	Anytown, USA 11111	MM/DD/YYYY	MM/DD/YYYY	\$1,950.00

Penn Credit Corporation - Payment Analysis Report

Report Date: MM/DD/YYYY

[Name of Client Here]

Mth/Yr	# Referred	\$ Referred	Placement Collections	Monthly Collections	Total Adjustments	Cancellations	\$ Collectable	LIQ%	Active Dollars
MM/YYYY	1,773	\$405,611.56	\$222,410.14	\$153,933.16	\$14,280.64	\$0.00	\$391,330.92	56.83%	\$168,920.78
MM/YYYY	1,436	\$351,838.59	\$192,005.19	\$382,101.94	\$9,122.57	\$0.00	\$342,716.02	56.02%	\$150,710.83
MM/YYYY	1,372	\$326,792.45	\$162,804.84	\$188,493.77	\$7,063.90	\$0.00	\$319,728.55	50.92%	\$156,923.71
MM/YYYY	1,238	\$347,741.92	\$149,640.01	\$122,678.69	\$18,914.71	\$0.00	\$328,827.21	45.51%	\$179,187.20
MM/YYYY	861	\$227,065.37	\$94,986.48	\$111,640.66	\$10,588.79	\$0.00	\$216,476.58	43.88%	\$121,490.10
MM/YYYY	1,825	\$504,189.21	\$225,286.87	\$118,835.39	\$24,145.77	\$0.00	\$480,043.44	46.93%	\$254,756.57
MM/YYYY	1,536	\$436,473.42	\$182,924.03	\$134,240.64	\$23,239.87	\$0.00	\$413,233.55	44.27%	\$230,309.52
MM/YYYY	1,912	\$530,959.89	\$228,813.98	\$135,358.45	\$23,802.10	\$0.00	\$507,157.79	45.12%	\$278,343.81
MM/YYYY	1,492	\$442,743.74	\$182,374.74	\$151,489.00	\$14,076.09	\$0.00	\$428,667.65	42.54%	\$246,292.91
MM/YYYY	1,998	\$577,805.62	\$250,196.09	\$178,964.99	\$24,611.47	\$0.00	\$553,194.15	45.23%	\$302,998.06
MM/YYYY	1,273	\$383,799.75	\$159,229.35	\$158,640.40	\$14,403.18	\$0.00	\$369,396.57	43.11%	\$210,167.22
MM/YYYY	1,484	\$415,125.51	\$185,765.96	\$134,204.03	\$24,010.54	\$0.00	\$391,114.97	47.50%	\$205,349.01
Year Total	18,200	\$4,950,147.03	\$2,236,437.68	\$1,970,581.12	\$208,259.63	\$0.00	\$4,741,887.40	47.16%	\$2,505,449.72

Payment Analysis Report Legend

Referred = The number of account referred.

\$ Referred = The dollar amount referred.

Placement Collections = The dollars collected on the specific month's placement.

Monthly Collections = The dollars collected during the indicated month and year.

Total Adjustments = CRQ + STL + BKR + ADJ

Cancellations = Agency Cancellations

Collectable = \$ Referred - Adjustments

LIQ% = Placement Collections / Collectable

Active Dollars = Collectable - Placement Collections - Cancellations

Note: all statistics are based on placement month and year. The only exception to this rule is the monthly collection column.

Penn Credit Corporation Cancellation Report									
Report Date: MM/DD/YYYY Created for: *Client Name*									
Account #	Name	Placed Date	Service Date	Balance	Return Date	Return Reason	BKR Docket#	BKR Date Filed	DEC Date
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$1,500.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$500.00	MM/DD/YYYY	DECEASED			MM/DD/YYYY
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$650.00	MM/DD/YYYY	PER CLIENT REQUEST			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$750.00	MM/DD/YYYY	UNCOLLECTIBLE			
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$625.00	MM/DD/YYYY	BANKRUPTCY	#####	MM/DD/YYYY	
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$435.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$498.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$1,275.00	MM/DD/YYYY	PER CLIENT REQUEST			
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$1,450.00	MM/DD/YYYY	UNCOLLECTIBLE			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$650.00	MM/DD/YYYY	BANKRUPTCY	#####	MM/DD/YYYY	
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$975.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$1,950.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$498.00	MM/DD/YYYY	PER CLIENT REQUEST			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$1,275.00	MM/DD/YYYY	UNCOLLECTIBLE			
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$1,450.00	MM/DD/YYYY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$650.00	MM/DD/YYYY	DECEASED			MM/DD/YYYY
#####	Smith, John	MM/DD/YYYY	MM/DD/YYYY	\$975.00	MM/DD/YYYY	UNCOLLECTIBLE			
#####	Smith, Jane	MM/DD/YYYY	MM/DD/YYYY	\$1,950.00	MM/DD/YYYY	PAID IN FULL			
Report Total				18 \$18,056.00					

Penn Credit Corporation
916 South 14th Street
Harrisburg, PA 17104

Statement of Collection

Frequency: Monthly		Statement Dates: MM/DD/YYYY to MM/DD/YYYY				Statement Type: Gross		
Pay Codes: A=Agency Pmt / B=Agency NSF / M=Client Pmt / D=Client NSF / R=Agency Reversal / X=Client Reversal								
Account Number	Name	Date Placed	Date Collected	Paid Client	Paid Agency	Pay Comm	Code	Due Agency Due Client Remaining Balance
#####	John Smith	MM/DD/YY	MM/DD/YY	100.00	25.0%	A	25.00	75.00 400.00
#####	Jane Smith	MM/DD/YY	MM/DD/YY	200.00	25.0%	A	50.00	150.00 00.00
#####	John Smith	MM/DD/YY	MM/DD/YY	50.00	25.0%	A	12.50	37.50 50.00
#####	Jane Smith	MM/DD/YY	MM/DD/YY	300.00-	25.0%	B	75.00-	225.00- 300.00
#####	Jane Smith	MM/DD/YY	MM/DD/YY	450.00	25.0%	M	112.50	337.50 350.00
#####	John Smith	MM/DD/YY	MM/DD/YY	150.00	25.0%	M	37.50	112.50 00.00
#####	Jane Smith	MM/DD/YY	MM/DD/YY	100.00	25.0%	M	25.00	75.00 500.00
#####	John Smith	MM/DD/YY	MM/DD/YY	75.00	25.0%	M	18.75	56.25 00.00
#####	John Smith	MM/DD/YY	MM/DD/YY	300.00-	25.0%	D	75.00-	225.00- 800.00
#####	Jane Smith	MM/DD/YY	MM/DD/YY	950.00	25.0%	A	237.50	712.50 00.00
						SETTLED IN FULL		

Regression Analysis

Recovery rate based on placement dollars

Mth/Yr	# Referred	\$ Referred	1	2	3	4	5	6	7	8	9	10	11	12	Total
01/2012	1,773	\$405,612	4.33%	17.18%	5.86%	3.71%	2.19%	2.04%	1.92%	1.08%	0.89%	1.82%	1.40%	0.42%	42.84%
02/2012	1,436	\$351,839	12.75%	7.85%	4.71%	3.46%	2.82%	2.19%	1.81%	1.77%	1.78%	1.27%	0.58%		40.98%
03/2012	1,372	\$326,792	7.21%	6.10%	4.80%	3.96%	3.48%	2.44%	1.91%	2.04%	2.08%	1.43%			35.44%
04/2012	1,238	\$347,742	3.02%	5.42%	4.08%	3.66%	2.99%	2.15%	1.86%	1.43%	1.25%				25.88%
05/2012	861	\$227,065	2.02%	5.64%	4.20%	3.52%	1.69%	3.49%	1.53%	1.89%					23.98%
06/2012	1,825	\$504,189	4.25%	6.07%	4.59%	2.85%	3.74%	2.45%	1.58%						25.54%
07/2012	1,536	\$436,473	3.34%	4.13%	3.20%	3.30%	2.11%	2.29%							18.36%
08/2012	1,912	\$530,960	3.47%	7.19%	4.91%	2.58%	2.75%								20.90%
09/2012	1,492	\$442,744	3.14%	5.49%	4.06%	2.48%									15.17%
10/2012	1,998	\$577,806	3.65%	5.44%	4.26%										13.36%
11/2012	1,273	\$383,800	4.13%	4.36%											8.49%
12/2012	1,484	\$415,126	2.78%												2.78%

Cumulative Recovery rate based on placement dollars

Mth/Yr	# Referred	\$ Referred	1	2	3	4	5	6	7	8	9	10	11	12	Total
01/2012	1,773	\$405,612	4.33%	21.51%	27.37%	31.08%	33.27%	35.31%	37.22%	38.31%	39.20%	41.02%	42.42%	42.84%	42.84%
02/2012	1,436	\$351,839	12.75%	20.59%	25.30%	28.76%	31.58%	33.77%	35.58%	37.35%	39.13%	40.40%	40.98%		40.98%
03/2012	1,372	\$326,792	7.21%	13.31%	18.11%	22.07%	25.55%	27.98%	29.89%	31.93%	34.01%	35.44%			35.44%
04/2012	1,238	\$347,742	3.02%	8.44%	12.53%	16.19%	19.18%	21.33%	23.19%	24.62%	25.88%				25.88%
05/2012	861	\$227,065	2.02%	7.66%	11.86%	15.38%	17.07%	20.56%	22.09%	23.98%					23.98%
06/2012	1,825	\$504,189	4.25%	10.32%	14.92%	17.77%	21.51%	23.95%	25.54%						25.54%
07/2012	1,536	\$436,473	3.34%	7.47%	10.67%	13.97%	16.07%	18.36%							18.36%
08/2012	1,912	\$530,960	3.47%	10.66%	15.57%	18.14%	20.90%								20.90%
09/2012	1,492	\$442,744	3.14%	8.63%	12.69%	15.17%									15.17%
10/2012	1,998	\$577,806	3.65%	9.10%	13.36%										13.36%
11/2012	1,273	\$383,800	4.13%	8.49%											8.49%
12/2012	1,484	\$415,126	2.78%												2.78%

Client Snapshot Report

Historical Statistics

Beginning to date

Total Accounts	3,571	
Gross Dollars	\$1,730,606	
Average Placement	\$485	
Collections	\$251,305	
Agency Payments	\$196,016	78.00%
Client Payments	\$55,278	22.00%
# paid in full	628	17.59%
# settled in full	0	0.00%
# partial payments	320	8.96%
Average payment	\$265	

Year to date

Total Accounts	486	
Gross Dollars	\$277,325	
Average Placement	\$571	
Collections	\$84,674	
Agency Payments	\$62,194	73.45%
Client Payments	\$22,476	26.54%
# paid in full	148	30.45%
# settled in full	0	0.00%
# partial payments	75	15.43%
Average payment	\$380	

Month to date

Total Accounts	26	
Gross Dollars	\$19,074	
Average Placement	\$734	
Collections	\$3,917	
Agency Payments	\$2,319	59.20%
Client Payments	\$1,597	40.77%
# paid in full	5	19.23%
# settled in full	0	0.00%
# partial payments	11	42.31%
Average payment	\$245	

Active Account Statistics

Current active volume

Active Accounts	2,962
Active Dollars	\$2,016,387

Average account age (days)

Age at placement	1,167
Age with Penn	419
Age from service date	1,586

Call campaigns

Total Calls	112,774
Morning	51,029
Afternoon	50,600
Evening	17,570
MTD Calls	2,550
Morning	1,168
Afternoon	1,126
Evening	457
Total Contacts	3,290

Mailings

Total letters mailed	15,681
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Mail returns and phone numbers

In skip(mail return/no phone)	2,497
% of active	84.30%
Mail return	836
% of active	28.22%
Good phone (home or cell)	1,307
% of active	44.13%
No phone (home or cell)	1,655
% of active	55.87%
Good cell phone	935
% of active	31.57%
% of good phones	71.54%

Skip attempts

# of skip attempts	38,040
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Confidential & Proprietary

PennCredit

Security and Controls

Physical Security

Surveillance cameras, security alarms, Halon fire suppression equipment, strategically placed smoke and heat detectors, and biometric thumb-scan entry access, protect our offices 24 hours a day, seven days a week. Each individual department is also protected by biometric thumb-scan. Only authorized personnel are permitted into the Information Technology Department. Additionally, the Penn Credit Data Center is protected by a final biometric access point, an environmental temperature control and alarm system. Proper and immediate action will be taken against any unauthorized personnel attempting to enter these sensitive areas.



Maintaining Data Integrity

Only users with authorized passwords can access accounts. Internal security modules guarantee that no unauthorized access to sensitive data can occur. We utilize a two-tiered security system involving access limitations at both workstation level and application software level.

Financial Protections

PCI-DSS Compliance

Penn Credit is PCI-DSS Compliant, ensuring that all cardholder data we process is safe and secure at all times. Payment Card Industry Data Security Standard or PCI-DSS, is a global standard that was created to assist the credit card industry in the prevention of credit card fraud through increased controls and security. To meet these stringent requirements, Penn Credit has implemented the following procedures to protect our clients' sensitive data:

- Monthly internal & external network vulnerability scans via Nessus Professional Feed
- Credit card and checking account/routing number encryption on our system
- Annual third party penetration testing: web, internal & external



SSAE16 SOC 1 Type II Audited

Statement on Standards for Attestation Engagements (SSAE) No. 16 is a widely recognized auditing standard developed by the American Institute of Certified Public Accountants (AICPA). As a client, the City is assured that Penn Credit has superior controls and safeguards to protect, host and process the data entrusted to us. Penn Credit has been through an in-depth audit of our control objectives and activities, signifying that we are able to provide reporting in a uniform format to our clients and their auditors.



System Password Controls

- Users are required to change their password every 12 weeks (approx 90 days)
- Users receive password change notification 3 days before their password expires
- Users are locked out of their account after 5 password attempts
- Due to security reasons, our IT department handles all password resets
- Passwords are deleted within 24 hours of any non-collection personnel terminated or resigning their position
- Passwords are deleted within 8 hours of any collection personnel terminated or resigning their position
- Penn Credit does not employ the use of any generic logins

Firewall

Penn Credit's Internet firewall consists of a hardware firewall from Watchguard Technologies. This hardware appliance logs all unsuccessful attempts to gain access to the internal network as a method of detecting intrusions from unauthorized personnel. Access to the location of data files is limited to the Information Technology Department. No other person in the organization can gain access to this end node.

Destruction of Confidential Information

Penn Credit utilizes the services of a shredding company in the destruction of documents and is provided with locked bins where documents are held securely until they are **shredded on site**.

Virus Protection

Virus protection consists of two tiers. Firstly, gateway virus protection exists on our firewall from Watchguard Technologies. Secondly, all our work stations and servers have local protection software from AVG and Microsoft Security Essentials.

Quality Assurance

Quality management at all of Penn Credit's call centers is ensured by the use of a centralized and integrated call recording system located at our corporate headquarters. This system consolidates a wide range of functions into one seamless, user friendly, web-based experience. This system permits our collection, client service, training, and management personnel unparalleled access to all consumer interactions. All interactions with our collectors are recorded individually and relevant call data and account information associated with those conversations are correlated and tagged to those recordings. In addition to audio, the screen shots during the collector's calls are recorded to allow supervisors and management staff to effectively monitor during and/or re-create after exactly what happens on every call.

A Total Quality Management (TQM) application is built into this system enabling our staff to evaluate and score collectors as they work live calls or by reviewing select calls historically. Training and floor supervisors are able to easily counsel collectors on their performance by allowing them to see and hear their conversations with consumers. As a result, they are able to learn from their successes, as well as identify any potential areas of needed improvement.

Account lookup is also very simple. A call can be retrieved either by account number, phone number, or client name. Calls are kept for a minimum of one year in our secure and temperature controlled data center; this center is also flood and fire protected.

Penn Credit recently deployed a product from **CallMiner** that offers full analysis of every consumer interaction. All calls are electronically mined and scored against a variety of compliance and quality assurance metrics. This is performed post call, however the system will also be able to monitor consumer interactions in real-time allowing contact center managers to be notified of calls potentially requiring their attention prior to a calls conclusion.



Audit Trails and Key Performance Indicators (KPI)

In addition to Penn Credit's TQM application and call analytics tools, Penn Credit's collection system tracks all aspects of the collection process, creating audit trails and tracking a range of KPIs, which include but are not limited to the following:

- Payments
- Adjustments
- Collector comments
- Notices sent
- Average talk time
- Call volumes
- Outbound contact rates
- Skip Tracing Performed
- Account Status
- Payment plans and agreements

Personnel Actions

Collection supervisors are responsible for monitoring and tracking the daily activity in the following areas to ensure collection standards are obtained:

- Account Workflow: Payment plans, broken promises, skip tracing and follow up
- Number of accounts worked, phone contacts and minutes on the phone
- Compliance with company policies, the F.D.C.P.A. and other applicable laws/statutes

Overview of KPI Reports and Tracking

Penn Credit's collection system generates a number of KPI reports that allow our supervisors and managers to monitor collection activity in order to obtain maximum recoveries.

- *IAT/CT Center Dashboard*: Provides real-time view of call center environment including number of agents logged-in, their call status, talk time, hold times, answer percentages, and other metrics related to the predictive dialer.
- *Collection Activity Report*: Provides a detail of how many accounts were worked by each active collector, and then by how many promises to pay/payment arrangements were established, how many accounts were closed or transferred to legal, and how many letters were requested by the consumer during contact.
- *Phone Report*: Provides a record of the total amount of calls on an incoming and outgoing basis and the total amount of time on the phone.
- *Collector Work Totals*: Provides a record of totals for the amount of work each collector does in their loop by priority.

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.

Penn Credit proposes the following contingency fees:

- Penn Credit in-house collection efforts: 16%
- Referral to local counsel with City approval: 29%

9. PROJECT TIME SCHEDULE, IF APPLICABLE.

Provide a detailed time schedule for this project.

Implementation Timeline

During the start up phase, Penn Credit staff will communicate with the City to coordinate interfacing and transferring data files between Penn Credit and the City. Penn Credit's staff will meet as needed to ensure services are up to City expectations, and will remain available throughout the debt recovery process, prepared for and capable of addressing any needs the City may have.

A sample schedule follows. Penn Credit is able to shorten or lengthen this process according to the requirements of the City.

Phase I - (Days 1-3)

- Contract documentation is completed and returned (includes contract, certificates of insurance, etc.)
- Penn Credit implementation team has an initial on-site meeting with City staff
 - Review service requirements, communication procedures, quality control measures and work standards
 - Confirm placement media, data security procedures, account types and volume, and any customized collection procedures
 - Review requested reports, data files and ACH transfer of funds
 - Review any changes needed for Penn Credit's client-specific training/procedures manual
 - Discuss set-up schedule and go live date
 - Establish weekly set-up follow up meetings
- Penn Credit's IT staff obtains record layouts for new data files if applicable

Phase II - (Days 4-11)

- Penn Credit's IT staff will test conversion of new data files (if applicable)
- Penn Credit updates our CRM platform with appropriate contact information of City team members
- Weekly follow up meeting occurs; status of deliverables and action items from initial meeting are reviewed
- Penn Credit provides training to City staff on our web-based client access portal
- Penn Credit's contract compliance officer reviews/audits all set up and implementation to date:
 - Adherence to insurance
 - Collection letter content/format
 - Proposed collection strategy
 - Staffing levels
 - Data file exchange
 - Collected funds remittance schedule and process
- Weekly set-up follow up meeting occurs
- Outstanding items and deliverables are finalized

Phase III - (Day 12)

- The first new referral file is transferred to Penn Credit

Workflow Timeline

Initial Collection Attempts

- Accounts are electronically transferred into an automated process and ‘scrubbed’ for the following:
 - Standardization of name and address for postal regulation requirements
 - Name and address are processed through National Change of Address (NCOA)
 - Phone Append
 - Bankruptcy and deceased scrub
- Validation notices are automatically sent for accounts with good addresses
- All accounts (regardless of balance) receive call attempts by our automated dialing platforms:
 - Predictive Dialing
 - Confirmed Party Contact
 - D.A.V.I.S (IVR)
- These platforms will make 1-35 attempts per month, depending on call outcome
- Larger balance accounts are also assigned to and receive calls by a dedicated loop collector
- If a message is left, follow-up will occur in 3-4 days depending on state law
- Upon contact with the consumer, if payment in full or a satisfactory payment plan is not possible, follow-up calls will be made every 3-4 days
- If contact is unsuccessful, attempts will be made to reach the consumer at varying times throughout the day
- Accounts with invalid phone numbers/addresses will be placed in our automated “Waterfall” skip tracing process utilizing multiple nationwide databases, which are rotated weekly
- Loop collectors perform additional skip tracing on their accounts through web-based resources to locate current consumer contact information

Continued Attempts

- Repeated attempts and additional resources are utilized to obtain payment in full or setup a City-approved payment schedule
 - Additional letters sent at day 45
 - Collectors may begin calling the consumer’s place of employment if unable to make contact at the consumer’s residence
 - Expanded skip tracing efforts; every week accounts with invalid phone numbers will be placed in our automated “Waterfall” skip tracing process utilizing multiple nationwide databases weekly
 - Automated dialing platforms and loop collectors continue calls every 3-4 days
- Reminder letters are sent monthly for accounts with established mail-in payment arrangements and for post-dated check/credit card notifications

Ongoing Efforts

- Accounts will remain active on Penn Credit's system and will receive phone attempts and additional letters as new contact information becomes available through our skip tracing processes
- Settlement offers may be made if payment in full is not possible (in accordance with the City's policies and approval)
- Regular exchange of placement and update files occur between Penn Credit and the City according to City requirements
- All funds collected by Penn Credit are remitted on a schedule determined by the City
- Regular meetings occur between Penn Credit and the City to ensure open lines of communication and project success

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.

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.

- The City reserves the right to require additional insurance in order to meet the full value of the contract.
- The City reserves the right to require any other insurance coverage it deems necessary depending upon the exposures.

Penn Credit maintains comprehensive insurance coverage and bonding to protect its interests and the interests of its clients in the collection of delinquent debts.

Coverage includes:

- General Liability: \$1 Million per occurrence, \$ 2 Million aggregate
- Automobile Liability: \$1 Million each person, \$1 Million each accident; \$1 Million property damage
- Excess Liability: \$10 Million per occurrence, \$10 Million aggregate
- Workers Compensation: \$1 Million per occurrence, \$1 Million aggregate
- Employee Crime/Theft (Fidelity bond): \$5 Million / 3rd Party -- \$5 Million
- Errors and Omissions
 - Professional Liability: \$5 Million per occurrence, \$5 Million aggregate
 - Cyber Liability (Corporate Identity) Protection: \$2 Million per occurrence

Coverage limits for each category may be reviewed in a copy of our insurance certificate. Please view samples of our insurance on the following pages.

		CERTIFICATE OF LIABILITY INSURANCE		PENNC-2 OP ID: AS DATE (MM/DD/YYYY) 02/05/2014																																																																				
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.																																																																								
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).																																																																								
PRODUCER E. K. McConkey & Co., Inc. 2555 Kingston Rd., Suite 100 York, PA 17402		CONTACT NAME: Amanda Sides PHONE (A/C, No, Ext): 717-505-3130 FAX (A/C, No): 717-755-9237 E-MAIL ADDRESS: asides@ekmcconkey.com																																																																						
INSURED Penn Credit Corporation 916 S 14th Street PO Box 988 Harrisburg, PA 17104		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">INSURER(S) AFFORDING COVERAGE</td> <td style="text-align: center;">NAIC #</td> </tr> <tr> <td>INSURER A : Indian Harbor Insurance Co</td> <td>36940</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>			INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Indian Harbor Insurance Co	36940	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :																																																							
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APPENDIX



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?

A9: 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%
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*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%
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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: Penn Credit Corporation

PROPOSER'S SIGNATURE: 

Dated this August 7, 2014.

Supplier Response Form



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
 By for
 (Print individual's name and title) (Print name of entity submitting sworn statement)
 whose business address is
 and if applicable its Federal Employer Identification Number (FEIN) is 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.

☐ 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 has been charged with and

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.

CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT
CATEGORY TWO OF ANY CHANGE IN THE INFORMATION


(Signature)

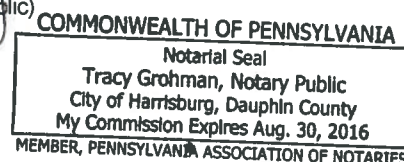
Personally known Personally Known

Or produced identification _____ Notary Public-State of Pennsylvania

Personally Known
(Type of identification)

my commission expires 8-30-16

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



Please enter your password below and click Save to save your response.

Please be aware that typing in your password acts as your electronic signature, which is just as legal and binding as an original signature. (See [Electronic Signatures in Global and National Commerce Act](#) for more information.)

To take exception:

- 1) Click Take Exception.
- 2) Create a Word document detailing your exceptions.
- 3) Upload exceptions as an attachment to your offer on BidSync's system.

By completing this form, your bid has not yet been submitted. Please click on the place offer button to finish filling out your bid.

Username rhettb

Password

Save Take Exception Close

* Required fields

Supplier Response Form**NONCOLLUSION AFFIDAVIT**STATE OF: PennsylvaniaCOUNTY OF: Dauphin, being first duly sworn, deposes and says that:

- (1) He/she is Chief Operating Officer of Penn Credit Corporation, 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)


COO
Title

Subscribed and sworn to before me this

14th day of August, 2014

My commission expires:

8.30.16

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Tracy Grohman, Notary Public

City of Harrisburg, Dauphin County

My Commission Expires Aug. 30, 2016

MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

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

Please enter your password below and click Save to save your response.

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To take exception:

1) Click Take Exception.

Supplier Response Form



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

Please enter your password below and click Save to save your response.

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To take exception:

- 1) Click Take Exception.
- 2) Create a Word document detailing your exceptions.
- 3) Upload exceptions as an attachment to your offer on BidSync's system.

By completing this form, your bid has not yet been submitted. Please click on the place offer button to finish filling out your bid.

Username **rhetttd**

Supplier Response Form**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

Thomas F. Foley, Jr.
PRINTED NAME

Penn Credit Corporation
NAME OF COMPANY

Chief Operating Officer
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

Please enter your password below and click Save to save your response.

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To take exception:

Supplier Response Form**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.


VENDOR'S SIGNATURE

Thomas F. Foley, Jr.
PRINTED NAME

Penn Credit Corporation
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

Please enter your password below and click Save to save your response.

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To take exception:

Request for Taxpayer Identification Number and Certification

Give form 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)

Penn Credit Corporation

Business name, if different from above

Check appropriate box: ☐ Individual/Sole proprietor ☒ Corporation ☐ Partnership
☐ Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶
☐ Other (see instructions) ▶

☐ Exempt
payee

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

916 S. 14th Street

City, state, and ZIP code

Harrisburg, PA 17104

Requester's name and address (optional)

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 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

or

Employer identification number

23 2470030

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).

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 than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign
Here

Signature of
U.S. person ▶

Date ▶

8/14/14

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

Supplier Response Form**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

Supplier Response Form**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:

Penn Credit Corporation
916 S. 14th Street
Harrisburg, PA 17104

Application Number and/or Project Name:

RFP-4423-14-RD

Applicant IRS/Vendor Number: 23-2470030

Type/Print Name and Title of Authorized Representative:

Thomas F. Foley, Jr.

Signature:

A handwritten signature in blue ink, appearing to read "Thomas F. Foley, Jr.", 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

Please enter your password below and click Save to save your response.

Please be aware that typing in your password acts as your electronic signature, which is just as legal and binding as an original signature. (See [Electronic Signatures in Global and National Commerce Act](#) for more information.)

To take exception:

- 1) Click Take Exception.
- 2) Create a Word document detailing your exceptions.
- 3) Upload exceptions as an attachment to your offer on BidSync's system.

By completing this form, your bid has not yet been submitted. Please click on the place offer button to finish filling out your bid.

Username **rhett**

Supplier Response Form**HOLD HARMLESS AND INDEMNITY CLAUSE**

Penn Credit Corporation - Thomas F. Foley, Jr.


(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

Please enter your password below and click Save to update your response.

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- 2) Create a Word document detailing your exceptions.
- 3) Upload exceptions as an attachment to your offer on BidSync's system.

By completing this form, your bid has not yet been submitted. Please click on the place offer button to finish filling out your bid.

Username **rhett**

Password *

* Required fields