

PennCredit

2800 Commerce Drive, Harrisburg, PA 17110
www.penncredit.com
800.800.3328

Respectfully submitted to:

City of Lauderhill, Florida
Kentrea Dykes, Purchasing and Contract Manager
5581 W. Oakland Park Blvd
Lauderhill, FL 33313 USA



Proposal Contact:

Rhett Donagher, Chief Revenue Officer
rhett.donagher@penncredit.com
888-801-4602

CONFIDENTIALITY NOTICE

Penn Credit considers its customer information as a trade secret per Florida Statutes Section 815.045 and Section 812.081 (c).

As such, Penn Credit considers paragraph 2 of its cover letter, proposal pages 63-65 and the reference forms (Attachment F) as confidential and requests that they be withheld from public disclosure.

PennCredit

2800 Commerce Drive • Harrisburg, PA 17110

September 12, 2024

City of Lauderhill, Florida
Kentrea Dykes, Purchasing and Contract Manager
5581 W. Oakland Park Blvd
Lauderhill, FL 33313 USA

Dear Ms. Dykes:

Penn Credit Corporation appreciates the opportunity to again demonstrate our experience and credentials to the City of Lauderhill, Florida. We have provided municipal collection services since our inception in 1987 and have continuously collected for Florida municipalities since 1995. Our experience and understanding of the City's EMS accounts, as well as the challenges and opportunities surrounding the collection of utility and other municipal debts, will enable us to maximize recoveries while providing a superior level of service to the City and its customers. Since receiving EMS debts from the City beginning in 2014, Penn Credit has recovered over \$320,000.

Penn Credit has developed extensive experience serving hundreds of government entities over the past 37 years. In addition to our service to the City of Lauderhill, we currently collect for 40+ government entities in Florida; the Cities of Miami, Tampa, Jacksonville, Plantation, Hollywood, Oakland Park, Pembroke Pines, Orlando, Tallahassee, Boca Raton and Miramar as well as Palm Beach County Government, Osceola County Government and the Broward County Clerk of the Circuit Court. Furthermore, Penn Credit is a vendor to some of the largest water companies in the country, each with operations in multiple states, these include American Water Works, Veolia Water, Aqua America and EPCOR Water USA.

Supplementing our vast Florida government and utility collection experience, Penn Credit will provide the following benefits to the City of Lauderhill for this contract, allowing for a best-in-class collection program:

- ***Commitment to Respecting the Consumer:*** Providing world-class customer service is our goal each day; we are proud to be accredited with an A+ Rating from the Better Business Bureau and will utilize extensive staff training with contact center voice analytics technology for this contract
- ***Industry Leading Data Security & Technology:*** Maintains Level 1 PCI-DSS certification, is FISMA/NIST 800-53, SSAE18 SOC 1 Type II and SOC 2 Type II audited by leading external auditing firms and will provide a solution in full compliance with all collection industry regulation as well as Local, State and Federal laws and City policies
- ***FUSION Collection Platform, Custom Reporting & Data Exchange:*** FUSION and its robust reporting capabilities were created by Penn Credit's programming staff and will exceed the City's needs and requirements; we will provide a seamless exchange of data and reports

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- ***Latest Skip Tracing Technology:*** Access to numerous providers to obtain the latest phone, address and other points of consumer contact to increase noticing, calls, texts and collections
- ***Superior Customer Service to the City of Lauderhill:*** Penn Credit's project management staff will provide regular meetings with City staff and will be available for reviews/audits at our facilities
- ***Privately Held with Stable Ownership:*** A second generation family-owned and operated firm that reinvests profits back into the company, not to public stockholders or private equity groups (like many of our competitors)
- ***Prepared for Future Growth:*** Expansive corporate headquarters with ample capacity for all expected referrals under this contract; City staff are welcome to visit at anytime

Penn Credit greatly appreciates the opportunity to respond to this RFP and again serve as a collection vendor to the City of Lauderhill. With the latest collection resources, leading technology, data security resources, as well as a dedicated client support team, we look forward to continuing our relationship and proven success with the City and its staff members.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Thomas Foley, Jr.', with a stylized flourish extending to the right.

Thomas Foley, Jr.
Chief Executive Officer

Requirements

The Successful Proposer(s) shall provide the following services:

- *Perform all necessary services on the City’s behalf in order to obtain collection of amounts due to the City on accounts submitted to the collection agency.*

Penn Credit is a privately held national collection agency founded in 1987, based in Harrisburg, PA. We utilize the latest collection strategies, operating in strict compliance with all Local, State and Federal laws, including HIPAA/HiTech, to deliver superior collection results for our clients while maintaining positive relations with consumers. Penn Credit is also licensed to—and does—conduct business nationally. For over three decades, Penn Credit has been faithfully collecting for government entities, including Florida municipalities since 1995. **We look forward to continuing our service to the City of Lauderhill through this procurement.**

Why Penn Credit?

- ▶ *35+ years of government collection experience*
- ▶ *Collection vendor for the City since 2014*
- ▶ *Extensive government client base throughout Florida*
- ▶ *Proprietary FUSION collection system*
- ▶ *Web-based Remote Client Access Portal*
- ▶ *Robust compliance and data security programs*

Our successful relationships have been built over the years by remaining focused on the needs of our clients. Penn Credit remains at the forefront of providing the latest government collection products, technologies and client support tools. Penn Credit maintains membership with our trade association, ACA International, is PCI-DSS Level 1 certified, SAE18 SOC 1 Type II, SOC 2 Type II and FISMA /NIST 800-53 audited and is accredited with an A+ rating with the Better Business Bureau.



We have taken a forward thinking, proactive approach to compliance with Telephone Consumer Protection Act (TCPA) regulations and Consumer Financial Protection Bureau (CFPB) policies by making investments in our call analytics technology, as well as a robust compliance program which includes a compliance software package, *Compliance 360*. We utilize the latest collection and data security technology available to the industry and our staff members are certified by ACA International.

PROJECT PLAN FOR THE CITY OF LAUDERHILL

Penn Credit focuses on the current and future needs of our clients and customizes work plans that help us exceed their objectives and goals. Penn Credit has become a leading collection provider of EMS, utility, code enforcement, parking and other municipal debts, through developing strategies and solutions for each individual client as follows:

- Reviewing and understanding the City’s policies and procedures
- Developing a custom collection strategy to meet the City’s goals
- Validating work expectations for Local, State and Federal compliance
- Accommodating future City requirements

PENN CREDIT ADVANTAGES

- 35+ years experience collecting government receivables and for Florida municipalities since 1995
- Quick and smooth transition of accounts via proven implementation process
- ACA International certified trainers and contact center representatives
- Maintains an A+ rating and accreditation with the BBB
- Proprietary *FUSION* collection system developed and maintained in-house
- Robust *Remote Client Access Portal* for City staff to view accounts and reports
- Active participant with trade association, *ACA International*, past All-In Award Winner
- Strict compliance with Local, State and Federal collection laws
- Contact center recording and voice analytics technology
- Numerous convenient and user-friendly payment options for consumers
- Latest data security measures and auditing; PCI-DSS Level 1 Certified, FISMA, SOC 1 and SOC 2 Type II audited

HIGHEST ETHICAL AND COMPLIANCE STANDARDS

Penn Credit is proud of its hard-earned reputation in the collection services industry as a leading firm with the highest ethical standards and dedication to collection law compliance. As a national organization, we maintain a dedicated Compliance Department to ensure that all collection programs, strategies, services and use of technology are conducted within the limits set forth by Local, State and Federal laws and the business rules of our clients.

CORPORATE CULTURE

The members of our Penn Credit team are comprised of outstanding individuals that is reflective of our ongoing corporate commitment to diversity, equity and inclusion in everything we do. The foundation of our culture is framed on service, integrity and results. We attribute our continuing success over more than 35 years, to honoring the following values in every action, transaction and decision we make.

- **Ethical** – Doing what is fair and right
- **Reliable** – Keeping our word and earning each other's trust
- **Responsive** – Addressing the needs of others quickly
- **Respectful** – Being courteous and showing regard for others
- **Exceptional** – Providing the highest quality

CLIENT SUCCESS PROGRAM

Penn Credit has experienced great success by adapting a proactive mindset to our client relations approach. Our Client Success Team for the City will



include a Client Success Advocate, VP of Customer Service, and support representatives. These individuals will assist the City with requests and inquiries while availing the City with access to regular dialogues regarding the quality of service they receive from Penn Credit.

COLLECTION TEAM FOR THE CITY OF LAUDERHILL

Our Recovery Specialists are **experts in collecting government debt for Florida municipalities**. At Penn Credit, customer service is a top priority and all representatives will work in compliance with Local, State and Federal regulations, as well as all City specifications. With Penn Credit, consumers are regarded with the highest respect by trained collection experts while our streamlined procedures maximize collections.

LEGACY ACCOUNT COLLECTION EXPERIENCE

We possess the physical capacity and technical resources to accept all older/legacy accounts from the City. We will treat all accounts as “new” accounts and they will receive our full complement of collection efforts including skip tracing, phone calls, texting and dunning notices - all resulting in additional revenue for the City.

PROPRIETARY COLLECTION SYSTEM

Penn Credit’s proprietary FUSION collection system is the core of our collections operation. FUSION provides our collections, payment processing and support staff with superior efficiency, individual account insight and the ability to fully customize individual modules. Once delinquent accounts are loaded into FUSION, our collection process commences with:

- Linking of debts for consumers who owe multiple debt types
- Letter series customized to the City’s specifications
- Latest skip-tracing techniques to locate consumers (including our Waterfall techniques)
- Convenient payment options including over the phone and web based
- Informative and easy to interpret collection reporting for the City



ROBUST CALLING AND VOICE ANALYTICS TOOLS

Penn Credit’s outbound calling efforts will be an essential component of the recovery process. Our dialing platform combines the speed and efficiency of automated calling with **compliance for all Local, State and Federal laws**. We also take customer service and showing respect for the consumer very seriously; thus all interactions in our contact center for the City will be recorded and analyzed through our voice analytics platform. Penn Credit’s solution for the City will provide the following benefits:

- Telephone Consumer Protection Act compliant cell phone calling
- Outbound phone contact using multiple calling strategies
- Contact centers with **extended evening and weekend hours**
- Post-call analysis and review of all contact center interactions through voice analytics
- Real-time contact center compliance monitoring and dashboards for management staff
- Call retention for a minimum of three years and available for the City’s review
- Outbound text messaging strategies to provide an **omni-channel contact solution**

COMPLIANCE 360 MANAGEMENT PROGRAM

We utilize Compliance 360 as our Compliance Management System (CMS). Compliance 360 is a robust management system that manages all compliance related matters throughout the company. This web-based platform serves as a single depository for law management, departmental policies and procedures, training resources, contract management, licensing requirements, auditing and provides compliance reporting analysis.



LATEST DATA SECURITY RESOURCES

Penn Credit has robust Data Security practices and utilizes the latest resources to secure our clients' and their consumers' data. We utilize outside auditors and experts to regularly review/audit our operations and provide feedback. Our staff are also provided with regular security awareness training and best practices through resources from Proofpoint. Furthermore, we maintain Cyber Liability Insurance with limits of \$10 Million, are PCI-DSS Level 1 certified and are audited annually according to SSAE18 SOC1 & SOC 2 Type II and FISMA/NIST 800-53 standards.

ACTIVE INDUSTRY PARTICIPATION

Penn Credit is an active member with ACA International (American Collectors Association) and its invite-only, *Committee of 100* group. Further, Penn Credit was a founding member of the Institute for Collection Leadership (ICL). This was an advocacy and think-tank organization for large collection agencies, which has now been incorporated into ACA International.



Additionally, Penn Credit is pleased to have been a past ACA International "All In Award" recipient at the company level. This distinguished award was created to recognize individual, company and ACA state or regional units deemed to have made the most significant contribution in advocating for the credit and collection industry. As a highly active member with ACA International, Penn Credit has always supported efforts at the state and federal level to further the interests of ACA members and their clients. This award further highlights Penn Credit's initiative within the industry while we continue to grow our company as a leader in collections.

Penn Credit is a member and/or supports the following additional organizations and conferences:

- **Florida Court Clerks & Comptrollers (FCCC)**
- **Transportation and Expressway Authority Membership of Florida (TEAMFL)**
- Monticello Utility Credit & Collections Conferences
- North Eastern Utilities Credit & Collections Conference (NEUCC)
- Energy Association of PA (EAPA)

CORPORATE HEADQUARTERS

2800 Commerce Drive, Harrisburg, PA 17110

Penn Credit’s headquarters in Harrisburg, PA are where the majority of our collection efforts take place. This centralized location provides us with superior efficiency in recovery and the highest yield returns. The facility covers nearly 40,000 square feet on 7 acres. Set at the perimeter of a business park, the grounds provide ample parking, outdoor space and room for future expansion.

Penn Credit invested heavily in the facility in 2018, with a full remodel from its previous use in electrical device manufacturing; benefits include a dedicated training suite and a large employee break room with subsidized meals and outdoor seating. Furthermore, our expansive contact center and Compliance, Information Technology and Payment Processing departments, will all support Penn Credit’s collection efforts for the City. Throughout our offices, Penn Credit employs nearly 200 employees with ample additional capacity.

Penn Credit’s two satellite contact centers below will provide additional staffing for the City’s collection program. Our Arizona facility provides Recovery Specialists in the evening hours (due to the time zone change) as well as Spanish speaking individuals, including the Manager.

State College Contact Center

100 Scenery Park Drive
State College, PA 16801

Arizona Contact Center

4636 East University Drive, Suite 200
Phoenix, AZ 85034

Penn Credit’s Headquarters Campus



- *Collection activities, which include, but are not limited to, telephone contact, mail correspondence, skip tracing, and credit bureau reporting.*

PENN CREDIT’S CUSTOMIZED WORK FLOW FOR THE CITY

Penn Credit’s collection work flow is defined by the evolving accounts receivable needs of our clients and refined by **Penn Credit’s years of expertise in the field of government debt collections**. This synchronization of committed client service and industry know-how has resulted in an unparalleled collection program.

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.

If the account has a good address, the first letter is 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 Local, State and Federal laws. If the address provided is incorrect or out-of-date, the account enters Penn Credit’s skip tracing process.

Should the account have a good phone number, Recovery Specialists will begin attempting to contact the consumer, during the hours deemed appropriate by Federal, State and local 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.

PROACTIVE ASSIGNMENT OF ACCOUNTS

In order to promote the greatest degree of efficiency among the collection staff, management actively monitors the call lists for our automated dialing Recovery Specialists 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. Representatives 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 customer service levels are being exceeded.

PENN CREDIT’S CALLING STRATEGIES

Penn Credit has numerous calling strategies at our disposal to contact consumers in an efficient and convenient manner, maximizing recoveries for the City. As discussed in this proposal, Penn Credit continues to make enhancements to our contact methods.

01

PREDICTIVE DIALING PLATFORM INCREASES PRODUCTIVITY

This predictive dialing platform anticipates the availability of the Recovery Specialist’s next call and adjusts dialing volumes accordingly so that the answering party is immediately transferred to an available Recovery Specialist. 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 Recovery Specialist. This system allows one (1) Recovery Specialist to contact up to 35 consumers an hour, effectively and efficiently increasing Penn Credit’s “Recovery Specialist to consumer” ratio.

02

LOOP COLLECTION PROTOCOL INCREASES LIKELIHOOD OF REPAYMENT

This collection practice assigns ownership of accounts to individual Recovery Specialists, making these staff responsible for the collection of the account. The representative to whom the account is assigned performs the majority of collection activity on the account, including additional skip tracing as required. The representative has access to several online resources to acquire new contact data. This Loop method creates a relationship between the Recovery Specialist and consumer, promoting a more cooperative series of exchanges and increasing the likelihood of repayment.

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

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 Recovery Specialist performs the majority of skip tracing during non-peak hours.

03

CELL PHONE OUTBOUND DIALING

Contacting consumers on cellular phones using automated dialing equipment is a violation of Federal law (TCPA) unless prior approval is obtained from the consumer. Considering some numbers in our possession will not have this prior approval, Penn Credit's collection operation incorporates the latest click-to-dial technology. The platform allows our collection staff to manually select and queue phone numbers to be dialed in a high volume and efficient manner. The system then handles the call dialing and routing while combining the initial human interaction to enable TCPA compliance.

OMNI-CHANNEL CONTACT METHODS

Supplementing our traditional outbound calling techniques and letter series, Penn Credit has invested in the latest omni-channel contact products. Penn Credit's collection offices are also operational for a **total of 70+ hours each week.**



- **SMS-Text:** Penn Credit can send outbound SMS-Text messages to consumers regarding their obligation; consumers may also contact Penn Credit regarding their obligation via SMS Text message. Additionally, while on the phone with a consumer, the agent can request permission to send a text to the consumer to include a link to our payment portal to make it easier for them to pay on their phone. (see samples on the following page)
- **Email:** Consumers may contact Penn Credit regarding their obligation via email, an inquiry form is provided on our website. In the near future, outbound emails will be sent for account notifications and confirmation messages. These email campaigns can be created in an ad-hoc manner using advanced segmentation tools and scheduled to occur during preferred times.
- **Artificial Intelligence/Virtual Collector:** 24/7 incoming phone platform in the contact center to field wrong numbers, account verification, payments and other actions.

This message is from Penn Credit Corporation, a debt collector. Please contact our office at 888-725-7020 regarding an important business matter. Message and Data rates may apply.

INFO: <https://penncredit.com/email-text-disclosures>. To opt-out reply STOP.

Penn Credit Corp. is a debt collector: JOHN SMITH you can make your [Client Name] payment online at [Penn payment website] Ref# [Penn ID#] & [Zip Code] or call 888-725-7020.

To opt-out reply STOP.

TELEPHONE CONTACT IS ESSENTIAL

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 all Local, State and Federal law. While incoming calls are instantly transferred to available Recovery Specialists, the calling system also guarantees that all outbound calls are within guidelines established by Local, State and Federal law, ensuring that no phone calls are made before or after approved hours.

Penn Credit’s telephone systems also have numerous quality assurance mechanisms:

- Management has the ability to monitor collection calls by listening to, participating in, and even taking over of the call when necessary
- A call/screen shot recording system captures every phone call and Recovery Specialist computer screen for archival and quality control purposes
- Multilingual capabilities, Penn Credit **provides Spanish speaking representatives, including a dedicated toll-free line; a translation service can be utilized as well to communicate in over 200 languages**

While the main purpose of consumer contact is to collect a debt, Penn Credit’s ongoing emphasis is to maintain the relationship the consumer has with the City. Penn Credit’s Recovery Specialists are trained not only to obtain payment-in-full in every possible scenario, but also to prevent disputes, escalations and complaints. It is in the best interest of all parties that each attempt at recovery is polite, professional and proactive—imbuing a potentially unpleasant situation with a more productive agenda and empathetic tone.

PAYMENT CONSIDERATIONS

Payment in full is requested by Penn Credit on each and every contact on all accounts. Should the consumer not be able to make a full payment, our Recovery Specialist will begin qualifying the consumer through several financial questions. This information will be sources and levels of income, payday frequency, and other debts/obligations. The Recovery Specialist will then determine a fair and reasonable payment plan for the consumer, ensuring the City recovers the debt.

Our Recovery Specialists typically aim for a 30% down payment and use the tables below as a guide, which we are agreeable to adjusting as needed.

Individual Payment Scheduling		Business Payment Scheduling	
Debt Amount	Schedule	Debt Amount	Schedule
\$200 or Less	Payment in Full	\$500 or Less	Payment in Full
\$201-\$750	2 Payments	\$501-\$1,000	2 Payments
\$751-\$1,100	3 Payments	\$1,001-\$1,500	3 Payments
\$1,101-\$1,600	4 Payments	\$1,501-\$2,000	4 Payments
\$1,601-\$2,000	5 Payments	\$2,001-\$2,500	5 Payments
\$2,001-\$2,500	6 Payments	\$2,501-\$3,000	6 Payments
\$2,501-\$3,000	7 Payments	\$3,001-\$3,500	7 Payments
\$3,001-Above	8 Payments	\$3,501 and Above	8 Payments

Recovery Specialists make sure that consumers understand that they must stick to the agreed-upon payment plan or the entire amount is due. Penn Credit’s internally developed collection system automatically identifies accounts for which a payment has not been submitted within 24 hours after the payment due date. The system notifies the appropriate staff member who then immediately follows up by contacting the consumer.

All plans and postdated check or credit card agreements generate automated letters prior to each due date so the consumer does not forget.

EXTENSIVE CONTACT CENTER HOURS

Penn Credit collection offices are operational for over 70 hours each week.

Staffed Collection Hours		
Day	Start	Collectors End
Monday	8:00 A.M. EST	9:00 P.M. EST
Tuesday	8:00 A.M. EST	9:00 P.M. EST
Wednesday	8:00 A.M. EST	9:00 P.M. EST
Thursday	8:00 A.M. EST	9:00 P.M. EST
Friday	8:00 A.M. EST	9:00 P.M. EST
Saturday	8:00 A.M. EST	2:00 P.M. EST

COLLECTION PROCEDURE:

ACCOUNT PLACEMENT AND SCRUBBING

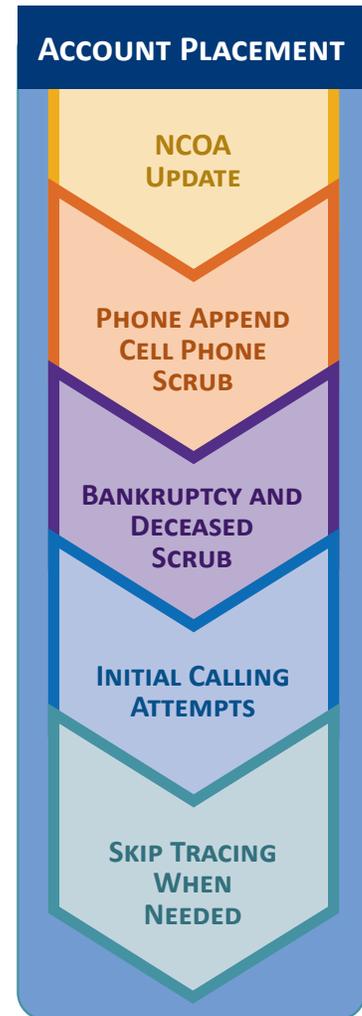
- Accounts are electronically transferred into an automated process and “scrubbed” for the following:
 - Standardization of name and address for postal regulation requirements
 - Name and address are processed through National Change of Address (NCOA)
 - Phone Append
 - Cell Phone Scrub (initial and on-going daily)
 - Bankruptcy and deceased scrub
- Initial collection notices are automatically sent for accounts with good addresses within 24 hours of placement

INITIAL CONTACT ATTEMPTS

- All accounts (regardless of balance) receive attempts by our dialing strategies:
 - Predictive Dialing
 - Click-to-Dial cell phone application
- These platforms begin within 48 hours of placement and ensure calls are being made at the correct frequency to provide the necessary pressure to motivate payment while maintaining industry compliance standards
- Outbound text messages are sent to consumers cell phones
- Larger balance accounts are also assigned to and receive calls by a dedicated Loop collector (and skip tracing if needed)

FOLLOW-UP STEPS

- If a message is left, follow-up occurs 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 are made every 7 days
- If contact is unsuccessful, attempts are made to reach the consumers at varying times throughout the day
- Accounts with invalid phone numbers/addresses are 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

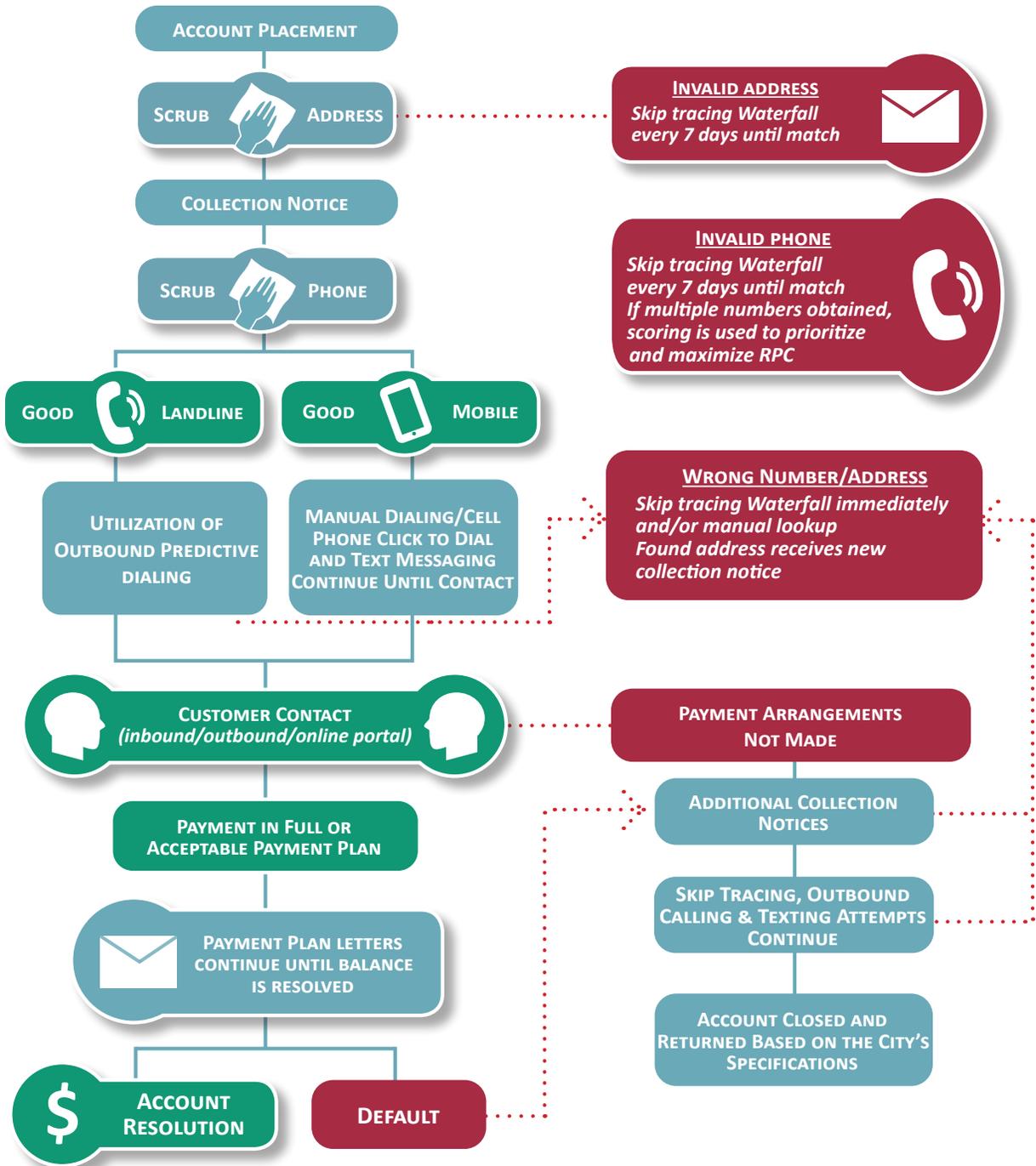
- Repeated attempts and additional resources are utilized to obtain payment in full or set up a City-approved payment schedule:
 - Additional letters sent as needed, based on the collection process
 - Recovery Specialists may begin calling the consumer’s place of employment if unable to make contact at the consumer’s residence
 - Expanded skip tracing efforts - every week, accounts with invalid phone numbers are placed in our automated “Waterfall” skip tracing process, utilizing multiple nationwide databases
 - Automated dialing platforms and Loop collectors continue calls every 3-4 days
 - Additional outbound text messages are sent to consumer cell phones
 - Reminder letters are sent monthly for accounts with established mail-in payment arrangements and for post-dated check/credit card notifications



ONGOING EFFORTS

- Accounts remain active on Penn Credit’s system and receive phone attempts, texting and additional letters as new contact information becomes available through our skip tracing processes
- Qualified accounts are reported to national credit bureaus
- Account review for referral to local collection counsel may occur with the City’s approval
- Regular exchange of placement and update reports/data files occur between Penn Credit and the City
- Penn Credit will remit collections to the City by the 10th of each month
- **Regular meetings occur between Penn Credit and the City to ensure open lines of communication and project success**

PENN CREDIT'S COLLECTION PROCESS



AUTOMATED SKIP TRACING - ROBUST RESOURCES

Successful skip tracing is an essential part of Penn Credit’s collection strategy; therefore, we subscribe to a wide range of skip tracing products and national databases (e.g. Lexis/ Nexis). After the initial placement, accounts are “scrubbed” for address verification through National Change of Address (NCOA), phone append, and deceased/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 is placed in our automated “Waterfall” skip tracing process.**

Each step in this waterfall process utilizes a new skip tracing product and is rotated weekly to maximize effectiveness. Going forward, the steps and information provided are progressively more intensive and detailed than the previous attempts. The account proceeds step-by-step until the appropriate information is obtained and successful contact is made with the consumer. Penn Credit’s waterfall skip tracing program may be utilized at any point during the collection process, ensuring that Penn Credit maintains contact with consumers until the owed sum has been recovered.

Our skip tracing vendors and their products are reviewed for performance on a regular basis and we are continuously adding and evaluating new products and strategies. Some of our vendors have included the following:



MANUAL LOOP COLLECTION SKIP TRACING

In addition to our automated methods, Penn Credit’s Loop collectors manually skip trace as necessary. Our assigned account Loop collectors are provided with dual wide screen monitors and have access to several Internet-based skip tracing resources at their work stations, enabling them to perform individual skip tracing.

Accurint - Lexis Nexis This is an online skip-tracing tool that collectors use in attempting to locate a skipped consumer. This tool provides numerous features including social security verification, address verification, phone number verification, reverse look-up, same names, and same addresses if listed under a different name.

Penn Credit also has the following skip tracing resources at our disposal through *Accurint* or other web-based tools for manual loop collectors:

- Asset Verification
- State Corporation Information
- Professional License Records
- Motor Vehicle Records/Locator
- Tax Assessment Records
- Voter Registration Records
- Workplace Locator
- Social Media Locator
- Marriages/Divorces
- Hunting/Fishing Licenses
- Real Property
- Relative Searches

A Screen shot of Accurint has been provided on the following page.



Contact & Locate

[People](#)
[Business](#)
[Phones](#)
[Decisioning](#)
[File Transfer & Reporting](#)

[Person Search Plus](#)
[Contact Plus](#)
[Workplace Locator](#)
[More Searches](#)

SSN Last Name First Name Middle Name LexIDSM
 Include similar sounding names Strict Search
 Street Address City State Zip
 Phone DOB Age Range - County Radius

SEARCH **CLEAR FORM**

Coverage
Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect.
[Read More](#)

Additional Subject Information

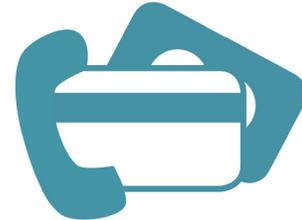
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 Relative First Name Other Relative First Name

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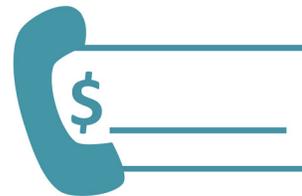
CONVENIENT AND SECURE PAYMENT OPTIONS

Penn Credit places great emphasis on the importance of recovering the City’s portfolio. All payments will be transacted in a secure manner and as a **PCI-DSS Level 1 certified company**, Penn Credit will ensure that all cardholder data we process is safe and secure at all times. We utilize **Secure Payment Capture in the contact center**, where credit card/bank account numbers are input directly into the phone keypad by the consumer.

CREDIT/DEBIT CARD BY PHONE: We can accept MasterCard, Discover and Visa with the ability to specify a specific date for the transaction **(or re-occurring if payment plan)**.



CHECK BY PHONE: Penn Credit can specify a specific date for the transaction **(or re-occurring if payment plan)**.



MAIL PAYMENTS: Consumers may pay via check or money-order payment using the included return envelope.



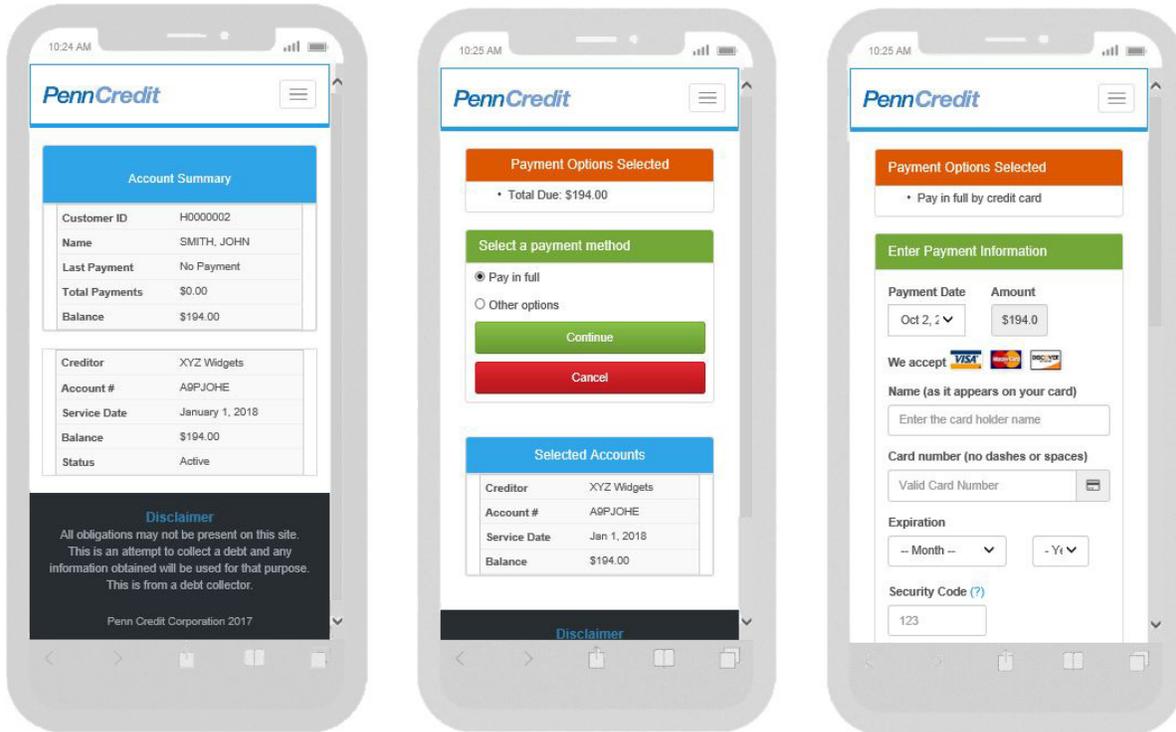
INTERNET: Consumers may access our on-line payment system 24 hours a day/seven days a week, and may make check or credit card payments on their accounts at **www.penncredit.com**. Penn Credit’s web payment portal system allows a consumer to pay an account in full, make a partial payment, or set up a payment arrangement. All consumer activity is tracked for added security. Further, the website is Smartphone compatible.



DIGITAL WALLET & E-CASH: Pay using cash at thousands of participating payment locations, including major convenience stores, dollar stores and pharmacies. Penn Credit also allows consumers to make payment by the **most popular digital wallets**:



PAYMENT PORTAL - SMARTPHONE SCREEN SHOTS



PAYMENT PORTAL - DESKTOP SCREEN SHOT



Service • Integrity • Results

COLLECTION SPECIALISTS SINCE 1987

Penn Credit is A Nationwide Accounts Receivables Management Firm. For Over 30 Years, We Have Recovered Monies Owed Our Clients Quickly And Efficiently In A Respectful And Professional Manner.



SERVICE

Successful collection programs rely on two core components: an experienced, knowledgeable, and well-trained staff and the use of state-of-the-art technology.



INTEGRITY

Penn Credit's services are provided in a compliant and respectful manner, adhering to all industry regulations and the Code of Ethics of ACA International.



RESULTS

Penn Credit has the resources, experience, and know-how to devise a customized receivables management solution that fits both your needs and goals.



Headquarters 2800 Commerce Drive, Harrisburg, PA 17110

PennCredit
Account Summary
Pay Account
View Payment Schedule
Dispute Account
Contact Us
Terms & Conditions
Q&A
Sign Out

Payment Option Selected

- Payment Arrangement

Please contact our office if you are unable to meet the offers listed.

Select a start date, an offer and a payment method

Payment Date
Apr 5, 2018

Offers
-- select an offer --

Method
 Credit Card Check

Continue
Cancel

Selected Accounts

Amount to pay	Creditor	Account #	Service Date	Balance
\$100.00	ABC Client	1234	Apr 1, 2018	\$100.00

4 Bi-weekly Payments

Date	Amount
Apr 5, 2018	\$25.00
Apr 19, 2018	\$25.00
May 3, 2018	\$25.00
May 17, 2018	\$25.00

2 Monthly Payments

Date	Amount
Apr 5, 2018	\$50.00
May 7, 2018	\$50.00

1 Monthly Payment

Date	Amount
May ,	\$100.00

PennCredit
Account Summary
Pay Account
View Payment Schedule
Dispute Account
Contact Us
Terms & Conditions
Q&A
Sign Out

Payment Options Selected

- Pay in full by credit card

Selected Accounts

Amount to pay	Creditor	Account #	Service Date	Balance
\$100.00	ABC Client	1234	Apr 1, 2018	\$100.00

Enter Payment Information

Payment Date: Apr 5, 2018 Amount: \$100.00

We accept

Name (as it appears on your card)

Card number (no dashes or spaces)

Expiration

Security Code (?)

By checking the box below, you are providing Penn Credit and its financial institution with authorized consent to process your debit/credit card as agreed upon and within the parameters of the payment plan option chosen. By checking the box below, you also confirm that you are authorized to use the payment information provided and that you are authorized to perform this transaction as, or on behalf of the responsible party to the debt.

Click to confirm payment

Submit Payment
Cancel

CITY OF LAUDERHILL
COLLECTION SERVICES - RFQ 2024-037

20

PENN CREDIT'S WEBSITE - CONTACT FORM & FAQ

https://penncredit.com/consumer-faq

QUESTIONS?

CONTACT OUR OFFICE FOR ASSISTANCE

If contacting Penn Credit's collections department via email, please include the following text in your correspondence:

I give permission for Penn Credit to contact me via email.

Be advised that emails do not always provide the necessary information to properly locate the account(s) to address your concerns. Please provide in your email your authorization to respond to you via email, your address, phone number and your Penn Credit ID number if you have it. This will help expedite a response. Due to laws and regulations, if Penn Credit is not able to properly identify you, a return email response may not be provided.

Name *

First Name Last Name

Email *

Subject *

Message *

By submitting this form I give Penn Credit consent to contact me via email.

Phone

(###) ### ####

SUBMIT

https://penncredit.com/consumer-faq

CLIENT ACCESS PORTAL SERVICES MARKETS

PAYMENT / MY ACCOUNT PORTAL CONSUMER FAQ



CONSUMER FAQ

- How can I make a payment to Penn Credit?
 - Phone: Call toll-free 1-800-900-1380 to pay by Visa, MasterCard, or Discover Credit or Debit or through Check by Phone
 - Online: [Secure Payment Portal](#) accepts Visa, MasterCard, Discover Credit or Debit & Checks
 - Mail: Send check, money order or credit/debit card information to:

Penn Credit Corporation
PO Box 69703
Harrisburg, PA 17106

 Please include the account ID with your payment. This may be found above the mailing address on the letter you received from us.
 - In-Person: Walk-in payments are only accepted at our Harrisburg, PA, location.
- What are your call center hours of operation?
 Representatives are available:
 - Monday from 8 AM to 9 PM EST
 - Tuesday from 8 AM to 9 PM EST
 - Wednesday from 8 AM to 9 PM EST
 - Thursday from 8 AM to 9 PM EST
 - Friday from 8 AM to 6 PM EST
 - Saturday from 8 AM to 2 PM EST
- How can I obtain additional information about my debt?
 Please contact us toll free at 800-900-1380 or write to us at PO Box 69703, Harrisburg, PA 17106 or email compliance@penncredit.com. If you choose to communicate via email, please include the following statement, I give permission for Penn Credit to contact me via email.

If you have received a letter from us please include the account ID located above the mailing address in your correspondence.
- Has my account been reported to a credit bureau?
 Possibly, please contact our collections department toll free at 800-900-1380 and we will assist you.
- How can I learn more about my legal rights concerning the third party collection of debts?
 - All collection agencies collecting on third party debts are bound by the rules of the Fair Debt Collection Practices Act (FDCPA) enacted by the Federal Government in 1977.
 - The Federal Trade Commission (FTC) is the governing body responsible for oversight of the FTC. [Click for more information](#)
 - Additionally ACA International, the Association of Credit & Collection Professionals, operates the [Ask Doctor Debt website](#) which seeks to assist consumers who have been contacted by a third party collection

MEANINGFUL LETTER SERIES IMPACTS COLLECTIONS

Penn Credit’s series of collection letters is designed in a specified sequence, to be delivered at particular times and according to specific circumstances; thereby generating meaningful communication with the consumer. A validation letter begins our collection efforts and we recognize that this initial interaction must be done effectively to prompt payment. All letters are informative, easily understood and designed to correlate with future contact attempts to improve recovery results. For instance, a call or text contact followed by one of our meaningful, well-timed letters offers a better collection impact than a standalone 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 Local and State laws
- To prompt payment

Accounts with active payment plans will receive monthly letters, and those with a post-dated check plan receive a regulated reminder notice prior to the process date. Penn Credit will obtain City approval of all collection letters prior to their use.



Sample collection letters have been provided on the following pages.

PennCredit Corporation

2800 Commerce Drive
PO Box 69703
Harrisburg, PA 17110-9703
800-900-1380 from 8am to 9pm EST, Monday to
Friday & 8am to 2pm EST on Saturday
www.penncredit.com

MM/DD/YYYY

To: Mr. John Doe
123 Main Street
Anytown, PA 12345-6789



Reference No.: #####

Penn Credit Corporation is a debt collector. We are trying to collect a debt you owe to [Client name]. We will use any information you give us to help collect the debt.

Our information shows:

You received [insert service provided] from [Client name] with account number #####.

As of MM/DD/YYYY you owed:	\$####.##
Between MM/DD/YYYY and today:	
You were charged this amount in interest:	+\$0.00
You were charged this amount in fees:	+\$0.00
You paid or were credited this amount toward the debt:	-\$0.00
Total amount of the debt now:	\$####.##

Payments received by check will be electronically deposited. 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.

How can you dispute the debt?

Call or write to us by MM/DD/YYYY to dispute all or part of the debt. If you do not, we will assume that our information is correct.

If you write to us by MM/DD/YYYY we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at <https://penncredit.com/consumer-faq>

What else can you do?

Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by MM/DD/YYYY we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://penncredit.com/consumer-faq>

Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.

Contact us about your payment options.

Visit <http://account.penncredit.com> to pay your bill online or contact our office at 800-900-1370.

PAP-833-C-0

2800 Commerce Drive
PO Box 69703
Harrisburg, PA 17110-9703

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:
 - This is not my debt.
 - The amount is wrong.
 - Other (please describe on reverse or attach additional information).

I want you to send me the name and address of the original creditor.

I enclosed this amount: \$

Make your check payable to Penn Credit Corporation

Include reference number: #####

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.

Mr. John Doe
123 Main Street
Anytown, PA 12345-6789

Penn Credit Corp
2800 Commerce Drive
PO Box 69703
Harrisburg, PA 17110-9703



165560-REGF-6



2800 Commerce Drive, Harrisburg, PA 17110
Hours: Mon-Fri 8am-9pm EST
Sat 8am-2pm EST
Phone: 800-900-1380
Website: www.penncredit.com



MM/DD/YYYY

CURRENT CREDITOR: City of Lauderhill, FL
ID NUMBER: [Penn ID 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 send payment using the enclosed envelope or you may go online to https://account.penncredit.com to make payment, or contact our office to pay over the phone.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Table with 4 columns: DESCRIPTION, DATE, ACCOUNT NUMBER, BALANCE. Headers are underlined. Row 1: [DEBT/ACCOUNT DESCRIPTION], MM/DD/YYYY, [#####], [####.##]

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.

*** DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT ***

PO BOX 69703
HARRISBURG PA 17106-9703

MM/DD/YYYY

For questions, please call 800-900-1380
Visit https://account.penncredit.com to pay your bill online.

ADDRESS SERVICE REQUESTED

ID NUMBER: C#####



[Consumer Name]
[Address Line One]
[Address Line Two]

MAIL PAYMENTS & CORRESPONDENCE TO:



OUR OFFICE ADDRESS IS:
PENN CREDIT CORPORATION
PO BOX 69703
HARRISBURG PA 17106-9703





2800 Commerce Drive, Harrisburg, PA 17110
Hours: Mon-Fri 8am-9pm EST
Sat 8am-2pm EST
Phone: 800-900-1380
Website: www.penncredit.com



MM/DD/YYYY

CURRENT CREDITOR: City of Lauderhill, FL
ID NUMBER: [Penn ID Number]
TOTAL BALANCE DUE: [\$###.##]



PROMISE TO PAY

Please make payment as promised using the enclosed envelope or you may go online to https://account.penncredit.com to make payment, or contact our office to pay over the phone. If you pay as agreed, there will be no need to contact you again regarding this matter.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Table with 4 columns: DESCRIPTION, DATE, ACCOUNT NUMBER, BALANCE. Includes placeholder text like [DEBT/ACCOUNT DESCRIPTION], [MM/DD/YYYY], [#####], and [\$###.##].

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.

*** DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT ***

PO BOX 69703
HARRISBURG PA 17106-9703

MM/DD/YYYY

For questions, please call 800-900-1380
Visit https://account.penncredit.com to pay your bill online.

ADDRESS SERVICE REQUESTED

ID NUMBER: C#####



[Consumer Name]
[Address Line One]
[Address Line Two]

MAIL PAYMENTS & CORRESPONDENCE TO:



OUR OFFICE ADDRESS IS:
PENN CREDIT CORPORATION
PO BOX 69703
HARRISBURG PA 17106-9703





2800 Commerce Drive, Harrisburg, PA 17110
Hours: Mon-Fri 8am-9pm EST
Sat 8am-2pm EST
Phone: 800-900-1380
Website: www.penncredit.com



MM/DD/YYYY

CURRENT CREDITOR: City of Lauderhill, FL
ID NUMBER: [Penn ID 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. Please send payment using the enclosed envelope or you may go online to https://account.penncredit.com to make payment, or contact our office to pay over the phone.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Table with 4 columns: DESCRIPTION, DATE, ACCOUNT NUMBER, BALANCE. Headers are underlined. Row 1 contains placeholder text: [DEBT/ACCOUNT DESCRIPTION], MM/DD/YYYY, [#####], [\$###.##]

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.

*** DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT ***

PO BOX 69703
HARRISBURG PA 17106-9703

MM/DD/YYYY

For questions, please call 800-900-1380
Visit https://account.penncredit.com to pay your bill online.

ADDRESS SERVICE REQUESTED

ID NUMBER: C#####



[Consumer Name]
[Address Line One]
[Address Line Two]

MAIL PAYMENTS & CORRESPONDENCE TO:



OUR OFFICE ADDRESS IS:
PENN CREDIT CORPORATION
PO BOX 69703
HARRISBURG PA 17106-9703





2800 Commerce Drive, Harrisburg, PA 17110
Hours: Mon-Fri 8am-9pm EST
Sat 8am-2pm EST
Phone: 800-900-1380
Website: www.penncredit.com



MM/DD/YYYY

CURRENT CREDITOR: City of Lauderhill, FL
ID NUMBER: [Penn ID 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 https://account.penncredit.com/myaccount/.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Table with 4 columns: DESCRIPTION, DATE, ACCOUNT NUMBER, BALANCE. Headers are underlined. Description header is [DEBT/ACCOUNT DESCRIPTION], Date header is MM/DD/YYYY, Account Number header is [#####], Balance header is [\$###.##].

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.

*** DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT ***

PO BOX 69703
HARRISBURG PA 17106-9703

MM/DD/YYYY

For questions, please call 800-900-1380
Visit https://account.penncredit.com to pay your bill online.

ADDRESS SERVICE REQUESTED

ID NUMBER: C#####



[Consumer Name]
[Address Line One]
[Address Line Two]

MAIL PAYMENTS & CORRESPONDENCE TO:



OUR OFFICE ADDRESS IS:
PENN CREDIT CORPORATION
PO BOX 69703
HARRISBURG PA 17106-9703

STAFF TRAINING AND CERTIFICATION

Training of new employees is an up-front investment and is essential to any successful collection program. Not only does the training result in higher Recovery Specialist success, but it also leads to greater customer service. Penn Credit takes pride in our recruiting and training practices. They are a valuable part of our success and allow us to educate staff to the highest degree of efficiency.

Our highly trained management team continues to foster and develop the most effective training program through obtaining information from industry resources and observing our own collection programs in action. Penn Credit's Recovery Specialist Training Program is comprised of three main sections:

- An initial company and collection orientation program that is five days in duration
- A 90-day live call training period under the supervision of Penn Credit's training staff
- On-going function training and review for Recovery Specialists as well as supervisory staff

We offer a training program that includes text materials, workbooks, examinations and practice exercises using customized collection training software. Training content is carefully arranged and organized in a logical manner, with one topic flowing into the next. The program is presented in a manner that ensures that new employees fully understand each topic before moving onto a new topic. Material not understood is reviewed and re-tested.

All Penn Credit employees are thoroughly trained in federal, state and local laws applicable to utility and government collection activities in order to understand all terminology associated with relevant regulations and laws that govern the industry.

MANAGEMENT TRAINING AND ACA CERTIFICATION

It is Penn Credit's goal that all Recovery Specialists attend ACA International Certification classes to become ACA certified within 6 months of hire. ACA certification includes extensive training on the FDCPA and professional telephone techniques. Our staff also maintain numerous ACA certifications:



- All Penn Credit trainers are ACA Certified Trainers
- All Division Managers are ACA Certified Trainers; all training is reinforced by the management team on a daily basis
- *Corporate Compliance Manager*: Credit and Collection Compliance Professional (CCCP)
- *VP of Client Relations*: ACA Certified Credit, Collections Compliance Officer (CCCO) and ACA Scholar Recipient and Fellow

LIVE CALL TRAINING PERIOD & INDUSTRY-SPECIFIC SEMINARS

During a **90-day “hands-on” segment of our training program**, the trainer oversees new Recovery Specialists with a monitoring headset as calls are made. If a call begins to escalate, the trainer has the ability to take over the call. Once the call is concluded, the trainer provides appropriate coaching and recommendations to the Recovery Specialist.

These live call opportunities allow trainees to apply and perfect the techniques studied in previous training sessions, reinforcing the written material with practical, real-life experience before transitioning to independent work. Trainees walk away from this experience feeling more confident in their abilities, better prepared for day-to-day collection efforts.

Should trainees require additional coaching, reviews of collection pitches, collection techniques and computer/telephone operations will be conducted to mold professional collection agents at Penn Credit. **Further, new Recovery Specialists receive extended training regarding the frequently asked questions of government receivables and any City-specific policies/procedures in order to ensure optimal compliance efforts.**

DAILY COMPLIANCE QUIZZES

All Penn Credit employees are required to complete daily compliance quizzes through Eterna 3.0, an innovative cloud-based compliance conditioning platform. These routine test questions train employees to recognize and adhere to compliance regulations, thus minimizing the risk of potential violations. Additionally, collection staff and customer service representatives receive secondary test questions covering the unique policies/work standards of specific clients. Daily testing and review confirms Penn Credit’s commitment to compliance and the professional recovery of financial obligations.

ETERNA

SECURITY AWARENESS TRAINING

All Penn Credit staff members receive annual security awareness training and testing. Penn Credit utilizes a service from **Proofpoint** for additional security awareness and phishing attack training on an on-going basis through web based training modules and simulated phishing emails to staff.

proofpoint®

Highlights of Penn Credit’s New Hire Training Syllabus are Provided on the Followings Pages

A TIMELINE OF PENN CREDIT'S COLLECTOR TRAINING PROGRAM

DAY ONE - Orientation:

Chapter 1 - Introduction to Collections

- Personal and training program introductions
- Overview of training program
- What the trainee should expect
- The materials to be used
- Summary of the overall content of the program

Proven Results:

- Sets high performance expectations for all collection agents at Penn Credit

Chapter 2 - Community Synergy

- Overview of the company
- Policies and procedures
- How the company operates
- Overview of departments and how they work together
- Introduction to the FDCPA and its importance in collections

Proven Results:

- Encourages the growth of an efficient and cohesive Penn Credit community
- Emphasizes Penn Credit's high collection standards

DAY TWO - Policy and Regulation:

Chapter 3 - The Importance of Compliance

- Review of company policies and procedures
- Explanation of collection philosophy
- **In-depth study of state and federal rules and regulations, including FDCPA**
- FDCPA is reviewed and quizzed

Proven Results:

- Allows a thorough understanding of all policies and relevant legislature
- Establishes a foundation for compliant collection methods and behavior

DAY THREE - Collection Laws and System Operations:

Chapter 4 - Demonstration of Progress

- **FDCPA test is administered**
- Privacy Act of 1974, FDCPA, Gramm-Leach Bliley, Health Insurance Portability and Accounting Act (HIPAA), Fair Credit Reporting Act (FCRA), Consumer Financial Protection Bureau (CFPB), and all other regulatory statutes
- State laws and regulations which are more stringent than the FDCPA
- Collection system: instructions and demonstrations regarding the various screens of the collection system and the purpose of each screen are given
- Introduction to collection pitches/scripts

Proven Results:

- Guarantees a complete understanding of state/federal regulation before progressing to the next steps
- Assures that all collectors are knowledgeable and compliant

DAY FOUR - System Operation Actions:

Chapter 5 - Key Collection Methods

- Skip tracing: describes the various methods and techniques utilized to locate consumers
- Documenting data in the collection system: describes the terminology and proper procedures for recording collection efforts
- Telephone techniques and etiquette
- Effective communication
- Communication styles
- Collection system and collection letters: explains how to work through the collection files according to the “status” on the account, along with the types of collection letters available and the proper procedure for their use

Proven Results:

- Develops effective collection skills to maximize revenue recovery
- Encourages a firm, cool approach when engaging with consumers. A respectful, dignifying manner of speaking is mandatory at Penn Credit

DAY FIVE - Telephone Operations:

Chapter 6 – The Art of Negotiation

- Instructions and practice in making opening statements to consumers with collection pitches
- Techniques in handling consumers: describes typical consumer reactions and how to successfully interpret these reactions to motivate the consumer to pay
- Common consumer response and how to reply
- Procedures for telephone collection calls
- Talk-offs
- Strategies for handling consumer types: learn how to classify consumers into categories and to select the proper motivation in assisting them to pay

Proven Results:

- Refines collection skills with thorough review of technique and engagement in situational role-playing
- Prepares trainees to effectively navigate live calls with real consumers

EXTENDED TRAINING METHODS

Upon completion of this initial training program, collectors advance to a series of live call training sessions to further prepare for day-to-day collection efforts. Additional information can be found on the following page.

ON-GOING STAFF TRAINING & REVIEW

As discussed throughout this response, Penn Credit ensures compliant and effective collection practices through a strong commitment to staff training. Whenever additional training is identified through our auditing/voice analytics resources, this is implemented immediately as appropriate. Changes to our training, quality control and quality assurance practices are also made whenever we are informed of new regulatory rules or statutes affecting our operation.

Additionally, Penn Credit has a Training Committee which includes members of Collection Management, Collection Training Department and our Compliance Department. The Committee meets monthly to review all aspects of training, quality control and quality assurance, including but not limited to:

- Auditing tools used in the Contact Center
- Scorecard and report metrics generated by these tools
- Positive trends or opportunities to enhance recoveries and/or customer experience
- New hire training and curriculum
- On-going training for staff, including curriculum, auditing/review tools and coaching
- Review and updates to scripts and pitches used in the contact center
- New or changes to existing Federal, State and Local collection laws
- Collection approaches needed due to seasonal trends (e.g. tax refund season)
- New clients and procedures for existing clients (e.g. changes to settlement/compromise policies, types of accounts etc.)

Penn Credit's Headquarters Training Center



MONITORING CONTACT ACTIVITY AND TRACKING

Quality management at all of Penn Credit's call centers is ensured by the use of a centralized and integrated call recording system. This platform 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 Recovery Specialists 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 Recovery Specialist'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.

SPEECH ANALYTICS PLATFORM

Our speech analytics solution has two components which each accomplish a specific function in our efforts to maximize quality on every consumer interaction.

The **post-call analysis function** converts all contacts into fully reviewable and searchable text within several hours. This allows both for ad-hoc searches of all spoken language within user defined time frames and agent groups and more importantly, automated mining of every call for the presence or absence of specific language by the consumer or agent. Examples would be compliance with City-specific disclosures and language, FDCPA compliance, Mini-Miranda language, Right Party Contact other words and phrases.

The agent **performance scorecard** visually shows both management and agents themselves how they are performing in each quality and compliance area being scored. Management is also able to view company-wide scores and then drill down all the way to individual agent groups allowing them to focus their attention where it's needed.

AUDIT TRAILS AND KEY PERFORMANCE INDICATORS (KPI)

In addition to Penn Credit's speech analytics solution, 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 FDCPA 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.

- **LiveVox 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 Recovery Specialist, and then by how many promises to pay/payment arrangements were established, how many accounts were closed 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 Recovery Specialist does in their loop by priority.
- **Urgency Report:** Details number of credit card and direct check payments taken by the collection staff.

ADDITIONAL QUALITY CONTROL AND MONITORING RESOURCES

Penn Credit’s oversight and management of the collection staff is maintained through the use of the latest call monitoring technology. We have also implemented a number of practices to ensure continued compliant and effective interactions with consumers. Quality assurance is maintained by Management through real-time screen sharing, chat messaging, and live audio monitoring. A user friendly dashboard also allows Management to view the desktops of all their assigned representatives whether they are working on-premise or remotely; additional details are provided below.

- Management has the ability to live-monitor Recovery Specialists when they are speaking to consumers; **each Recovery Specialist is live-monitored on a weekly basis by management or the Compliance Department**, this includes seeing the Recovery Specialist’s computer screen.
- Recovery Specialists have the ability to chat and video call with Management who are live-monitoring staff when they have a question; Management can also join a call to speak exclusively with the Recovery Specialist or speak directly to the consumer.
- Penn Credit provides a dedicated phone line for consumers to speak directly with a Supervisor.
- Compliance audits are performed weekly by a member of Penn Credit’s Compliance Department, results are reviewed with the Recovery Specialist.
- All members of Management are required to notate or update the Recovery Specialist’s training log on a daily basis.
- **Recovery Specialist compensation is based on both attendance and compliance; a high compliance score is required to receive full compensation.**

CLIENTS	EMPLOYEES	CONSUMERS
<i>We listen to our clients’ needs and strive to exceed their expectations.</i>	<i>Our employees drive our success through quality service and compliance.</i>	<i>We always treat the consumer with respect and collect with integrity.</i>
OUR COMPANY VALUES		
ETHICAL • EXCEPTIONAL • RELIABLE • RESPECTFUL • RESPONSIVE		

FINANCIAL PROTECTIONS

PCI-DSS LEVEL 1 CERTIFICATION

Penn Credit is PCI-DSS Level 1 certified, ensuring that all card holder 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:



SERVICE LEVEL 1

- 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
- Complete an on-site Report on Compliance (ROC) annually by a Qualified Security Assessor
- Maintain an Attestation of Compliance verifying that all PCI standards are appropriately met

FISMA/NIST 800-53 AUDITED

Penn Credit annually completes a rigorous Federal Information Security Management Act (FISMA) audit performed by a third party. The audit covers a range of information security and data protection practices and is based on the National Institute of Standards and Technology (NIST) standard 800-53 Revision 4.



Penn Credit’s adherence to this U.S. Federal Government standard is another assurance that the data entrusted to Penn Credit will be properly secured and handled while in our possession.

SSAE18 AUDITING

Statement on Standards for Attestation Engagements (SSAE) No. 18 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. **Penn Credit completes the following audits annually:**



- **SOC 1 (SSAE 18)** – A SOC 1 is a report on controls at a service organization that may be relevant to user entities’ internal control over financial reporting.
- **SOC 2** – A SOC 2 report is based on the existing SysTrust and WebTrust principles. The purpose of a SOC 2 report is to evaluate an organization’s information systems relevant to security, availability, processing integrity, confidentiality, or privacy.

ROBUST DATA SECURITY

Data Security is a primary focus at Penn Credit and part of our core culture. Whether it is physical security or network/data protection, all employees at Penn Credit are informed of security measures and motivated to maintain a genuinely secure environment.

Security awareness requires a commitment to continuous employee communication and training; therefore, each employee is knowledgeable of and compliant with Penn Credit's Corporate Security Policy, which addresses the security of all information, equipment, and processes within Penn Credit's ownership and control.

All Penn Credit Security Audits/Assessments are Performed Annually

- PCI-DSS Level 1 – Completed October 2023
- FISMA/NIST 800-53 – Completed October 2023
- SSAE18 SOC 1 Type II Audit – Completed January 2024
- SOC 2 Type II Audit – Completed January 2024

Training includes:

- Review of policies and procedures regarding computer and email usage are reinforced regularly for all employees.
- Those employees with Internet access are taught security “best practices” for the use of the Internet and email (for example not opening attachments from unknown senders and keeping passwords private). In addition to Internet security training and regular briefings, memos are distributed company-wide when new threats arise alerting all staff as to the threat, how to identify it, and what to do if it is encountered.
- Staff is constantly reminded of the importance of reporting unusual or potentially harmful activity amongst other employees, ensuring awareness of internal risk.
- All employees receive annual training on Penn Credit's Corporate Security Policy and are tested for a thorough understanding of all stated requirements.
- Penn Credit utilizes a service from **Proofpoint** for additional security awareness and phishing attack training on an on-going basis through web based training modules and simulated phishing emails to staff.

Our tiered, multi-faceted approach to security provides both Penn Credit and our clients with a total security solution. In addition to the security awareness training for our employees, we have numerous additional measures to ensure the security of our clients' data. These measures follow.

ENHANCED PHYSICAL SECURITY

High definition surveillance cameras (1080p), security alarms, ECARO-25 fire suppression system in our server room, strategically placed smoke and heat detectors, and biometric fingerprint-scan entry access, protect our offices 24 hours a day, seven days a week. Each individual department is also protected by biometric fingerprint-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.



24/7 NETWORKING MONITORING & ENDPOINT DETECTION AND RESPONSE (EDR)

Penn Credit utilizes the Falcon Complete platform from CrowdStrike, providing the latest in network monitoring and real-time response. This integrated security solution combines continuous monitoring and collection of data with rules-based countermeasures as well as analysis/dashboard capabilities for our security staff. Falcon Complete affords Penn Credit another robust layer of data security and is backed by the world-class security expertise of CrowdStrike.

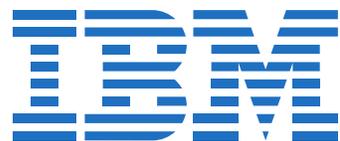


PRIMARY FUNCTIONS OF FALCON COMPLETE:

- Real-time threat response on a 24x7x365 basis and independent reaction
- Monitor and collect activity data from endpoints that could indicate a threat
- Analyze this data to identify threat patterns
- Automatically respond to identified threats to remove or contain them, and notify security personnel
- Forensics, dashboards and analysis tools to research identified threats and activities

IBM AIX SYSTEM

Penn Credit uses an IBM AIX system for its FUSION collection platform where all client collection data is located. As the IBM AIX system is not susceptible to attacks that are targeting Microsoft Windows systems (e.g. Windows ransomware attacks and Windows virus infections), our clients are afforded an additional level of protection for their data.



ON-GOING SECURITY AWARENESS TRAINING WITH PROOFPOINT

Penn Credit utilizes a service from Proofpoint for security awareness and phishing attack staff training on an on-going basis. This is provided through interactive web based training modules and the service allows our data security staff to send simulated



phishing emails to staff. We strive to keep data security and protecting client information top of mind.

DESTRUCTION OF CONFIDENTIAL INFORMATION

It is Penn Credit's policy to shred all confidential documents when no longer needed. We utilize the services of a shredding company in the destruction of documents and are provided with locked bins where documents are held securely until they are **shredded on site**.

DEDICATED COMPLIANCE DEPARTMENT

Penn Credit has a Compliance Department with representatives who review and advise management regarding Penn Credit's collection practices and techniques. This unit also oversees our nationwide licensing/bonding program, processes and documents all dispute/validation requests and provides vendor oversight/auditing. Furthermore, Penn Credit has expert compliance counsel on retainer, Richard Perr, who is a former President of ACA International. These resources alongside our involvement with ACA International provide us the resources needed to detect change and implement new policies and procedures to adhere to changes at the federal and ever-so-changing state/local law requirements.

We utilize Compliance 360 as our Compliance Management System (CMS). Compliance 360 is a robust management system that manages all compliance related matters throughout the company. This web-based platform serves as a single depository for law management, departmental policies and procedures, training resources, contract management, licensing requirements, auditing and provides compliance reporting analysis.

We also use the following programs and practices in order to guarantee maximum compliance:

- An extensive training program that demands the collection staff be professional at all times and handle objections in a proper manner
- All collection calls/computer screen shots are digitally recorded
- Regular written tests are conducted to ensure the collection staff remains up-to-date with all collection laws at the State and Federal level
- All State laws are available on the company intranet site for the collection staff to reference
- Legislature updates from ACA International and our compliance attorney network



Screen shots of the Compliance 360 system have been provided on the following page.

COMPLIANCE 360 MANAGEMENT SYSTEM SCREEN SHOTS

STATUS	TYPE	FILE TYPE	POLICY LOCATION	POLICY NUMBER	TITLE	RELATED POLICIES	SCHEDULED REVISION DATE
Approved	Policy	[Icon]	Compliance Department \ Federal / State Laws	COMP-A-01	ECOA	0	1/1/2024
Approved	Policy	[Icon]	Compliance Department \ Federal / State Laws	COMP-A-02	Fair Debt Collection Practices Act (FDCPA)	1	1/1/2024
Approved	Policy	[Icon]	Compliance Department \ Federal / State Laws	COMP-A-03	GLBA/Information Security	1	1/1/2024

- Provide monthly reports to the City detailed, for each City department (e.g., Finance-Utility and Miscellaneous Receivable, and Fire/Medical-Fire Response and Ambulance Charges, etc.) for items.

REPORTING CAPABILITIES

Penn Credit's collection system (FUSION) maintains a statistical database of performance figures and allows us to comply with any reporting requirements each City Department may have. Penn Credit's reports can be sent via secure email, hard copy, or placed on an SFTP site for pickup and can be provided in any format including Microsoft Word, Excel and Adobe PDF, or other formats as needed. **We will provide any report or data file requested by the City during the contract, including those needing custom development.** Descriptions of standard Penn Credit reports include:

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 Report 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.

Regression (Stair-step) Analysis Report provides a 12-month record of liquidation rates per month.

Statement of Collection Report details accounts to which payments have been applied during the statement period. This report indicates not only amounts paid by consumers, but also commissions due Penn Credit for collection services rendered.

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

Additional reports available upon request include:

Status Report provides a complete overview of all account information (payments, consumer contacts, Recovery Specialist notes, etc.) and current account status (e.g. paid in full, consumer bankruptcy, consumer deceased, account disputed, etc.).

Account Update Report can be customized to include all updated consumers contact information (addresses, phone numbers, etc. as applicable), notes made during the collection process, account status, payment information and any other data requested by the City.

Reconciliation Report is an electronic reconciliation of accounts on Penn Credit's system with accounts held on the City's system; this file is typically returned to the City in the

same format as the inbound file (or as requested).

Sample reports have been provided below and on the following pages.

Acknowledgment Reports

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 REFERRAL ACKNOWLEDGEMENT REPORT

Report Date: MM/DD/YYYY

Created for: [Client Name]

Account #	Name	Address	City,State,Zip	Placed Date	Service Date	Balance
#####	Smith, John	123 Walnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 1,500.00
#####	Smith, Jane	123 Main Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 500.00
#####	Smith, John	165 Elm Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 650.00
#####	Smith, Jane	124 Chestnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 750.00
#####	Smith, John	124 Walnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 625.00
#####	Smith, Jane	124 Main Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 435.00
#####	Smith, John	170 Elm Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 498.00
#####	Smith, Jane	130 Chestnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 1,275.00
#####	Smith, John	135 Walnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 1,450.00
#####	Smith, Jane	128 Main Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 650.00
#####	Smith, John	167 Elm Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 975.00
#####	Smith, Jane	145 Chestnut Street	Anytown, USA 11111	MM/DD/YY	MM/DD/YY	\$ 1,950.00
Report Total					12 Accounts	\$11,258.00

Payment Analysis Report

Report Date: MM/DD/YYYY
Created for: [Client Name]

Penn Credit Corporation PAYMENT ANALYSIS REPORT

Mth/Yr	# Referred	\$ Referred	Placement Collections	Monthly Collections	Total Adjustments	Cancellations	\$ Collectable	LIQ%	Active Dollars
MM/YYYY	1,364	\$87,297.95	\$28,075.95	\$40,238.79	\$242.00	\$0.00	\$87,055.95	32.25%	\$58,980.00
MM/YYYY	1,764	\$113,936.76	\$34,025.90	\$48,372.97	\$251.40	\$0.00	\$113,685.36	29.93%	\$79,659.46
MM/YYYY	1,535	\$102,231.60	\$30,847.50	\$43,240.81	\$424.50	\$0.00	\$101,807.10	30.30%	\$70,959.60
MM/YYYY	1,114	\$82,005.76	\$27,225.16	\$32,787.05	\$127.80	\$0.00	\$81,877.96	33.25%	\$54,652.80
MM/YYYY	1,464	\$107,838.94	\$34,450.55	\$35,075.82	\$226.85	\$0.00	\$107,612.09	32.01%	\$73,161.54
MM/YYYY	2,972	\$213,034.08	\$57,720.82	\$70,942.86	\$1,329.40	\$0.00	\$211,704.68	27.26%	\$153,983.86
MM/YYYY	2,369	\$172,214.42	\$41,694.70	\$62,811.78	\$1,868.85	\$0.00	\$170,345.57	24.48%	\$128,650.87
MM/YYYY	3,672	\$257,266.81	\$59,674.81	\$63,527.03	\$4,258.75	\$0.00	\$253,008.06	23.59%	\$193,333.25
MM/YYYY	3,257	\$192,911.16	\$37,287.31	\$67,192.78	\$3,316.15	\$0.00	\$189,595.01	19.67%	\$152,307.70
MM/YYYY	2,353	\$140,766.15	\$19,692.05	\$55,284.28	\$2,162.05	\$0.00	\$138,604.10	14.21%	\$118,912.05
MM/YYYY	2,059	\$135,793.83	\$11,429.75	\$36,952.27	\$820.90	\$0.00	\$134,972.93	8.47%	\$123,543.18
MM/YYYY	1,321	\$98,073.27	\$3,653.10	\$34,685.96	\$65.00	\$0.00	\$98,008.27	3.73%	\$94,355.17
Year Total	25,244	\$1,703,370.73	\$385,777.60	\$591,112.40	\$15,093.65	\$0.00	\$1,688,277.08	22.85%	\$1,302,499.48

Payment Analysis Report Legend

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.

Stair-Step/Regression Report

Penn Credit Corporation
STAIR-STEP/REGRESSION REPORT

Recovery rate based on placement dollars																
Mth/Yr	# Referred	\$ Referred	1	2	3	4	5	6	7	8	9	10	11	12	13+	Total
MM/DD/YY	3,192	\$208,354	7.42%	8.20%	5.51%	3.29%	1.21%	1.63%	2.54%	1.20%	0.93%	0.54%	0.70%	0.57%	0.44%	34.17%
MM/DD/YY	1,364	\$87,298	3.74%	9.29%	5.19%	2.71%	2.79%	2.86%	1.14%	1.49%	0.81%	0.86%	0.79%	0.34%		32.01%
MM/DD/YY	1,764	\$113,937	4.80%	8.45%	3.94%	3.28%	3.35%	1.76%	0.94%	1.01%	1.27%	0.45%	0.47%			29.72%
MM/DD/YY	1,535	\$102,232	3.60%	9.47%	3.90%	4.56%	2.37%	2.25%	1.47%	0.93%	0.78%	0.85%				30.17%
MM/DD/YY	1,114	\$82,006	3.09%	7.83%	8.95%	4.58%	2.50%	1.97%	1.82%	1.40%	1.07%					33.20%
MM/DD/YY	1,464	\$107,839	3.78%	12.72%	6.77%	3.93%	1.78%	1.59%	0.49%	0.88%						31.95%
MM/DD/YY	2,972	\$213,034	7.35%	10.06%	3.91%	2.67%	1.37%	0.83%	0.87%							27.09%
MM/DD/YY	2,369	\$172,214	5.16%	8.83%	5.20%	2.84%	1.17%	1.02%								24.21%
MM/DD/YY	3,672	\$257,267	6.97%	8.88%	4.29%	1.73%	1.26%									23.20%
MM/DD/YY	3,257	\$192,911	6.07%	8.08%	2.96%	2.16%										19.33%
MM/DD/YY	2,353	\$140,766	4.15%	6.32%	3.24%											13.99%
MM/DD/YY	2,059	\$135,794	2.65%	5.60%												8.42%
MM/DD/YY	1,321	\$98,073	3.33%													3.33%
Cumulative Recovery rate based on placement dollars																
Mth/Yr	# Referred	\$ Referred	1	2	3	4	5	6	7	8	9	10	11	12	13+	Total
MM/DD/YY	3,192	\$208,354	7.42%	15.61%	21.12%	24.41%	25.63%	27.25%	29.79%	30.99%	31.92%	32.46%	33.16%	33.73%	34.17%	34.17%
MM/DD/YY	1,364	\$87,298	3.74%	13.02%	18.21%	20.92%	23.71%	26.57%	27.71%	29.21%	30.01%	30.87%	31.66%	32.01%		32.01%
MM/DD/YY	1,764	\$113,937	4.80%	13.25%	17.19%	20.47%	23.82%	25.58%	26.52%	27.52%	28.80%	29.24%	29.72%			29.72%
MM/DD/YY	1,535	\$102,232	3.60%	13.07%	16.97%	21.52%	23.89%	26.15%	27.62%	28.55%	29.33%	30.17%				30.17%
MM/DD/YY	1,114	\$82,006	3.09%	10.91%	19.86%	24.44%	26.94%	28.90%	30.73%	32.13%	33.20%					33.20%
MM/DD/YY	1,464	\$107,839	3.78%	16.50%	23.27%	27.20%	28.98%	30.58%	31.06%	31.95%						31.95%
MM/DD/YY	2,972	\$213,034	7.35%	17.41%	21.32%	23.99%	25.36%	26.19%	27.06%							27.09%
MM/DD/YY	2,369	\$172,214	5.16%	13.98%	19.18%	22.02%	23.19%	24.21%								24.21%
MM/DD/YY	3,672	\$257,267	6.97%	15.86%	20.14%	21.88%	23.14%									23.20%
MM/DD/YY	3,257	\$192,911	6.07%	14.15%	17.11%	19.26%										19.33%
MM/DD/YY	2,353	\$140,766	4.15%	10.47%	13.71%											13.99%
MM/DD/YY	2,059	\$135,794	2.65%	8.26%												8.42%
MM/DD/YY	1,321	\$98,073	3.33%													3.33%

Statement of Collection Report

Penn Credit Corporation
STATEMENT OF COLLECTION

[Statement Period - Dates]

Created for: [Client Name] Remittance Type: Gross

Account #	Name	Date Placed	Date Paid	Pmt Type	Agency Pmt	Direct Pmt	Fees	Remit Client	Remaining Due
#####	John Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 500.00		\$ 125.00	\$ 500.00	\$ -
#####	Jane Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 1,000.00		\$ 250.00	\$ 1,000.00	\$ 1,000.00
#####	John Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 1,200.00		\$ 300.00	\$ 1,200.00	\$ -
#####	Jane Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 700.00		\$ 175.00	\$ 700.00	\$ -
#####	John Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 450.00		\$ 112.50	\$ 450.00	\$ 250.00
#####	Jane Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 300.00		\$ 75.00	\$ 300.00	\$ -
#####	John Doe	MM/DD/YY	MM/DD/YY	Agency	\$ 1,500.00		\$ 375.00	\$ 1,500.00	\$ -
#####	Jane Doe	MM/DD/YY	MM/DD/YY	Direct		\$ 300.00	\$ 75.00	\$ -	\$ -
#####	John Doe	MM/DD/YY	MM/DD/YY	Direct		\$ 500.00	\$ 125.00	\$ -	\$ 200.00
#####	Jane Doe	MM/DD/YY	MM/DD/YY	Direct		\$ 900.00	\$ 225.00	\$ -	\$ -
Totals:					\$ 5,650.00	\$ 1,700.00	\$ 1,837.50	\$ 5,650.00	

Amount Due Penn Credit \$ 1,837.50

Penn Credit Corporation
ACCOUNT STATUS DETAIL REPORT

Report Date: MM/DD/YYYY

Created for: [Client Name]

Account #	Name	Placed Date	Service Date	Gross Placed	Last Payment	Payments	Balance	Status	Status Description	Extended Description
#####	JOHN DOE	MM/DD/YY	MM/DD/YY	\$ 100.00	MM/DD/YY	\$ 100.00	\$ -	PIF	PAID IN FULL	TR - CNSM PIF WITH C.C. FOR TODAY
#####	JANE DOE	MM/DD/YY	MM/DD/YY	\$ 20.00	MM/DD/YY	\$ 20.00	\$ -	PIF	PAID IN FULL	IBC - CNSM PIF WITH D.C. FOR TODAY
#####	JIM JOHNSON	MM/DD/YY	MM/DD/YY	\$ 200.00	N/A	\$ -	\$ 200.00	ACT	ACTIVE ACCOUNT	ACTIVELY PURSUING COLLECTION CONTACT
#####	MARY ADAMS	MM/DD/YY	MM/DD/YY	\$ 50.00	N/A	\$ -	\$ 50.00	ACT	ACTIVE ACCOUNT	INVALID PHONE NUMBER
#####	JEFF JONES	MM/DD/YY	MM/DD/YY	\$ 50.00	MM/DD/YY	\$ 50.00	\$ -	PIF	PAID IN FULL	MAIL IN PIF WITH M.O.
Report Total										5 Accounts

Status Report

Cancellation Report

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/YY	MM/DD/YY	\$ 1,500.00	MM/DD/YY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 500.00	MM/DD/YY	DECEASED			MM/DD/YYYY
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 650.00	MM/DD/YY	PER CLIENT REQUEST			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 750.00	MM/DD/YY	UNCOLLECTIBLE			
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 625.00	MM/DD/YY	BANKRUPTCY	#####	MM/DD/YYYY	
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 435.00	MM/DD/YY	PAID IN FULL			
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 498.00	MM/DD/YY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 1,275.00	MM/DD/YY	PER CLIENT REQUEST			
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 1,450.00	MM/DD/YY	UNCOLLECTIBLE			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 650.00	MM/DD/YY	BANKRUPTCY	#####	MM/DD/YYYY	
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 975.00	MM/DD/YY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 1,950.00	MM/DD/YY	PAID IN FULL			
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 498.00	MM/DD/YY	PER CLIENT REQUEST			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 1,275.00	MM/DD/YY	UNCOLLECTIBLE			
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 1,450.00	MM/DD/YY	PAID IN FULL			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 650.00	MM/DD/YY	DECEASED			MM/DD/YYYY
#####	Smith, John	MM/DD/YY	MM/DD/YY	\$ 975.00	MM/DD/YY	UNCOLLECTIBLE			
#####	Smith, Jane	MM/DD/YY	MM/DD/YY	\$ 1,950.00	MM/DD/YY	PAID IN FULL			
Report Total				18 Accounts	\$ 18,056.00				

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
----------------------	--------

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
--------------------	--------

Confidential & Proprietary

PennCredit

- *Acknowledgement of new accounts submitted*

Penn Credit’s *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; please see the previous section for samples.

- *Status of all accounts submitted*

Penn Credit’s *Status Report* provides a complete overview of all account information (payments, consumer contacts, Recovery Specialist notes, etc.) and current account status (e.g. paid in full, consumer bankruptcy, consumer deceased, account disputed, etc.). Please see the previous section for a sample.

- *Accounts no longer being pursued and the reason why*

Penn Credit’s *Cancellation Report* lists all accounts scheduled for return, along with the City account number, consumer name, balance, applicable dates and reason for return; please see the previous section for a sample.



- *Active accounts showing the amount submitted, amount paid in the current period (30 days), amount paid to date, balance remaining on the account, and amount of commission resulting from any current payment*

Penn Credit can provide this information, which is similar to our *Statement of Collection*; a sample is provided in the previous section.

ROBUST AND CONVENIENT REMOTE CLIENT ACCESS PORTAL

Penn Credit enables City staff to remotely view and access account activity through the Internet using a standard browser. We assign a user name 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 latest version of this portal was released in 2023.

Our site 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.

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 five different charts, each containing the last 12 months of information.

Penn Credit's Client 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.

Consistent with Penn Credit's emphasis on data security, the site has a secure socket layer (SSL) with 256 bit encryption, is password protected using dual factor authentication and users are automatically logged off after 15 minutes of inactivity. 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.

Portal Dashboard & Analytics



- Dashboard
- Analytics
- Account Search
- File Sharing
- + Add New Account
- Reports
- Profile
- Help
- Logoff

MY DASHBOARD

OVERALL RECOVERY
35.42%

DOLLARS RECOVERED

month to date	\$0.00
year to date	\$54,500.00
begin to date	\$1,040,348.99

ACTIVE ACCOUNTS

number	14,202
dollars	\$1,963,906.00

ACCOUNTS PLACED

month to date	3
year to date	690
begin to date	22,053

DOLLARS PLACED

month to date	\$450.00
year to date	\$107,885.00
begin to date	\$3,019,276.59

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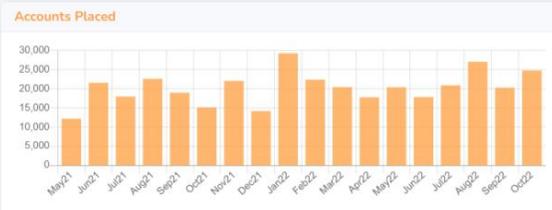
- Dashboard
- Analytics
- Account Search
- File Transfers
- + Add New Account
- Reports
- Logoff

ANALYTICS

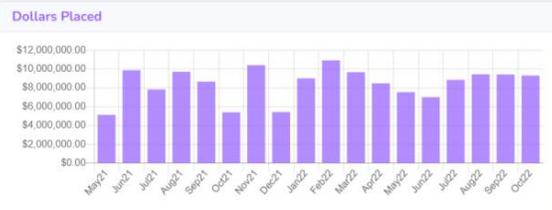
All Client Codes
18 months

Jane Doe

Accounts Placed



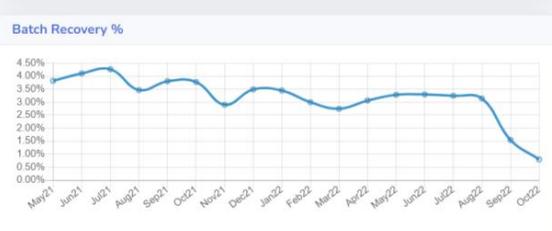
Dollars Placed



Monthly Dollars Recovered



Batch Recovery %



Account Search & Account View



Search for match

Account #

Q
X

Account#	Name	Service Date	Placed Date	Balance	Status	Penn ID#
2165485	Smith, John	CCYY/MM/DD	CCYY/MM/DD	\$####.##	ACT	C12345678

Maximum of 50 results displayed

- [Dashboard](#)
- [Analytics](#)
- [Account Search](#)
- [File Sharing](#)
- [Add New Account](#)
- [Reports](#)
- [Profile](#)
- [Help](#)
- [Logoff](#)



2165485 - SMITH, JOHN

Penn ID: C12345678
Client: P1234
Client Name: [Penn Credit Client]
Address: 123 Main Street
Anytown, USA 12345

Home Phone: ###-###-####
Cell Phone: ###-###-####

Account Status: ACT
Status Desc: ACTIVE ACCOUNT
Placed Date: CCYY/MM/DD
Service Date: CCYY/MM/DD
Account Info: [Description of Receivable 1]
Service Rendered: [Description of Receivable 2]
of Letters: ##
Last Letter Date: CCYY/MM/DD
Return Date: CCYY/MM/DD

Gross Placed: \$#####
Add-on: \$#####
Adjustments: \$#####
Penalty/Interest: \$#####
Total Payments: \$#####
Current Balance: \$#####

Remarks	Date	Time	Remarks
Hold/Activate	CCYY/MM/DD	##:##	[Collection Activity Here]
Pmt/Adj	CCYY/MM/DD	##:##	[Collection Activity Here]
Cancel Account	CCYY/MM/DD	##:##	[Collection Activity Here]
Summary (PDF)	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]
	CCYY/MM/DD	##:##	[Collection Activity Here]

Hold/Activate

Pmt/Adj

Cancel Account

Summary (PDF)

- [Dashboard](#)
- [Analytics](#)
- [Account Search](#)
- [File Sharing](#)
- [Add New Account](#)
- [Reports](#)
- [Profile](#)
- [Help](#)
- [Logoff](#)

CITY OF LAUDERHILL
COLLECTION SERVICES - RFQ 2024-037

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Reporting Menu & Detail of Payment Analysis Options

The screenshot shows the 'CHOOSE A REPORT' interface in the PennCredit Fusion system. On the left is a navigation sidebar with the following items: Dashboard, Analytics, Account Search, File Sharing, Add New Account, Reports, Profile, Help, and Logoff. The main content area is titled 'CHOOSE A REPORT' and contains three report options, each with an icon and a horizontal line below it: 'Client Summary' with a bar chart icon, 'Payment Analysis' with a list icon, and 'Account Analysis' with a question mark icon.

The screenshot shows the 'PAYMENT ANALYSIS REPORT' form in the PennCredit Fusion system. The left sidebar is identical to the previous screenshot. The main content area is titled 'PAYMENT ANALYSIS REPORT' and contains a form with the following fields: 'Client Code' with a dropdown menu showing 'P1234 [Penn Credit Client Name]', 'Placed From' with a date picker showing '[Month/Year]', and 'Placed To' with a date picker showing '[Month/Year]'. Below these is a 'Report Type' section with radio buttons for 'PDF' (selected) and 'Excel'. A blue 'Submit' button is centered below the form. Below the button, it says '(Report will open in new window)'. At the bottom of the form area, there is a link: '[Return to Report Menu](#)'.

- *Summary report detailing by year the number of accounts and amounts placed in collection, average amount of account in collection, collection payments received to date, percentage of collection, and commission to date.*

Penn Credit's *Payment Analysis Report* 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. Additionally, our *Regression (Stair-step) Analysis Report*, offers a detailed record of monthly liquidation rates for each batch, presented as a percentage or dollars recovered; samples of both reports were previously provided in this response and are also available on our *Remote Client Access Portal*.

- *Remit the amount due to the City resulting from payments made directly to the agency by the 10th of each month.*

Penn Credit will provide the City with a statement of collection and invoice on a monthly basis (by the 10th of the following month) in the requested format. Details include the consumer ID number, consumer name, date and amount of payment, whether Penn Credit or the City processed the payment, a breakdown of collections costs, commissions and any remaining balance.

- *Return to the City at no charge or billed commission any account that was placed in error, or any account previously submitted but requested returned by the City for City and/or legal follow up and collection*

Penn Credit will Return to the City at no charge or billed commission any account that was placed in error, or any account previously submitted but requested returned by the City for City and/or legal follow up and collection.

- *Only upon approval by the City's Director of Finance will the agency pursue legal action for collection*

Penn Credit acknowledges that legal actions can only be pursued with the City's approval. Penn Credit has provided full-service litigation capabilities and acted as the liaison between our clients and our collection attorneys continuously since 1987. The scope of our collection **attorney network covers South Florida and the entire country** to deliver the highest level of return on accounts.

- *Have established internal computer systems to accept and communicate with all City computer systems to provide acceptance and information of City's file transmissions*

INFORMATION TECHNOLOGY/DATA TRANSFER CAPABILITIES

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

Penn Credit routinely utilizes our customized software to:

- Support the flow of relevant data through reports, remittances, and interfaces
- Maximize strategic follow-up on all collection accounts in our system
- Monitor and review collection activity
- 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



SECURE DATA TRANSFER OPTIONS

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

We have the ability to encrypt data for electronic transfer in the following ways:

- PGP – Pretty Good Privacy
- Password Protected Zip File

Further, we can accept electronic files in any format, including the following:

- EDI – Electronic Data Interchange
- XML – Extensible Markup Language
- Fixed Length ASCII data

- Comma Separated Value (CSV)
- Tab Delimited
- Excel Spreadsheet

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 work closely with the City to ensure all aspects of the project regarding data transfer and IT support are developed in a timely and accurate manner.

BACKUP SYSTEMS & DISASTER RECOVERY CAPABILITIES

Penn Credit’s Disaster Recovery Plan is documented, along with team assignments, job descriptions, and a recovery checklist. It is tested annually to ensure the success of our disaster procedures and to monitor downtime and recovery.

The Penn Credit Disaster Recovery Plan addresses site damage that affects batch processing and tracking, on-line processing or communications for an extended period due to fire, equipment failure or weather-related damage. If the main office is not available, Penn Credit’s State College office has a backup computer system to take the place of the current system if necessary. Our branch offices can be used for all clerical duties and collection efforts.

Penn Credit employs two different types of backups to ensure 100% data recovery:

- *Continuous Data Protection (CDP)* – Penn Credit utilizes continuous data protection to ensure that all changes to data located in the main office are immediately transmitted to the disaster recovery site location in State College.
- *Encrypted Tape Backup* – A daily tape backup is performed on all Penn Credit systems.

Furthermore, Penn Credit has contracted with Agility Recovery Solutions™ to provide fast response disaster solutions such as; power generators, call center facilities, and telecom/ computer infrastructure to supplement our current disaster recovery plan.



Implementation Plan for the City

Days 1-5

01

- Contract documentation is completed and returned (includes contract, certificates of insurance, etc.)
- Penn Credit implementation team has initial meetings with the City:
 - Review service requirements, communication procedures, quality control measures and work standards
 - Confirm placement media, data security procedures, account types and volume, and custom procedures
 - Discuss requested reports, data files and transfer of funds
 - Review material for inclusion in Penn Credit's client-specific training/procedures manual
 - Discuss set-up schedule and go live date
 - Establish weekly setup follow-up meetings
- Information obtained during these meetings is used to create (or update existing) client numbers in Penn Credit's collection system
- Penn Credit's IT staff obtains record layouts for applicable data files



02

Days 6-12

- Penn Credit's IT staff creates custom software to convert accounts according to City record layouts and begins data testing to include:
 - Confirmation of data transfer and encryption method
 - Schedule of electronic file transfers and custom reports
 - The City will transfer test files to Penn Credit:
 - Penn Credit will review and then convert the test files into its test collection system; the resulting records will be evaluated for accuracy
 - Penn Credit will then produce a test Payment/Adjustment file and transfer it to the City
 - The City will test the file against their system
 - Test data transfer and conversion processes continue according to City policies and timelines
- 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

Days 13-19

03

- Penn Credit provides login credentials and training to City staff on our web-based FUSION Remote Client Access Portal
- Provide samples to the City of all required collection reports and obtain written approval
- 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
 - Data file exchange
 - Collected funds remittance schedule and process
- Weekly follow up meeting occurs
- Outstanding items and deliverables are finalized



04

Day 20

- The first new referral file is transferred to Penn Credit
- Accounts are loaded into Penn Credit's collection system
- Acknowledgment report is transmitted to the City to confirm the correct number and dollar value of accounts was converted
- Collection activity commences: services are operational

- *Accept any account submitted to the agency regardless of account amount or age of receivable*

Penn Credit will accept any accounts submitted by the City. All accounts will receive our full complement of collection efforts including skip tracing, phone calls, dunning notices and text messages - maximizing collections for the City.

- *Provide notification to the City during same business day of any file transmission error or system interruption, and verification to the City of receipt of the completed file transmission*

Penn Credit’s IT staff will provide notification to the City during the same business day of any file transmission error or system interruption, and verification to the City of receipt of the completed file transmission.

- *Provide a primary and secondary contact to the City for daily operational issues*

PRIMARY CONTACT

Brett Templin, Vice President of Customer Service
 Tel: 800-800-3328 x3101
 Email: brett.templin@penncredit.com

SECONDARY CONTACT

Bruce Hower, Vice President of Client Relations
 Tel: 800-720-7292
 Email: bruce.hower@penncredit.com

MANAGEMENT’S EXPERIENCE AND QUALIFICATIONS

Listed below are the key staff members who will oversee this project. These individuals have been an essential component to executing our Florida government contracts and will use their expertise to efficiently execute the implementation process for the City. **The City will find our staff responsive and our processes to be streamlined and highly efficient,** minimizing the amount of time and oversight required by your personnel. Each member is fully equipped and committed to working with the City of Lauderhill.

Thomas Foley, Jr., Chief Executive Officer

Mr. Foley has had a truly unique experience in his more than 35 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 Executive Officer. Over the course of his career Mr. Foley has gained extensive background and experience in managing a wide-variety of debt portfolios.

Mr. Foley is responsible for developing timely and impactful business strategies designed to ensure Penn Credit’s long term competitive viability and providing strategic direction to all departments that create a framework for the functionality in meeting all established

business goals.

Responsibilities:

- Creating and implementing the company’s vision and mission
- Maintaining awareness of the competitive market landscape, opportunities and other industry developments
- Analyzes and implements any unique requirements needed to ensure the success of the project and contractual compliance

Brett Templin, Vice President of Customer Service

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 25+ 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 Vice President of Customer Service, 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 requests 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:

- Leads Penn Credit’s implementation and on-boarding process for each City department
- Reviews performance with the collection team and meets regularly with Penn Credit’s Information Technology, Operations, Compliance and Payment Processing units to enable an efficient service to the City
- Participates in regular meetings and conference calls with the City during the contract

Donald Burkhart, Vice President of Information Technology

Mr. Burkhart has been associated with the collections industry for 35 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, audit and compliance, 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:

- Develops strategies and processes to integrate with clients and vendors

- Maintains compliance for auditing standards such as SOC 1, SOC 2, PCI and FISMA
- Maintains Penn Credit’s Remote Client Access Portal and web payment portal
- Performs modifications to existing Penn Credit technology promoting advancement of software and hardware capability
- Develops customized software and reporting as needed to ensure contract success
- Oversees any emergency/DR operations

Timothy Foley, Vice President of Collections

Mr. Foley began his career with Penn Credit in 1992 as a summer intern. 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, became a licensed Collections Manager for the States of Michigan and Tennessee in 2001 and shortly thereafter was again promoted to Collections Manager. In his present position of Vice President of Collections, he will ensure superior recoveries for the City.

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 Recovery Specialists 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 ACA’s Professional Collection Specialist (PCS) designation.

Responsibilities:

- Develops and executes Penn Credit’s collection strategy for the City’s respective portfolios
- Oversees collection staff and ensures best practices by managing the review and analysis of all contact center interactions, both live and recorded
- Provides staff handling City accounts with the resources and training to succeed
- Participates in meetings and conference calls with the City related to collection performance
- Manages Penn Credit’s legal referral program for qualified accounts

Thomas Perrotta, Vice President of Compliance

After receiving a Bachelor of Science degree from California University of Pennsylvania, Mr. Perrotta started his career with Penn Credit in 2008, amounting to 16 years of collections experience. Throughout this time, he has successfully served as a Collection Supervisor, an Office Manager at Penn Credit’s State College (PA) location and a Collection Division Manager at Penn Credit’s Headquarters in Harrisburg (PA), until transitioning to the VP of Compliance position he holds today.

Mr. Perrotta has been certified by ACA International as a Credit and Collection Compliance Professional (CCCP), a Trainer Specialist and a Collector.

Responsibilities:

- Oversees Corporate Compliance Program
 - Reviews and evaluates compliance matters and conducts regular on-site audits at Penn Credit facilities
 - Monitors and reports results of compliance efforts
 - Maintains Local, State, and Federal collection law adherence
- *The Successful Proposer(s) shall meet with the City at least biannually*

REGULAR MEETINGS WITH THE CITY AND CUSTOMER SUPPORT

Penn Credit anticipates regular performance reviews (e.g. quarterly or biannually) and meetings with the City's staff throughout the contract period, both in-person and remote. These discussions will cover collection results for the evaluation period compared to historical figures, success stories, possible areas to improve, KPI's, reporting, reconcile status, settlement programs (if applicable), new products or programs Penn Credit is implementing/ testing and general observations overall about the collection landscape.

Penn Credit management staff can always be reached during and outside of normal business hours via office phone, mobile phone or email. In lieu of contacting our staff to receive a custom report or fulfill another request, we also provide a Remote Client Access Portal where the City staff can view and generate a variety of reports regarding our services.

CONTINUOUS IMPROVEMENT OF OPERATIONS

Penn Credit is constantly reviewing new offerings across the entire collection process to see where collections can be increased or the consumer experience can be improved. For example, we **regularly test new skip tracing products and evaluate calling platforms, recording/voice analytics products, third-party payment and collection system applications**. Our operations staff are involved heavily with our trade association, ACA International, and are kept informed of the latest technology and offerings relative to our industry. Furthermore, our collection and compliance staff take advantage of the numerous certifications and training opportunities offered by ACA, such as becoming an ACA Certified Trainer and/or ACA Certified Collector.

In 2023, we updated our Remote Client Access Portal with improved dashboards and reporting capabilities. We have also **deployed Secure Payment Capture** for consumers paying over the phone as well as invested in the **latest omni-channel contact products from industry leading vendors, Solutions-by-Text**, this includes contact methods for consumers to communicate with us at a time and method that is convenient to them, such as email, voice and text capabilities.

In addition to our numerous secure payment options, Penn Credit has implemented new options for consumers to pay their outstanding debt. **E-Cash allows cash payments at thousands of participating payment locations, including major convenience stores, dollar stores and pharmacies.** Penn Credit also allows consumers to make payments by the most popular digital wallets, Apple and Google Pay.

GOVERNMENT COLLECTION EXPERIENCE

Penn Credit has provided municipal collection services since our inception in 1987 and has continuously collected government debts in Florida since 1995. Our understanding of the challenges and opportunities surrounding the collection of government debts, will enable us to continue maximizing recoveries while providing a superior level of customer service to both the City and its customers. **Penn Credit has worked for the City since 2014 and is also a collection vendor for the Broward County Clerk of the Circuit Court.**

Listed below and on the following pages are examples of our government experience.

EMS/FIRE RESCUE EXPERIENCE:

- City of Boca Raton, FL
- City of Boynton Beach, F
- City of Casselberry, FL
- City of Greenacres, FL
- City of Hollywood, FL
- City of Key West, FL
- City of Margate, FL
- City of Miami, FL
- City of Miramar, FL
- City of Oakland Park, FL
- City of Plantation, FL
- City of Winter Park, FL
- Jefferson County, FL
- Osceola County Government, FL
- City of Naperville, IL
- American Patient Transport
- EMT Solutions, LLC
- Fairview Fire and Rescue (PA)
- Geisinger EMS (PA)
- South Brunswick EMS (PA)

CODE ENFORCEMENT/FINANCE/MISC. BILLINGS EXPERIENCE:

- City of Cape Coral, FL
- City of Miami, FL
- City of Plantation, FL
- Town of Miami Lakes, FL
- Osceola County Government, FL
- Palm Beach County Government, FL

PARKING FINE EXPERIENCE

- City of Annapolis, MD
- City of Baltimore, MD
- City of Boca Raton, FL
- City of Cocoa Beach, FL
- City of Ft. Lauderdale, FL
- City of Hollywood, FL
- City of Jacksonville, FL
- City of Key West, FL
- City of Naperville, IL
- City of New York, NY
- City of Orlando, FL
- City of Tampa, FL

MUNICIPAL UTILITY ACCOUNTS

- City of Tallahassee Utilities, FL
- City of Daytona Beach, FL
- Lakeland Electric, FL
- Fort Pierce Utility Authority, FL
- Toho Water Authority, FL
- Palm Beach County Government, FL
- Clayton County, GA
- Brunswick-Glynn Joint Water & Sewer Comm., GA
- Colorado Springs Utilities, CO
- America Water (multi-state)
- Aqua Water (multi-state)
- EPCOR Water USA, AZ & NM
- Greater Cincinnati Water Works, OH
- Philadelphia Gas Works (PA)

PROJECT OVERVIEWS

CITY OF MIAMI, FLORIDA

The City of Miami has been a client of Penn Credit since November of 2001. The City utilizes a bank lockbox for consumer's **EMS, code enforcement liens, and permit/license** payments, thus involving unique payment parameters which our agents and letter series have effectively conveyed. The City also utilizes Penn Credit's Spanish-speaking collection representatives to maximize collections. Since contract inception, Penn Credit has processed more than 320,000 accounts and collected more than \$10.5M for the City.

PALM BEACH COUNTY GOVERNMENT, FL

Since 1997, Penn Credit's successful collection programs have recovered more than 15% of the debt owed to Palm Beach County, Florida. We have developed collection procedures to systematically work and track the county's account balances and improve collections. Penn Credit collects a variety of debts including **delinquent code liens, fire inspections, fire alarms and utility invoices**. Comprehensive monitoring of all calls and careful notations on each account record has paid off for Palm Beach County with more than \$15 million being collected to date.

AMERICAN WATER WORKS COMPANY, INC.

Penn Credit has served as a national collection vendor since 2008 and was re-awarded collection contracts with American Water in 2012, 2016 and 2019 after highly competitive RFP processes. We currently provide collection of primary referral **water/sewer service accounts** as they become delinquent as well as secondary referral accounts previously placed with another collection vendor. **Penn Credit collects for American Water in 15 States** including the States of Pennsylvania, Virginia, New York, California and Hawaii.

AQUA AMERICA, INC. (ESSENTIAL UTILITIES)

Penn Credit has partnered with Aqua America for the collection of Primary water accounts since 2007. Our collection department has consistently achieved recoveries of more than 12%. We currently **collect for Aqua America in 8 states**, including; Pennsylvania, Virginia, Illinois, Indiana, North Carolina, New Jersey and Ohio. Aqua America acquired Pittsburgh based Peoples Gas in 2018 and created a new parent company, Essential Utilities. Penn Credit also provides collection services to Peoples Gas throughout western PA and West Virginia.

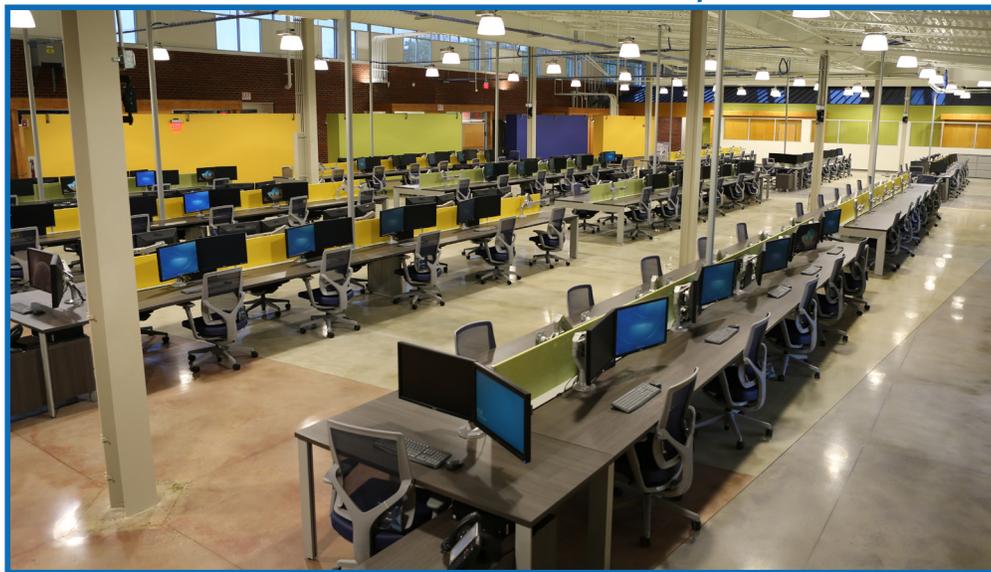
VEOLIA WATER COMPANY (FORMERLY SUEZ/UNITED WATER)

Penn Credit provides delinquent account collection services for Veolia Water's **operating units in 5 States**, including Pennsylvania, Delaware, New Jersey and New York. We have been a vendor since 1999 and were re-awarded new contracts on multiple occasions. We consistently average a 15% recovery rate for their primary referral water and sewer delinquent accounts.

SAMPLE MUNICIPAL DEBT RECOVERY RATES

Client	Account Type	Recovery Rate 2019 - 2023	Recovery Rate for 2023 Only
Brunswick-Glynn Water Comm. (GA)	Water/Sewer Utility Service	16.2%	28.1%
City of Allentown, PA	Solid Waste Utility Service	55.3%	44.7%
City of Allentown, PA	Storm Water Fee Billings	38.7%	19.7%
City of Casselberry, FL	Water/Sewer/Solid Waste Utility Service	30.7%	28.1%
City of Gainesville, GA	Water/Sewer Utility Service	22.5%	11.8%
City of Miami, FL	Code Enforcement/Misc. Billings	47.9%	50.8%
City of Naperville, IL	Municipal Utility Service	30.2%	14.2%
City of Oviedo, FL	Water/Sewer/Solid Waste Utility Service	18.8%	17.7%
City of Plantation, FL	Fire Inspection Accounts	22.1%	13.8%
City of Plantation, FL	Alarm Billings	21.7%	13.5%
City of Raleigh, NC	Fire Inspection Accounts	60.2%	50.0%
City of Santa Clarita, CA	Alarm Billings	27.6%	41.9%
City of Tallahassee, FL	Electric, Natural Gas, Water/Sewer Service	19.6%	12.2%
City of Tallahassee, FL	Misc. Non-Utility Invoices	41.0%	63.0%
Greater Cincinnati Water Works (OH)	Water/Sewer Utility Service	36.9%	36.1%
Montana-Dakota Utilities	Electric Service & Natural Gas	10.3%	11.4%
Palm Beach County, FL	Water/Sewer Utility Service	13.5%	14.5%
Prince George's County, MD	Alarm Billings & Invoices	42.0%	53.9%
Toho Water Authority (FL)	Water/Sewer Utility Service	14.0%	5.4%
Veolia Water (Multi-State)	Water/Sewer Utility Service	15.6%	14.5%

Penn Credit's Headquarters Contact Center



PENN CREDIT'S PROPOSED FEE RATES

- Penn Credit proposes a **14.5% contingency fee** for debts receiving Penn Credit's standard collection process
- Penn Credit proposes a **29.5% contingency fee** for debts being referred to local counsel for legal collection efforts with the City's approval

Penn Credit is agreeable for the contingency fees to be added to the City's debts. For example, \$100.00 debt is referred for collection, a \$14.50 collection fee will be added, for a total amount to be collected of \$114.50. Penn Credit recommends that the City add the collection fee within its billing system(s) and that the City has an ordinance/policy that allows for the addition of a collection fee for all debt types.

**FORMS &
ATTACHMENTS**

ATTACHMENT C

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

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted with Bid, Proposal or Contract No. 2024-037 to the City of Lauderhill for:
Collection Services

2. This sworn statement is submitted by: Thomas Foley, Jr., Chief Executive Officer
And Penn Credit Corporation
(Name of entity submitting sworn statement)

Federal Employer Identification Number (FEIN) 23-2470030
(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement:

3. My name is Thomas Foley, Jr. and
(Please print name of individual signing)
My relationship to the entity named above is: Chief Executive Officer

4. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(9), 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 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 misrepresentation.

5. 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 any 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, non-jury trial, or entry of a plea of guilt or nolo contendere.

6. I understand that an "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 owner by one (1) 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 (1) person controls another person. A person who has been convicted of a public entity crime in Florida during the preceding thirty-six (36) months shall be considered an affiliate.

7. I understand that a "person" as defined in Paragraph 287.133(1) (e), Florida Statutes, means any natural person or 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 led by a public entity or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members and agents who are active in management of an entity.

8. 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.)

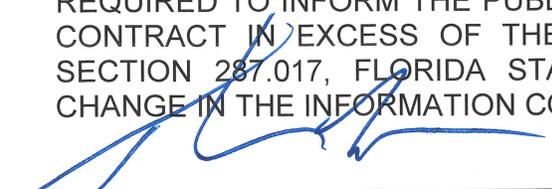
Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity were charged with and convicted of a public entity crime after July 1, 1989.

The entity submitting this sworn statement, or one (1) or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity was charged with and convicted of a public entity crime after July 1, 1989.

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

However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (Attach a copy of the final order.)

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE SUBSEQUENT CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY (2) OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.



(Signature)

September 13, 2024
Date

ACKNOWLEDGMENT

State of ~~Florida~~ Pennsylvania

County of Dauphin

On this the day of 13th, 2024, before me, the undersigned Notary Public of

the State of ~~Florida~~ Pennsylvania, personally appeared

Thomas Foley, Jr. and

(Name(s) of individual(s) who appeared before notary)

Whose name(s) is/are Subscribed to the within instrument, and he/she/they acknowledge that he/she/they executed it.

WITNESS my hand
And official seal.

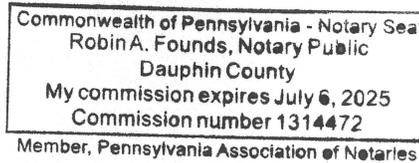
Robin A. Founds
NOTARY PUBLIC, STATE OF FLORIDA PENNSYLVANIA

NOTARY PUBLIC
SEAL OF OFFICE:

Robin A. Founds
(Name of Notary Public: Print, Stamp,
Or Type as Commissioned.)
 Personally known to me, or
 Produced identification:

(Type of Identification Produced)

DID take an oath, or DID NOT take an
oath.



**ATTACHMENT D
NON-COLLUSIVE AFFIDAVIT**

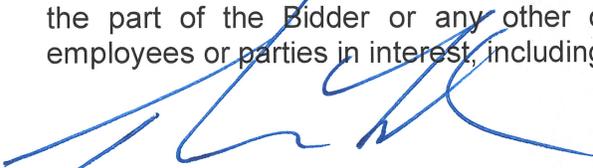
STATE OF PENNSYLVANIA)

ss.

COUNTY OF DAUPHIN)

Thomas Foley, Jr. being first duly sworn deposes and says that:

- (1) He is the Chief Executive Officer of, Penn Credit Corporation (Owner, Partner, Officer, Representative or Agent) the Bidder that has submitted the attached bid:
- (2) He is fully informed respecting the preparation and contents of the attached Bid and of all pertinent circumstances respecting such Bid:
- (3) Such Bid is genuine and is not a collusive 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, have 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 Work for which the attached Bid has been submitted; or to refrain from bidding in connection with such Work; or have in any manner, directly or indirectly, sought by agreement or collusion, or communication, or conference with any Bidder, firm, or person to fix the price or prices in the attached Bid or of any other Bidder, or to fix any overhead, profit, or cost elements of the Bid price or the Bid price of any other Bidder, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against (Recipient), or any person interested in the proposed Work:
- (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 other of its agents, representatives, owners, employees or parties in interest, including this affidavit.



BY:

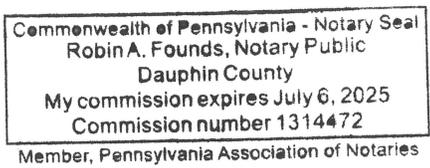
Thomas Foley, Jr.

ITS:

Chief Executive Officer

Subscribed and sworn to before me this 9th day of September 2024

My commission expires 7-6-25



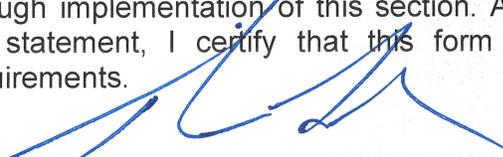
**ATTACHMENT E
VENDOR DRUG-FREE WORKPLACE**

Preference may be given to vendors submitting a certification with their bid/proposal certifying they have a drug-free workplace in accordance with Section 287.087, Florida Statutes. This requirement affects all public entities of the State and becomes effective January 1, 1991. The special condition is as follows:

IDENTICAL TIE BIDS - Preference may be given to businesses with drug-free workplace programs. Whenever two (2) 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' 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 employees 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 each conviction.
5. Impose a section 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 this section. As the person authorized to sign the statement, I certify that this form complies fully with the above requirements.



Authorized Signature

Penn Credit Corporation

Company's Name

ATTACHMENT G
QUALIFICATION STATEMENT

Instructions:

Please complete this questionnaire and include with your RFQ. Do not leave any questions unanswered. When the question does not apply, write the word(s) "None" or "Not applicable", as appropriate. Please print.

State the true, exact, correct and complete name under which you do business.

COMPANY NAME Penn Credit Corporation

State the correct address of the principal place of business:

ADDRESS: 2800 Commerce Drive, Harrisburg, PA 17110

COMPANY OFFICERS:

President: Richard Templin

Vice President: Thomas Foley, Jr.

Secretary: Rhett Donagher

Treasurer: Kyle Donagher

CIRCLE ONE: Corporation
 Partnership
 Individual
 Joint Venture
 Other

If Bidder is operating under a fictitious name, submit evidence of compliance with Florida Fictitious Name Statute.

Under what other former names has your organization operated: Not applicable.

LICENSES:

Municipal Occupational License No:
Not applicable.

(attach copy)
Occupational License Classification:
Not applicable.

Occupational License Expiration Date:
Not applicable.

Broward County Occupational License: _____

Social Security or Federal I.D. No: 23-2470030

State registration (if applicable to this bid or proposal) Certificate of Good Standing. See attached.
(attach copy)

Number of years your organization has been in business: 37 years
Number of years experience BIDDER/PROPOSER (person, principal of firm, owner) has had in the operation of the type required by the specifications of the Bid or RFQ: 2024-037

State the names, telephone numbers and last known address of three (3) owners, individuals or representatives of owners with the most knowledge of work which you performed for goods you have provided, and to which you refer (government owners are preferred as references).

1. Please see attached reference sheet and 4 copies of Attachment F.

Name	Address	Phone
------	---------	-------

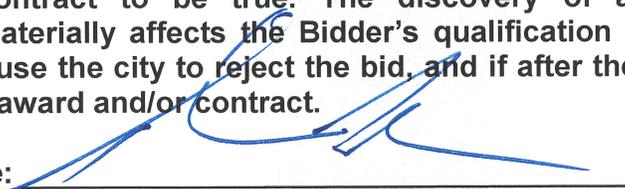
2. _____

3. _____

Have you failed to complete any work awarded to you? If so, state when, where and why.

Penn Credit has not failed to complete any work awarded to us.

The Bidder acknowledges and understands that the information contained in response to this qualifications statement shall be relied upon by the city in awarding the bid/contract to be true. The discovery of any omission or misstatement that materially affects the Bidder's qualification to perform under the contract shall cause the city to reject the bid, and if after the award to cancel and/or terminate the award and/or contract.

Authorized Signature:  _____

Date: September 13, 2024

The City of Lauderhill reserves the right to reject any or all bids

REFERENCE SHEET

City of Tampa, FL

107 N. Franklin St.

Tampa, Florida 33602

Camille Lomenzo, Parking Support Supervisor, Mobility

813-274-8564

camille.lomenzo@tampagov.net

City of Miami, FL

444 SW 2nd Ave., 6th Floor

Miami, Florida 33130

Demetrio Constantiny, Senior Financial Analyst/ AR Supervisor

305-416-1399

dconstantiny@miamigov.com

City of Cocoa Beach, FL

2 S. Orlando Ave.

Cocoa Beach, Florida 32932

Cody Inghram, Accountant

321-868-3200 x721

cody.ingham@cityofcocoa beach.com

City of Plantation, FL

400 NW 73rd Ave.

Plantation, Florida 33317

Kenia Martin, Accountant

954-797-2204

kmartin@plantation.org

ATTACHMENT F

PERFORMANCE REFERENCE
VERIFICATION SURVEY FORM

RFP # 2024-037 - Collection Services

Vendors Name: Penn Credit Corporation
Agency Providing Reference: City of Tampa, FL
Agency Contract: Debt Collection Services
Contact E-mail: Camille.Lomenzo@tampagov.net
Contact Phone #: 813-274-8564
Solicitation Name: RFQ 2024-037 - Collection Services

Please rate your experience with the vendor. The completed questionnaire form must be attached with your response. Thank you.

Please use the following rating scale to answer the questions:

Ratings: 1 Poor 2 Good 3 Exceptional 4 Not Applicable

1. Rate the level of commitment of the Contractor when performing the work. 3
2. Rate the competency and accessibility of the personnel performing the work. 3
3. Rate the vendor's success at keeping you updated and informed of problems and issues. 3
4. Rate the vendor's knowledge of procedures required by regulatory agencies. 3
5. Rate the vendor's ability to meet deadlines. 3
6. Rate the vendor's ability to complete punch list items. 3
7. Rate the vendor's commitment to safety. 3
8. Rate the level of comfort and confidence you had in the contractor during the project. 3
9. Rate the overall performance of the vendor. 3

Additional comments:

The City of Tampa Parking Division has been using Penn Credit since 2011 with great success!

Vendor Name: Camille Lomenzo
(Please print - Person completing survey)

Title: Parking Support Supervisor, Mobility

Signature: Camille Lomenzo
(Person completing survey)

Date: 9/3/24

ATTACHMENT F

PERFORMANCE REFERENCE
VERIFICATION SURVEY FORM

RFP # 2024-037 - Collection Services

Vendors Name: Penn Credit Corporation
Agency Providing Reference: City of Cocoa Beach, FL
Agency Contract: Debt Collection Services
Contact E-mail: cody.ingram@cityofcocoabeach.com
Contact Phone #: (321) 868-3200 x721
Solicitation Name: RFQ 2024-037 - Collection Services

Please rate your experience with the vendor. The completed questionnaire form must be attached with your response. Thank you.

Please use the following rating scale to answer the questions:

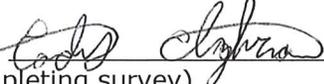
Ratings: 1 Poor 2 Good 3 Exceptional 4 Not Applicable

1. Rate the level of commitment of the Contractor when performing the work. 3
2. Rate the competency and accessibility of the personnel performing the work. 3
3. Rate the vendor's success at keeping you updated and informed of problems and issues. 3
4. Rate the vendor's knowledge of procedures required by regulatory agencies. 3
5. Rate the vendor's ability to meet deadlines. 3
6. Rate the vendor's ability to complete punch list items. 4
7. Rate the vendor's commitment to safety. 4
8. Rate the level of comfort and confidence you had in the contractor during the project. 4
9. Rate the overall performance of the vendor. 3

Additional comments:

Vendor Name: Cody Ingram
(Please print – Person completing survey)

Title: Accountant

Signature: 
(Person completing survey)

Date: 9/5/24

ATTACHMENT F

**PERFORMANCE REFERENCE
VERIFICATION SURVEY FORM**

RFP # 2024-037 - Collection Services

Vendors Name: Penn Credit Corporation
Agency Providing Reference: City of Miami, FL
Agency Contract: Debt Collection Services
Contact E-mail: dconstantiny@miamigov.com
Contact Phone #: (305) 416-1399
Solicitation Name: RFQ 2024-037 - Collection Services

Please rate your experience with the vendor. The completed questionnaire form must be attached with your response. Thank you.

Please use the following rating scale to answer the questions:

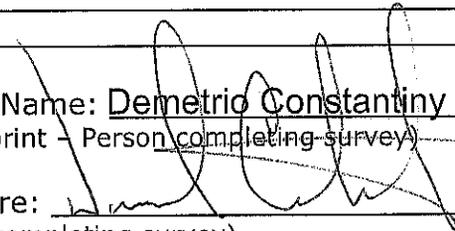
Ratings: 1 Poor 2 Good 3 Exceptional 4 Not Applicable

1. Rate the level of commitment of the Contractor when performing the work. 3
2. Rate the competency and accessibility of the personnel performing the work. 2
3. Rate the vendor's success at keeping you updated and informed of problems and issues. 3
4. Rate the vendor's knowledge of procedures required by regulatory agencies. 2
5. Rate the vendor's ability to meet deadlines. 2
6. Rate the vendor's ability to complete punch list items.
7. Rate the vendor's commitment to safety.
8. Rate the level of comfort and confidence you had in the contractor during the project. 2
9. Rate the overall performance of the vendor. 2

Additional comments:

Vendor Name: Demetrio Constantiny
(Please print - Person completing survey)

Title: _____

Signature: 
(Person completing survey)

Date: 9-5-2024

ATTACHMENT F

**PERFORMANCE REFERENCE
VERIFICATION SURVEY FORM**

RFP # 2024-037 - Collection Services

Vendors Name: Penn Credit Corporation
Agency Providing Reference: City of Plantation, FL
Agency Contract: Debt Collection Services
Contact E-mail: kmartin@plantation.org
Contact Phone #: (954) 797-2204
Solicitation Name: RFQ 2024-037 - Collection Services

Please rate your experience with the vendor. The completed questionnaire form must be attached with your response. Thank you.

Please use the following rating scale to answer the questions:

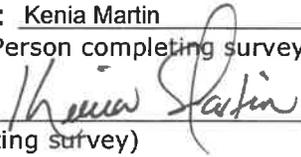
Ratings: 1 Poor 2 Good 3 Exceptional 4 Not Applicable

1. Rate the level of commitment of the Contractor when performing the work. 2
2. Rate the competency and accessibility of the personnel performing the work. 3
3. Rate the vendor's success at keeping you updated and informed of problems and issues. 3
4. Rate the vendor's knowledge of procedures required by regulatory agencies. 3
5. Rate the vendor's ability to meet deadlines. 2
6. Rate the vendor's ability to complete punch list items. 4
7. Rate the vendor's commitment to safety. 4
8. Rate the level of comfort and confidence you had in the contractor during the project. 2
9. Rate the overall performance of the vendor. 3

Additional comments:

Vendor Name: Kenia Martin
(Please print - Person completing survey)

Title: Accountant

Signature: 
(Person completing survey)

Date: 9/5/24

ATTACHMENT H

PRICE PROPOSAL

Proposals shall include all costs and fees to initiate the service for the City including all ongoing and future operational costs and commissions. Responses shall clearly detail their offer whether it is based on a percentage fee or a flat fee per client. Fees shall identify reoccurring charges such as with the flat fee per client. Proposers shall include an example of what the fees would be based on the accounts submitted for collection. Rates included in the basic fee schedule made part of this bid shall be firm, not subject to change.

The City will entertain a fee schedule/matrix that would provide for an incentive for increased performance.

Taxpayer Identification Number (TIN) 23-2470030

PROPOSER: Penn Credit Corporation
(Company Name)



(Signature)

Thomas Foley, Jr., Chief Executive Officer
(Printed Name & Title)

PennCredit

Service • Integrity • Results

www.penncredit.com • 800.800.3328