

PennCredit

916 South 14th St. • Harrisburg, PA 17104

January 18, 2016

City of Key West
3126 Flagler Street
Key West, FL 33040

RE: RFP #16-005 Collection Services

Ladies and Gentlemen,

Penn Credit is a privately held company, national in scope, with active ownership providing hands-on leadership and a culture of client-focused cooperation within all departments allowing efficient and exceptional client experience. We have more than 28 years of experience collecting various types of municipal debt. Long term relationships are common within the municipal vertical with some client relationships enduring 20-plus years.

We have the latest collection and data security technology available to the industry and our staff members are certified by ACA International. The owner of Penn Credit is a member of the prestigious ACA Committee of 100, and our VP of Collections is a Certified Collection Compliance Officer, and an ACA Scholar and Fellow.

We operate in strict compliance with state and federal collection laws. We have taken a forward thinking, proactive approach to compliance with TCPA and CFPB by making the investment in the CallMiner platform, call analytics technology, as well as through our Compliance 360 program.

Penn Credit designates Thomas F. Foley, Chief Operating Officer, as the individual to negotiate and sign the agreement resulting from our proposal. He can be reached at 1-800-800-3328 ext. 3005 or at tom.foley@penncredit.com.

Thank you for your consideration we look forward to hearing from the City.

Sincerely,



Richard S. Templin
President

2. Provide a description of your work process.

Executive Summary

Penn Credit specializes in government debt collection solutions; and we pride ourselves on our efficient collection methods while maintaining a professional presence. As a national organization, we utilize industry specific strategies and services, within the limits set forth by state and federal law, as well as the business rules of our clients, to deliver results that improve our clients' bottom line through accelerated cash flow, resolving cases, and improving consumer relations.

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

Penn Credit's highly trained collection staff, qualified and experienced managers, Florida-based client relations staff, and outstanding IT department will work in concert to provide the City with the highest yield returns, and we will work with the City in our ongoing effort to enhance the quality of our results and service.

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 collecting for Florida municipalities. 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.

Initial Account Placements

Upon receipt of accounts from the City and/or the City's billing vendor(s), Penn Credit's collection system generates an acknowledgment report to be sent to the City and begins to scrub all accounts for the following information:

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

If the account has a good address, the first letter is automatically generated and mailed to

the consumer. This letter serves to inform the consumer of placement with Penn Credit and notification of the consumer's rights as outlined by federal, state and local laws. If the address provided is incorrect or out-of-date, the account enters Penn Credit's skip tracing process. If the account has a good phone number, collectors begin attempting to contact consumers multiple times per week 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 enters Penn Credit's skip tracing process.

Assignment of Accounts

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

Penn Credit's Four Calling Strategies

Penn Credit has four calling strategies at our disposal: a proprietary automated calling/payment system, a predictive dialing platform, a Confirmed Party Contact system, and our loop collection protocol.

Predictive Dialing Platform Increases Productivity

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

DAVIS (Digitized Automated Voice Intelligence System)

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

Confirmed Party Contact Verifies Consumer Identity

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

Loop Collection Protocol Increases Likelihood of Repayment

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

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

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

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

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

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

While the loop method is highly successful, other calling strategies are used concurrently to work these accounts, complementing the loop collection system.

Contact Capacity

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

Remote Audit Portal

Penn Credit enables our clients to view account activity on-line, with 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 dashboard page contains various statistics based on account referral and collection activity. Clients 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. Clients can choose from 5 different charts, each containing the last 12 months of information.

Penn Credit's Client Portal also allows clients 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. Clients 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 and users are automatically logged off after 15 minutes of inactivity. For an extra layer of security, once a user becomes active, a trusted IP address will be linked to his or her login for identification purposes. After 90 days, inactive accounts are disabled; after 180 days, inactive accounts will be deleted.

A demo of Penn Credit's FUSION Client Portal can be accessed by visiting:
<https://fusioncl.penncredit.com/>

Our Waterfall Skip Tracing Process

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 (Lexis/Nexis, CBC Innovis, and TransUnion). After the initial placement, accounts are "scrubbed" for address verification (NCOA), phone append, deceased and bankruptcy verification. Once the account information is confirmed, the collection process begins; however, if at any time the contact information is determined to be incomplete or incorrect, the account will be placed in our automated "Waterfall" skip tracing process.

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

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

TLOxps[®] This is an on line skip-tracing tool that collectors will use in attempting to

locate a skipped consumer. This tool provides credit bureau “header” information from TransUnion, social security verification, address verification, phone number verification, reverse look-up, same names, and same addresses if under a different name. The collector will work all leads to conclusion.

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

Motor Vehicle Records: In those states where permitted, the collector will contact the DMV for the most current address the consumer has his/her license registered. The collector will follow all leads to conclusion.

Criminal Records: If the collector has knowledge of a consumer’s criminal record, they may contact the state to obtain location information. In doing so, the collector will try to locate the consumer’s probation officer.

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

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

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

State Corporation Information: This skip tracing tool is at the state level and will list if the corporation is listed as a domestic or foreign corporation, Attorney of Incorporation, Officers, and address for service. The collector will use this tool in working business and corporate accounts.

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 collectors, the calling system also guarantees that all outbound calls are within guidelines established by federal and state law, ensuring that no phone calls are

made before or after approved hours.

Penn Credit's telephone systems also have numerous quality assurance mechanisms.

- 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 records every phone call and collector computer screen for archival and quality control purposes
- Multilingual capabilities, the DAVIS system allows the user to interact in English and Spanish; further, collectors can easily transfer a call to a collector who speaks the appropriate language.

While the main purpose of consumer contact is to collect a debt, Penn Credit also takes each consumer contact as an opportunity to maintain the relationship the consumer has with the City. Penn Credit's collectors 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, patient, and proactive—imbuing a potentially unpleasant situation with a more productive agenda and empathetic tone.

Hours of Contact

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

Outbound calls are made between 8AM and 9PM in the time zone where the consumer resides. Furthermore, our client representatives are available Monday through Friday from 7:00 a.m. to 5:00 p.m.

Contacting Consumers by Mail

Penn Credit's collection letters are designed in a specified sequence, at specified times, and according to specific circumstances, generating meaningful communication with the consumer. A collection contact followed by a meaningful, well-timed letter offers a better collection impact than a stand-alone collection notice.

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

- To advise the consumer that the account has been assigned to Penn Credit
- To prompt payment

Accounts with active payment plans will receive monthly letters and those with a post-dated check plan receive a reminder notice a set number of days before the process date.

Penn Credit will obtain City approval of all collection letters prior to their use and we will obtain the City's written approval before making any changes to collection letters sent out to consumers. We have the capability of sending double-sided letters in English and Spanish.

PennCredit

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

NOTICE OF COLLECTION

MM/DD/YYYY

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



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

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

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

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



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

P.O. Box 1259, Department 91047
Oaks, PA 17456
CHANGE SERVICE REQUESTED



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

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

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

91203 - 1

#BWNJHBY
#9042727300351540#
[Debtor Name]
[Address Line One]
[Address Line Two]



ID NUMBER: C0206277

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



91203-NEW-1

PAP-903-A-0

PennCredit

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

MM/DD/YYYY

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



REQUEST FOR PAYMENT

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

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

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

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

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



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

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

CHANGE SERVICE REQUESTED



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

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

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

91203 - 2213

#BWNJHBY
#9042702420717870#

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



ID NUMBER: C0461002

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



91203-AD2PC-2213

PAP-933-A-0

PennCredit

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

MM/DD/YYYY

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



STATEMENT OF YOUR ACCOUNT(S)

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

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

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



DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT

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



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

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

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

91203 - 2

#BWNJHBY
#9042704924118282#
[Debtor Name]
[Address Line One]
[Address Line Two]



ID NUMBER: E0358372

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



91203-STMPC-2

PAP-933-A-0

Penn Credit Reporting Capability

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

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

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

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

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

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

Additional reports available upon request include:

Status Report

Account Update Report

Client Profile Report

Client Statistical Summary Report

Reconciliation Report

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

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									
PAYMENT ANALYSIS REPORT									
Report Date: MM/DD/YYYY									
Created for: [Client Name]									
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.

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%	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%

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				\$ 18,056.00								

Quality Assurance and Compliance

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

There is a **post call analysis function** in which all contacts are converted 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 client specific disclosures and language, FDCPA compliance, Mini- Miranda language, Right Party Contact, abusive language from either party, and other risky words and phrases.

CallMiner has an **agent performance scorecard** which 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.

CallMiner also offers **real-time contact center compliance monitoring** by automatically monitoring all in-progress consumer interactions for the presence or absence of specific language or acoustic characteristics. This real-time alerting system enables supervisors and quality analysts to review occurrences of infractions such as the absence of compliance script language, in addition to being able to immediately intervene when appropriate. Additionally, the agent can be presented with custom screen pops on their desktop screen when specific words and phrases are detected in the conversation giving a visual reinforcement to items of importance to management.



3. Provide a minimum of three (3) client references.

City of Jacksonville, FL*

177 West Duval Street Suite 300
Jacksonville, FL 32202
Robert Carle, Public Parking Officer
904-630-4999; rcarle@coj.net
Parking Violation collections

City of Tampa, FL

107 North Franklin Street
Tampa, FL 33602
Camille Lomenzo, Administrative Supervisor
813-274-8564; camille.lomenzo@tampagov.net
Parking Violation collections

City of West Palm Beach, FL

200 2nd Street
West Palm Beach, FL 33401
Chris Zachritz, Parking Administrator
561-822-1495; czachritz@wpb.org
Parking Violation, EMS, and utility collections

Orange County Fire Rescue, FL

PO Box 5879
Winter Park, FL 32798
Alex Morales, Financial Administrator
407-836-9015; alex.morales@ocfl.net
EMS and false alarm collections

City of Plantation, FL

400 NW 73rd Avenue
Plantation, FL 33317
Anna Otiniano, Financial Operations Manager
954-797-2213; aotiniano@plantation.org
EMS collections

*City of Jacksonville utilizes Duncan Solutions. Penn Credit is familiar with Duncan Solution's system and already has a working interface and automated process in place in order to receive parking citations from the City of Jacksonville.

4. Name and qualifications of the individuals who will provide the requested services and a current resume for each, including a description of qualifications, skills, and responsibilities.

The following individuals, who will be assigned to the Key West contract, are familiar with the set up, implementation and continued support required to service contracts in which EMS and parking violation collections are involved. Their experience servicing contracts for municipal entities of similar size to Key West include the Florida cities of Oviedo, Ormond Beach, Riviera Beach, and Oakland Park.

Donald C. Donagher, Jr., Chief Executive Officer

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

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

Richard K. Carrier, Senior Vice President - Managing Director

Mr. Carrier joined Penn Credit in 2013 and oversees strategic business development and client relations in our parking, tolling and vehicle photo enforcement markets. With 30 years of industry experience, he brings a wealth of knowledge and expertise to Penn Credit, our clients and prospective clients. Before coming to Penn Credit, Mr. Carrier was the founder and former President of Law Enforcement Systems, Inc. (LES), a leading provider of collection and information services to parking and toll violations agencies in the US and Canada. Mr. Carrier earned an MBA from Fordham Graduate School of Business Administration in New York. He is an active participant with of the International Parking Institute (IPI) and International Bridge Tunnel and Turnpike Association (IBTTA).

Donald E. Burkhart, Vice-President of Information Technology

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

Philip Menzell, Account Executive

Penn Credit's Palm Beach Gardens-based representative, Phil Menzell, will be available to meet with the City in-person during the start-up phase to coordinate interfacing and transferring data files between Penn Credit and the City. Phil Menzell will continue to be the local representative to the City through the life of the contract.

Mr. Menzell is an active participant with various government organizations including FCCC (Florida Court Clerks & Comptrollers), **FPA (Florida Parking Association)**, and FGFOA (Florida Government Finance Officers Association).

Tim Foley, Collections Manager

Mr. Foley began his career with Penn Credit in the summer of 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. In 2001, he became a licensed Collections Manager for the States of Michigan and Tennessee and shortly thereafter was again promoted to his present position of Collections Manager.

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

5. Describe how the Proposer approaches collections. How do you assist clients in using existing resources and leveraging the work you provide for them?

Penn Credit's management team assigned to the City 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's staff to ensure all aspects of the project regarding data transfer and IT support are developed in a timely and accurate manner.

We have a professionally staffed Information Technology (IT) Department with systems programmers and support specialists onsite. Our IT staff designed and developed the Penn Credit collection system that controls, monitors, schedules, stores, and provides information for our collection activities.

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

Penn Credit is capable of providing any/all education necessary to City staff to ensure their complete understanding and comfort with the collection processes provided by Penn Credit.

Currently Penn Credit provides collection services to the City of Jacksonville (FL) for unpaid parking violations. The City utilizes Duncan Solution's system and Penn Credit currently has in place a working interface with Duncan Solutions as well as an automated process by which to receive parking citations from the City of Jacksonville.

This familiarity with the current system utilized by the City of Key West will significantly reduce implementation time frames and virtually eliminate any potential interface problems as we have a "turn-key" solution in place.

6. Provide previous work examples that demonstrate how you meet the qualifications/experience requirements listed.

Relevant Experience in Parking Collections

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

- Miami-Dade County Clerk of Courts, FL
- City of Fort Lauderdale, FL
- City of Jacksonville, FL
- City of Hollywood, FL
- City of Boca Raton, FL
- City of Delray Beach, FL
- City of Tampa, FL
- City of Pompano Beach, FL
- City of West Palm Beach, FL
- Orange County Comptroller, FL
- City of Tybee Island, GA
- City of Troy, NY
- City of Naperville, IL
- City of Moline, IL
- City of Billings, MT
- Town of Lantana, FL
- Town of Wrightsville Beach, NC

Experience with EMS/Ambulance Transport Collections

Penn Credit provides collections of EMS debts for the following government entities:

- Brevard County, FL
- Okaloosa County, FL
- Seminole County, FL
- Orange County, FL
- Osceola County, FL
- Gwinnett County, GA
- City of Boca Raton, FL
- City of Kissimmee, FL
- City of Miami, FL
- City of Moline, IL
- City of Pittsburgh, PA
- City of Allentown, PA
- City of Oakland Park, FL
- City of Delray Beach, FL
- City of Plantation, FL
- City of Sanford, FL
- City of West Palm Beach, FL
- Town of Lantana, FL

7. Submit three projects undertaken in the past three years (preferably for government clients of a size similar to the City) that involved services similar to the services listed in Scope of Services, of this RFP. For each example, provide the following information:

- **The scope and goals of the project and how success was measured.**
- **A description of your role in the project and, if applicable, a description of the work of other AGENCYS.**
- **Identify individuals who you identified under “Staffing” and who worked on the project and describe their role.**
- **Provide a reference for the project – client’s name, title, email address and telephone number.**
- **If applicable, attach relevant work samples or a visual representation of the work (for example, a URL for a website, a printed screenshot, etc.).**

City of Miami, FL

444 S.W. 2nd Ave, 6th Floor

Miami, FL 33130

Demetrio Constantiny, AR Supervisor; 305-416-1399

The City of Miami has been a client of Penn Credit since November of 2001. The City utilizes a lockbox for consumers’ code enforcement liens, EMS and permit/license payments, thus involving a new set of consumer payment parameters which our collectors and letter series have been able to effectively convey. This client also utilizes Penn Credit’s multi-lingual capabilities. Penn Credit’s collection system can create Spanish-language collection letters, and Spanish-speaking collectors are utilized to maximize collections. Since contract inception, Penn Credit has collected more than \$5M for the City.



**HARVEY RUVIN
MIAMI-DADE CLERK
COURTS • COMMISSION • RECORDER**

Telephone: (305) 349-7333
Fax: (305) 349-7403
E-Mail: clerk@miami-dadeclerk.com
Web Site: <http://www.miami-dadeclerk.com>

DADE COUNTY COURTHOUSE
ROOM 242
73 West Flagler Street
Miami, FL 33130

TO WHOM IT MAY CONCERN

RE: Penn Credit Corporation

As Clerk of the Courts of the nation's 4th largest Judicial Circuit, I strongly recommend the collection services offered by Penn Credit Corporation.

For the last five years, Penn has been a provider of collection services for judicially generated delinquent debt that my office oversees in Miami-Dade County.

I can unqualifiedly state that Penn has produced excellence in financial results achieved, customer sensitivity and integrity.

I would strongly recommend Penn Credit to any private or public entity needing collection services. They've been great to work with!

Sincerely,

Harvey Ruvin, Clerk

P.S. Please be advised that under our official policy only the Clerk is authorized to represent the Clerk's office in recommending vendors.

Comptroller/Auditor • Civil Division • Criminal Division • Family Division • Juvenile Division • Traffic Division • District Courts Division
Technical Services Division • Clerk of the Board of County Commissioners • Marriage License • Parking Violations • Recording • Records/Archives
Management • Code Enforcement Support • Value Adjustment Board Support • Human Resources and Administrative Services Division

Orange County Fire Rescue, FL

9150 Curry Ford Road

Orlando, FL 32825

Alex Morales, Financial Administrator, 407-836-9015

Penn Credit contracted with Orange County Utilities in 1997 for the collection of water, wastewater, refuse and miscellaneous billed accounts. We average placements of 8,000 EMS and 5,000 utility accounts per year. Penn Credit has been a vendor for Orange County Fire Rescue since 2003 for the collection of **EMS**, false alarm and HazMat charges. Further, we began collecting for the Orange County Comptroller's Office for the collection of parking and false alarm fines in 2012.

City of Pittsburgh, PA

441 Smithfield Street, 2nd Floor

Pittsburgh, PA 15222

Margaret Lanier, City Treasurer; (412) 255.2954

Penn Credit has been working with the City of Pittsburgh since 1990. During that time we have fine-tuned the electronic data exchange between offices, saving time and ensuring accuracy. The combination of the systematic way we work and track all delinquent accounts-plus the regular comprehensive monitoring of all accounts and the use of live and automated calling strategies-has allowed us to maximize recoveries for the City of Pittsburgh.

We have collected a number of different types of government debts, including court costs, parking violations, various fines, water/sewer bills, **EMS transports**, and city/school taxes. To date, we have collected more than \$35 million for the City of Pittsburgh.

8. Provide fee structures for the services listed in Scope of Services, of this RFP.

Penn Credit proposes a contingency fee of **19%** for the collection of **primary parking** and **EMS** debts.

Penn Credit proposes a contingency fee of 29% for the collection of parking and EMS debts requiring legal action.

Credit Bureau Reporting

Credit bureaus are a valuable resource for Penn Credit and our clients. Creating an incentive for consumers to eliminate reported debt, Penn Credit utilizes the services of three major credit bureaus regularly: TransUnion, Equifax, and Experian.

Penn Credit's default guidelines are as follows: account has been in our office for 60 days, account balance is more than \$100, and a social security number is provided in order to be reported to the credit agencies.

Penn Credit would like to make the City aware that in 2015 the three (3) national credit bureaus (Experian, Equifax, and TransUnion) jointly decided to make changes to their reporting practices; specifically that traffic fines and similar debts (parking fines) will no longer be accepted. The rationale is that these debt types are not consumer credit transactions and are not an indicator of credit worthiness.

9. Explain proposer's workload capacity and level of experience commensurate with the level of service required by the City.

Penn Credit currently services 385 clients nationwide, including more than 50 government entities in the State of Florida. We have sufficient staff and resources at this time to handle accounts placed by the City.

10. Explain proposer's facilities and availability of support staff.

Penn Credit's headquarters, in Harrisburg, Pennsylvania, are where the majority of our collection efforts take place. This is also where our marketing division, management personnel, IT department, and main collection floor are located. This centralized location provides us with greater efficiency in recovery and the highest yield returns. Penn Credit facilities include:

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

Arizona Contact Center
4636 East University Drive Suite 200
Phoenix, AZ 85034

Harrisburg East Contact Center
1400 Randolph Street
Harrisburg, PA 17104 (20 employees)

Penn Credit Sales/Client Relations Office
230 Margaret Street
Neptune Beach, FL 32266

State College Contact Center
100 Scenery Park Drive
State College PA 16801

Penn Credit Sales/Client Relations Office
3801 PGA Blvd Suite 600
Palm Beach Gardens, FL 33410

New Jersey Contact Center
309 Fellowship Rd Suite 104
Mt. Laurel, NJ 08054

Penn Credit Sales/Client Relations Office
45 S. Petrie Road
Coraopolis, PA 15108

In addition to Philip Mennell, our Palm Beach Gardens representative, who will be available to the City for in person meetings, the individuals named in our response to question #4 will be available to the City as well, for regular telephone meetings and in-person meetings as needed.

11. A list of the tasks, responsibilities, and qualifications of any subAGENCYs proposed to be used on a routine basis.

Penn Credit performs collection services in-house and will not be utilizing the services of a subagency.

12. Describe your proposed use of local businesses and markets in and around the lower Keys. Include the steps you have taken in the past to support local business and promote community involvement as well as the steps you would take if selected for this project.

Our Charitable Efforts

Penn credit's philanthropic endeavors have made hundreds of thousands of dollars available to worthy charities within the last five years alone. These charities, throughout **Florida**, include women's health issues—particularly those concerning cancer, as well as homeless and abused women's organizations; feeding families and efforts benefiting children—with a primary focus on educational scholarships for minority youth and youth recreational activities. Penn Credit also supports efforts to protect, house, feed, and to place helpless animals.

Specifically in Florida: Penn Credit supports Brevard County Sheriff Wayne Ivey's "Shop with a Cop" program, Mothers Against Drunk Driving (MADD), and the United States Marine Corps' Toys for Tots program.

Penn Credit also awards five scholarships annually to deserving students in honor of Dan Calloway of the Youth Recreation Association of Riviera Beach, FL.

"We are proud not only of these efforts to always give back, but also of the promise of the future to help many other worthy charitable causes as we continue our unparalleled growth and good fortune as a company."

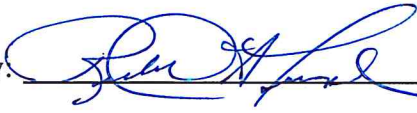
- Donald Donagher, CEO

ATTACHMENTS

ANTI – KICKBACK AFFIDAVIT

STATE OF Pennsylvania)
 : SS
COUNTY OF Dauphin)

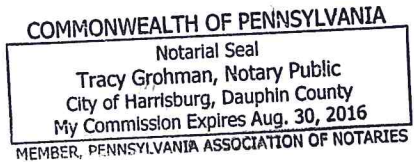
I, the undersigned hereby duly sworn, depose and say that no portion of the sum herein bid will be paid to any employees of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

By: 

Sworn and subscribed before me this 18th day of January, 2016.

NOTARY PUBLIC, State of Pennsylvania at Large

My Commission Expires: 8-30-16



SWORN STATEMENT UNDER 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 or Proposal for _____
Collection Services for City of Key West

2. This sworn statement is submitted by Penn Credit Corporation
(Name of entity submitting sworn statement)

whose business address is 916 S. 14th Street Harrisburg, PA 17104

and (if applicable) its Federal Employer Identification Number (FEIN) is _____
23-2470030

(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement _____)

3. My name is Richard S. Templin
(Please print name of individual signing)

and my relationship to the entity named above is President

4. I understand that a “public entity crime” as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including but not limited to, any bid or contract for goods or services to be provided to any public or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, 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 guilt, in any federal or state trial court of record relating to charges brought by indictment information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

6. I understand that an “affiliate” as defined in Paragraph 287.133(1)(a), Florida Statutes, means
- a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term “affiliate” includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm’s length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
7. I understand that a “person” as defined in Paragraph 287.133(1)(8), 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 for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with 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).

 X Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.)

 There has been a proceeding concerning the conviction before a hearing of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted AGENCY list. (Please attach a copy of the final order.)

 The person or affiliate was placed on the convicted AGENCY list. There has been a subsequent proceeding before a hearing officer of the State of

Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted AGENCY list. (Please attach a copy of the final order.)

_____The person or affiliate has not been put on the convicted AGENCY list. (Please describe any action taken by or pending with the Department of General Services.)



(Signature) 1/18/16

(Date)

STATE OF Pennsylvania

COUNTY OF Dauphin

PERSONALLY APPEARED BEFORE ME, the undersigned authority,

Richard S. Templin who, after first being sworn by me, affixed his/her
(Name of individual signing)

Signature in the space provided above on this 18th day of January, 2016.

My commission expires: 8.30.16



NOTARY PUBLIC

CITY OF KEY WEST INDEMNIFICATION FORM

To the fullest extent permitted by law, the INDIVIDUAL/FIRM expressly agrees to indemnify and hold harmless the City of Key West, their officers, directors, agents and employees (herein called the “indemnitees”) from any and all liability for damages, including, if allowed by law, reasonable attorney’s fees and court costs, such legal expenses to include costs incurred in establishing the indemnification and other rights agreed to in this Paragraph, to persons or property, caused in whole or in part by any act, omission, or default by INDIVIDUAL/FIRM or its subcontractors, material men, or agents of any tier or their employees, arising out of this agreement or its performance, including any such damages caused in whole or in part by any act, omission or default of any indemnitee, but specifically excluding any claims of, or damages against an indemnitee resulting from such indemnitee’s gross negligence, or the willful, wanton or intentional misconduct of such indemnitee or for statutory violation or punitive damages except and to the extent the statutory violation or punitive damages are caused by or result from the acts or omissions of the INDIVIDUAL/FIRM or its subcontractors, material men or agents of any tier or their respective employees.

Indemnification by INDIVIDUAL/FIRM for Professional Acts. INDIVIDUAL/FIRM hereby agrees to indemnify the City of Key West and each of its parent and subsidiary companies and the directors, officers and employees of each of them (collectively, the “indemnitees”), and hold each of the indemnitees harmless, against all losses, liabilities, penalties (civil or criminal), fines and expenses (including reasonable attorneys’ fees and expenses) (collectively, “Claims”) to the extent resulting from the performance of INDIVIDUAL/FIRM’S negligent acts, errors or omissions, or intentional acts in the performance of INDIVIDUAL/FIRM’S services, or any of their respective affiliates, under this Agreement. If claims, losses, damages, and judgments are found to be caused by the joint or concurrent negligence of the City of Key West and INDIVIDUAL/FIRM, they shall be borne by each party in proportion to its negligence.

The indemnification obligations under this Agreement shall not be restricted in any way by any limitation on the amount or type of damages, compensation, or benefits payable by or for the INDIVIDUAL/FIRM under Workers’ Compensation acts, disability benefits acts, or other employee benefits acts, and shall extend to and include any actions brought by or in the name of any employee of the INDIVIDUAL/FIRM or of any third party to whom INDIVIDUAL/FIRM may subcontract a part or all of the Work. This indemnification shall continue beyond the date of completion of work.

INDIVIDUAL/FIRM: Penn Credit Corporation SEAL:

916 S. 14th Street; Harrisburg, PA 17104

Address



Signature

Richard S. Templin

Print Name

President

Title

DATE: 1/18/16

**LOCAL VENDOR CERTIFICATION PURSUANT TO
CITY OF KEY WEST ORDINANCE 09-22 SECTION 2-798**

The undersigned, as a duly authorized representative of the VENDOR listed herein, certifies to the best of his/her knowledge and belief, that the VENDOR meets the definition of a "Local Business." For purposes of this section, "local business" shall mean a business which:

- a. Principle address as registered with the FL Department of State located within 30 miles of the boundaries of the city, listed with the chief licensing official as having a business tax receipt with its principle address within 30 miles of the boundaries of the city for at least one year immediately prior to the issuance of the solicitation.
- b. Maintains a workforce of at least 50 percent of its employees from the city or within 30 miles of its boundaries.
- c. Having paid all current license taxes and any other fees due the city at least 24 hours prior to the publication of the call for bids or request for proposals.
 - Not a local VENDOR pursuant to Ordinance 09-22 Section 2-798
 - Qualifies as a local VENDOR pursuant to Ordinance 09-22 Section 2-798

If you qualify, please complete the following in support of the self-certification & submit copies of your County and City business licenses. Failure to provide the information requested will result in denial of certification as a local business.

Business Name _____ Phone: _____

Current Local Address: _____ Fax: _____
(P.O Box numbers may not be used to establish status)

Length of time at this address: _____

Date: _____
Signature of Authorized Representative

STATE OF _____ COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 2015.

By _____, of _____
(Name of officer or agent, title of officer or agent) (Name of corporation acknowledging)

or has produced identification _____ as identification
(Type of identification)

Signature of Notary

Print, Type or Stamp Name of Notary

Title or Rank

Return Completed form with
Supporting documents to:
City of Key West Purchasing

EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT


STATE OF Pennsylvania)
: SS
COUNTY OF Dauphin)

I, the undersigned hereby duly sworn, depose and say that the firm of Penn Credit Corporation provides benefits to domestic partners of its employees on the same basis as it provides benefits to employees' spouses per City of Key West Ordinance Sec. 2-799.

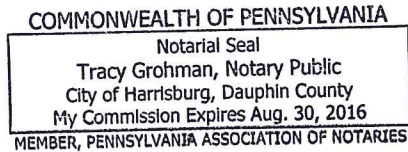
By: 

Sworn and subscribed before me this

18th Day of January, 2016


NOTARY PUBLIC, State of Pennsylvania at Large

My Commission Expires: 8.30.16



CONE OF SILENCE AFFIDAVIT

STATE OF Pennsylvania)
 : SS
COUNTY OF Dauphin)

I the undersigned hereby duly sworn depose and say that all owner(s), partners, officers, directors, employees and agents representing the firm of Penn Credit Corporation have read and understand the limitations and procedures regarding communications concerning City of Key West issued competitive solicitations pursuant to City of Key West Ordinance Section 2-773 Cone of Silence (attached).

By: 

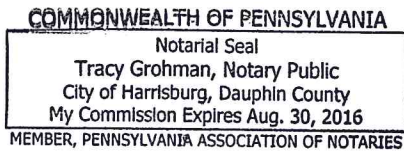
Sworn and subscribed before me this

18th Day of January, 2016.



NOTARY PUBLIC, State of Pennsylvania at Large

My Commission Expires: 8.30.16





THE CITY OF KEY WEST

POST OFFICE BOX 1409
KEY WEST, FLORIDA 33041-1409
WWW.KEYWESTCITY.COM

ADDENDUM NO. 1
City of Key West Collection Services

To All Proposers:

The following change is hereby made a part of RFP 16-004 – City of Key West Collection Services, as fully and as completely as if the same were fully set forth therein:

EFFECTIVE IMMEDIATELY, THE RFP NUMBER FOR THE CITY OF KEY WEST COLLECTION SERVICES IS CHANGED FROM RFP #16-004 to RFP #16-005. PLEASE ENSURE ALL DOCUMENTATION, CORRESPONDENCE AS WELL AS PROPOSAL INFORMATION SUBMITTED REFLECTS THE NEWLY ASSIGNED RFP NUMBER.

All Proposers shall acknowledge receipt and acceptance of this Addendum No. 1 by acknowledging Addendum in their proposal or by submitting the addendum with the bid package. Bids submitted without acknowledgement or without this Addendum may be considered non-responsive.


Signature

Penn Credit Corporation
Name of Business



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/25/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER DONALD B HARNER 4807 JONESTOWN RD STE 149 HARRISBURG PA 17109-1739		CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:	
INSURED PENN CREDIT CORP 916 S 14TH ST HARRISBURG PA 17104-3425		INSURER(S) AFFORDING COVERAGE INSURER A : NATIONWIDE MUTUAL INSURANCE COMPANY NAIC # 23787 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :	

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	X	X	ACP BA 5406143354	06/15/2015	06/15/2016	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

XXXXXXXXXXXXXXXX SAMPLE XXXXXXXXXXXXXXXX XX XX	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE NICHOLAS HARNER
--	--

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CERTIFICATE OF LIABILITY INSURANCE

PENNC-2 OP ID: AS

DATE (MM/DD/YYYY)

12/28/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER E. K. McConkey & Co., Inc. 2555 Kingston Rd., Suite 100 York, PA 17402	CONTACT NAME: Amanda Sides
	PHONE (A/C, No, Ext): 717-755-9266 FAX (A/C, No): 717-755-9237
	E-MAIL ADDRESS: asides@ekmcconkey.com
	INSURER(S) AFFORDING COVERAGE NAIC #
INSURED Penn Credit Corporation 916 S 14th Street PO Box 988 Harrisburg, PA 17104	INSURER A : Cincinnati Insurance Company 10677
	INSURER B : Cincinnati Indemnity Company 23280
	INSURER C : Federal Insurance 20281
	INSURER D :
	INSURER E :
	INSURER F :

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			CPP3669867	08/19/2015	08/19/2016	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ Excluded GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Emp Ben. \$ 1MM/3MM
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE			CPP3669867	08/19/2015	08/19/2016	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 DED <input checked="" type="checkbox"/> RETENTION \$ 0
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	WC1875254	08/19/2015	08/19/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Crime			68035829	10/20/2015	08/19/2016	EE Dishon \$ 5,000,000 3rd Party \$ 5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

XXXXXXXXXXXXXXXXXXXXX SAMPLE XXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/03/15

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER SHBG Insurance Services 200 Broadhollow Rd. Ste. 207 Melville, NY 11747	CONTACT NAME: Robert DeMaria PHONE (A/C, No, Ext): 631-223-7311 E-MAIL ADDRESS: rdemaria@shbginsurance.com FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE INSURER A: Evanston Ins. Co. NAIC # 35378 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

INSURED
 Penn Credit Corp
 916 South 14th Street
 Harrisburg, PA 17104

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ _____ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ _____ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ _____ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		<input type="checkbox"/> Y / N <input checked="" type="checkbox"/> N / A				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	E&O			E0861715	11/01/15	11/01/16	\$5,000,000 per claim \$5,000,000 per aggregate

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER XXXXXXXXXXXXXXXXXXXX SAMPLE XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

THE FOLLOWING WILL BE SUBMITTED WITH THE PROPOSAL

List items to be performed by CONTRACTOR's own forces and the estimated total cost of these items. (Use additional sheets if necessary.)

Collection Work _____ IT Support _____

Reporting/Payment Processing _____

SUBCONTRACTORS

The Proposer further proposes that the following subcontracting firms or businesses will be awarded subcontracts for the following portions of the work in the event that the Proposer is awarded the Contract:

Name

_____, _____, _____, _____
Street City State Zip

Name

_____, _____, _____, _____
Street City State Zip

Name

_____, _____, _____, _____
Street City State Zip

PROPOSER

The name of the Proposer submitting this Proposal is

Penn Credit Corporation _____ doing business at

916 S. 14th Street _____, Harrisburg _____, PA _____, 17104
Street City State Zip

which is the address to which all communications concerned with this Proposal and with the Contract shall be sent.

The names of the principal officers of the corporation submitting this Proposal, or of the partnership, or of all persons interested in this Proposal as principals are as follows:

<u>Donald C. Donagher, Jr., Owner/CEO</u>	<u>Richard S. Templin, President</u>
<u>Thomas F. Foley, Jr., Corporate Secretary</u>	<u>Kyle R. Donagher, Treasurer</u>
_____	_____

If Sole Proprietor or Partnership

IN WITNESS hereto the undersigned has set his (its) hand this _____ day of _____ 2015.

Signature of Proposer

Title

If Corporation

IN WITNESS WHEREOF the undersigned corporation has caused this instrument to be executed and its seal affixed by its duly authorized officers this 18th day of January 2016.

(SEAL)

Penn Credit Corporation
Name of Corporation

By 

Title COO/Corporate Secretary

Attest Thomas F. Foley, Jr.
Secretary

*Key West, Florida
Debt Collection Services
RFP #16-005
due January 20, 2016*

PennCredit

916 S. 14th Street Harrisburg, PA17104

www.penncredit.com

800.800.3328

Respectfully submitted to:

City of Key West
3126 Flagler Street
Key West, FL 33040