



ALLEY COLLECTION SERVICE, LLC

7025 N. 58th Ave., Glendale, AZ 85301
(623) 931-4325, Fax (623) 934-4041
Toll Free: 1-800-244-9665



#16-005, Collection Services City of Key West

City of Key West, Florida

January 20, 2016

Submitted by

Valley Collection Service, LLC

7025 N. 58th Avenue
Glendale, AZ 85301

Valleycollection.com

Tax ID: 35-2419549

TABLE OF CONTENTS

Executive Summary 3

Company Background Information 4

Municipal Collections 4

Key Members of Valley Collection Service, LLC..... 5

Organizational Chart 7

Employees..... 7

Additional Collectors 8

Employee Training 8

References 9

Proposed Collection Success Rate..... 9

Differentiated Collection Services for the City of Key West 9

Technical Ability 11

Implementation Plan 11

Data Transmission and Transfer Services..... 11

Account Placement 12

Step-By-Step Process..... 12

Credit Bureau Reporting 12

Gathering Correct Debtor Information/ Skip Tracing 13

Debtor Communication 13

Noticing 14

Calling the Debtor 15

Dispute Resolution Services/ Answers to Inquiries 15

Settlement Procedures..... 16

Legal Services..... 16

Payment Gateway..... 17

Partial Payment Arrangements 17

Payment in Full 17

Remittance of Payment Received..... 18

Reporting 18

Internal and External Audits and Trust Accounting..... 19

Compliance 19

Privacy Policy..... 20

Ethical Collections 20

Complaint Free Collections/ Positive Public Relations 21

Collection Software 23

System Security 23

System Reliability..... 25

Spectrum Technology Solutions – Subcontracted IT Company 25

Pricing Proposal 25

Conclusion..... 25

APPENDIX A - Sample Scripts..... 26

APPENDIX B – Licensing, Addenda and Signed Disclosures 30

APPENDIX C - Reports 50

APPENDIX D - Notices 57

EXECUTIVE SUMMARY

Mr. Michael Turner,

Valley Collection Service, LLC (VCS) is pleased to submit our proposal to the City of Key West. VCS collects for a national client base from our Glendale and Tucson, AZ offices. Currently our portfolio includes: both private and municipal utilities (water, refuse, and electric), court collections (municipal, justice, juvenile, superior and parking), EMS collections along with multiple other private and public entities assigning their delinquent accounts. In the pages that follow, we will thoroughly demonstrate our capabilities, qualifications, and enthusiasm to provide the services you require. We will meet or exceed all of the requirements presented while providing our services with the highest quality standards.

VCS has a firm understanding of how to collect on delinquent accounts along with the technical infrastructure to maximize the City of Key West's revenue. Our specialization is in collections for government entities, which the company started doing in 1980. In all collection aspects, we have the trained personnel, management resources, operational capability, technical resources, financial capacity, timely management reports, superior collection services and a proven track record that today's clients demand.

VCS offers the technology and innovation that the City of Key West requires in its vendors. Our custom made collection software allows us the flexibility to meet the requirements of collecting the quantity of accounts the City wishes to assign. We value the security of the information sent back and forth and can make the assurance that despite the large amounts of data transmitted back and forth, we have never had a security breach. This allows our clients to feel comfortable that the sensitive personal information that they give us is safe and will remain confidential.

Our 35-year overall record in the collections industry firmly demonstrates our expertise and high quality standards. We are accredited with the Better Business Bureau (BBB) with an A+ rating. This rating along with our American Collector's Association accreditation gives our clients the assurance we will represent them in an ethical manner. We are proud of the fact that we have never had a court action decided against us. This is a rarity in the debt collection industry for a company of our size and experience.

Our hands-on approach to the collection process facilitates efficient debt recovery. We rely on the correct mixture of our experience, knowledge and technology to produce the best results for our clients. Our success rates on parking and EMS collection accounts are significantly higher than the national average. We accomplish our higher-than average collection rate by keeping our primary focus on our company's core collection values in being firm yet understanding with each debtor. Our services have always been provided at a fair and reasonable price with the highest possible quality standards. We are confident that after you have read our proposal and contacted our references you will find we are the best collection agency to serve your needs.

Your main contact for this proposal will be Scott Maxam. He can be contacted at (800) 244-9665 x 216, emailed at scott@valleycollection.com, or meet the City's staff in person to provide any additional assistance or to further discuss proposal. He is located at our Glendale, AZ office and has authority to bind VCS to a contract. Our website address is www.valleycollection.com. We appreciate your consideration and are excited about the opportunity to collect on your delinquent accounts receivable.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Scott A Maxam', with a long, sweeping horizontal stroke at the end.

Mr. Scott A Maxam
Member/ Manager

Company Background Information

Valley Collection Service was founded in 1980 by Dale Lind and has housed our operations in the Phoenix Metropolitan area since the inception of the company. In 2010, we changed from a sole proprietorship to an LLC with a dynamic leadership team. We are a community-oriented company that operates two offices in Glendale and Tucson, AZ. All staff assigned to the City's accounts and databases containing debtor information will be housed at our location at 7025 N 58th Ave, Glendale AZ 85301. As necessary, we will add to our staff to meet and exceed the expectations of our growing client base.

With 35 years of experience working with our client base which includes municipal utility collections, miscellaneous accounts receivable, EMS collections, courts (Municipal, Justice, Juvenile, Superior, and Parking), large government agencies, and private entities, Valley Collection Service, LLC offers the experience needed to handle collections for the City of Key West. Housing such a wide variety of accounts and clients, it is imperative to have the financial backing to collect on these delinquent accounts.

Unlike other companies, we don't have multiple layers of management that prevent us from making quick and decisive decisions. We have found this to benefit our current business model while giving our clients and the debtors the immediate response that they deserve. A member of the company and the City's primary contact, Dori Maxam, will always be accessible to the City of Key West along with Irene Herrera; the collection department supervisor will always be available during normal business hours for any questions on day-to-day operations. The other member of the company, Scott Maxam, will also be accessible the same day for any further escalated matters. It is imperative to us that the employees of the City of Key West are completely satisfied with our services.

We have the capability to perform interstate collections to all fifty states as well as effect collections on an international basis. Our licensing in other states allows us to perform all of our collections internally without the need to subcontract with any other entities for our collection activities. We have a collection attorney firm that allows us to litigate in any state, if requested by the City to do so.

We are accredited members of the Better Business Bureau (A+ rating) and members of various Chambers of Commerce and members of the American Collector's Associations. These arrangements, coupled with our in-house capabilities, give us performance efficiencies comparable to any of our competitors. Our clients place their trust in us to collect on our receivables based on our industry experience, cutting-edge technology, financial stability, and the exceptional customer service we provide to the debtor and our client. We have all of the financial, technical and human resources to collect on the City's delinquent accounts to maximize the City of Key West's revenue.

Municipal Collections

VCS has a proven track record in the collection industry providing our services to municipalities. Our computer systems give us the capability to "mass mail" accounts that we receive from a client to ensure that the collection process starts immediately when accounts have been uploaded to our system. Notices are mailed to the individual account holders the same day.

After we receive these accounts from our clients, our collections supervisor and our team supervisors closely monitor the success rates that we have for collecting for our larger clients. Resources are shifted on the collection floor to ensure that we attain or surpass the lofty goals that we set for ourselves and for our clients. New employees can be added as necessary to meet the increased work brought on by new clients. They would only be assigned to the City of Key West's accounts after passing all initial new employment screening and compliance testing.

All telephone calls, mail efforts, skip tracing, and other collection efforts will be made solely by VCS employees. These efforts are not subcontracted. We recognize that all materials, labor, and services to perform and provide the services in this RFP will be furnished by us to provide collection services to the City. VCS customizes all collection efforts based on the needs and satisfaction of the City of Key West and will adjust our management techniques accordingly.

We are a company in which all levels of management get involved with the collection efforts of its clients, but do not allow for excessive layers of management to get in the way of the effective collection of our client's accounts. The members are on site daily overseeing operations and making final decisions on both general matters for our clients along with individual debtor concerns. Our team leads review reports with a member of the company each Friday afternoon. Team leads then perform status meetings with their team of collectors to make sure we are most effectively collecting for our clients.

A few of the municipalities that are not listed in our References section that use our services and are of a size that are equal to or greater than the size of Key West are Town of Gilbert, City of Phoenix, City of Chandler, City of Reno, Salt Lake City, and City of Scottsdale. Chandler, AZ is a municipality that we had previously done work for from 1989-2003. They stopped using a collection agency, and then came back to VCS after going out for RFP. We understand that municipalities have choices on where to go for a collection agency, and we are proud that they continue come back to us for their collection needs.

Our collection goal is to maximize collections for our clients in a timely manner. The only way for us to survive as a company is to increase our clients' revenue through the collection of the delinquent accounts assigned to us. If we are unable to increase their cash flow, they are going to find somebody else that can. Because of this, we will continue to contact each account holder until adequate payment has been achieved and the account has been paid in full, or recalled by the client. To meet this goal, we will assertively pursue an assigned account for immediate payment in full of the balance owed. A promised payment arrangement will only be considered after the debtor's situation has been thoroughly analyzed and it has been determined that payment in full is not immediately possible.

Any business school student will learn the adage, "It is less costly to retain a current client than it is to gain a new client," we take this mantra to heart when working with our clients. This statement cannot be used as an absolute because the key to any company's growth in our industry is to earn the opportunity to provide our services to new clients. It merely reflects the importance of keeping your current clients satisfied. Not only do we maintain a high retention rate on our current clients, our current clients either refer us to additional prospective clients or have awarded us accounts in additional departments within their jurisdiction. We feel that the message behind the adage is a good reminder to do whatever we can to keep our clients satisfied.

Currently VCS holds all of the insurance policies and licenses that would be necessary for a vendor to work as an independent contractor in the debt collection industry in the state of Florida. Our proof of licensing is located in Appendix B and insurance policies will be provided to the City upon award of contract and will meet the requirements of the RFP.

Key Members of Valley Collection Service, LLC

Dori Maxam, Collections Department Supervisor – Primary Day-to-Day - Operations Contact

Dori was originally from Des Moines, Iowa and moved with her family to Arizona at a very young age. Dori started her professional career at Valley Collection Service and has been with VCS since 1996. Her entire professional career has been in the collections industry. Mrs. Maxam has worked in every position within the company before becoming a member of the company in 2011.

In 2000, she graduated with honors from Arizona State University with a Bachelor of Science in Psychology. Much of her course work was in interpersonal communication and relationships, skills she has frequently adapted in her professional career. In her free time, Dori spends time visiting the elderly in nursing homes and frequently participates in fundraisers for cancer research and awareness such as the Susan G. Komen Race for the Cure.

Dori reviews reports daily and performs client update meetings as necessary to ensure that all collectors are directing their efforts to achieve maximum revenue for our clients. Dori's focus is on providing superior results in our municipal collections. She has daily meetings with other members of the company along with the team supervisors to monitor our collections progress and ensure that we are collecting on

accounts as efficiently as possible. Mrs. Maxam maintains all security checks in the office, performs some of the classroom training for our new collectors, and runs our Friday morning compliance meetings to make sure that all collectors are updated on all new compliance and security updates.

Scott Maxam, Member/Manager – Main Contact for Proposal Negotiations

Scott was born and raised in Cleveland, Ohio before making the move to Arizona in 2002. While in Ohio, Scott graduated from John Carroll University with a Bachelor of Science in Business Administration with majors in both Economics and Finance. He has since completed his MBA at the WP Carey School of Business at Arizona State University. Scott's philanthropy consists of regularly donating blood at United Blood Services of Arizona and assisting in the administration of blood-mobiles.

Scott has both an extensive knowledge and a passion for working in the financial industries, serving in management positions in debt collections, retail banking, and mortgage. He has served five years in different banking center management positions along with another seven years in the mortgage industry in various supervisory roles, working with people's sensitive financial information before moving into the debt collection industry. One of Mr. Maxam's main focuses is on the marketing and growth of the company. He is responsible for monitoring our government collections department and will be your point of contact for negotiating this contract with VCS.

Dale R. Lind, Founder/Consultant

Mr. Lind has lived in Arizona since 1960 and is a graduate of both Glendale Community College and Arizona State University with degrees in Business Administration, History and Speech Communications. Over the years, Dale has been extensively interviewed by television, newspapers, and radio about the collection industry and his company.

Dale began his career in collections in 1974 and became an assistant manager within 18 months. His responsibilities included handling clients that were guaranteed a specific recovery rate. After working for the national company, Mr. Lind managed a local agency and produced more than one million dollars in collections. After three years, he moved to one of the largest Southwestern area based collection agencies and was in charge of operations until the death of the owner.

In 1980, Dale decided to use his collections industry expertise and open Valley Collection Service. Dale has built VCS to serve approximately 3,100 public and private clients. At VCS he oversees staff training, supervision, legal contracts, and new business development. Now in his 35th year with the company he founded, Dale remains an active and integral part of VCS by providing valuable insight to continually improve collections from our Governmental Collections Unit.

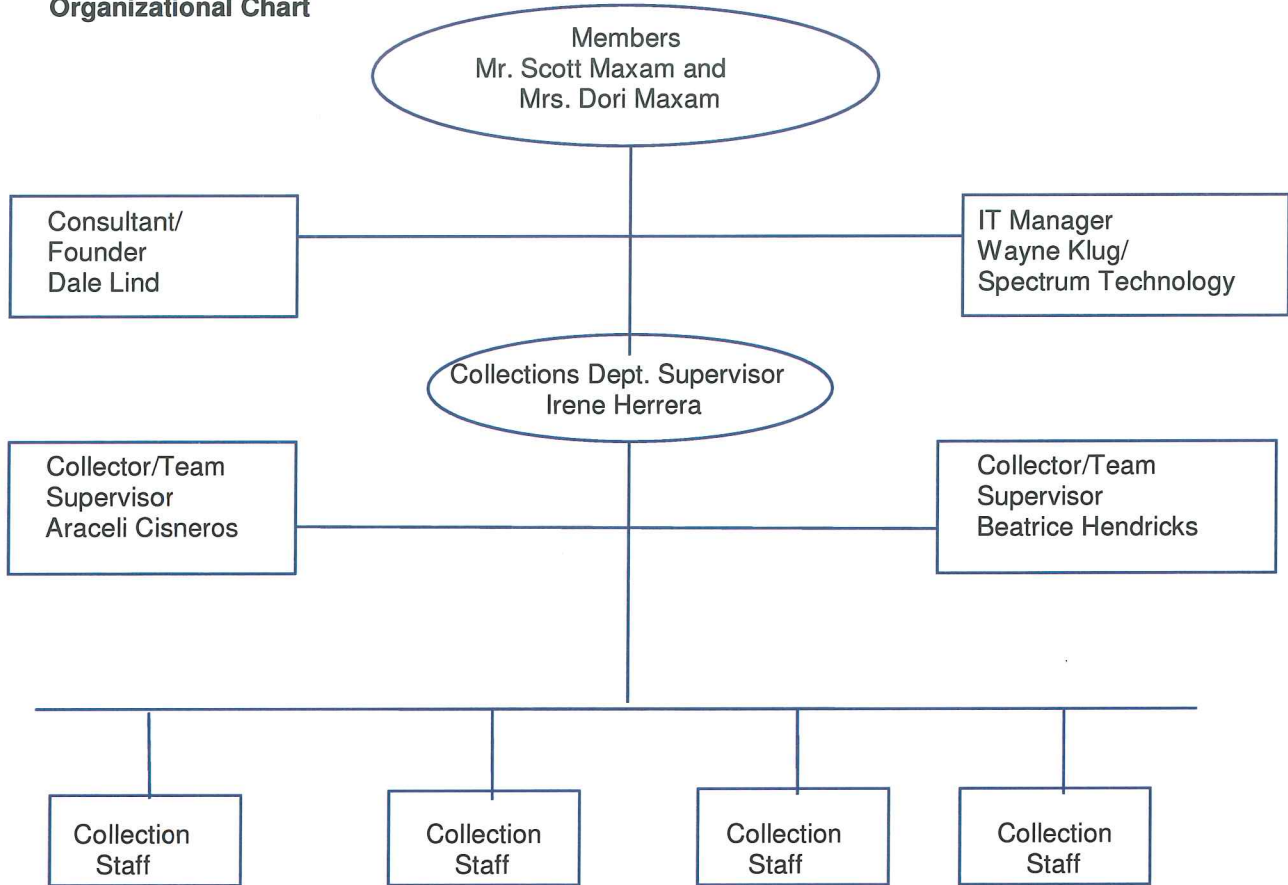
Dale also pursued and received his license as a professional radio broadcaster. He uses his public speaking and broadcasting experience and opportunities to teach others about the collection business and financial responsibility, as well as promoting breast cancer research (an area of public service that Mr. Lind devotes a great deal of his time). Dale is also active at his church and other community services.

Irene Herrera, Collections Department Supervisor– Secondary Day-to-Day Operations Contact

Irene is originally from California, but moved to Arizona over 10 years ago. She has been with VCS for eight years and is a very dynamic collector and supervisor. Her previous background is in financial management. With Dori Maxam's guidance and many ACA collection classes, Irene has become one of our most effective bilingual collectors and has extensively collected for our municipal clients.

Along with managing the collection floor, she has an individual team that she supervises. This team repeatedly exceeds their monthly collection goals and would be assigned to Key West's accounts. Irene is responsible for some of the classroom training of the new collectors along with any initial training on the collection floor with all of our new collectors. Her main responsibilities as department supervisor is to ensure that our collectors are hitting their collection goals as well as filling in on collection efforts as needed for each individual client.

Organizational Chart



Employees

The most important asset of any company is their employees, and this is an area that we feel we excel. VCS employs a staff of experienced governmental collectors that are willing and able to collect for the City of Key West. As necessary, we will continue to add staff in our Glendale office to meet and exceed the expectations of our growing client base. We assign and maintain our staffing levels at the appropriate levels to meet the volume of accounts assigned to us. A debtor will see that there is a sincere effort made by our employees to work through the situation with the individual to get their account resolved. A thorough interview process is conducted when evaluating a potential new employee. The process is designed to help us choose only those individuals who demonstrate exceptional interpersonal skills.

Once an employee has passed the interview process, the individual is screened with a thorough background and an E-Verify Check. They will not be eligible to work on the City of Key West's accounts until they have passed the appropriate background checks. All current employees have been screened to determine their trustworthiness to handle sensitive debtor information. Anybody that is convicted of a felony or an offense regarding moral turpitude will not be considered for employment. The trust that our clients place in VCS when assigning us accounts with debtor's personal information is not worth that risk.

We promote from within because of the degree of trust and responsibility that our clients place in our hands. VCS does not outsource or subcontract any of its collection activities. All of these collection activities are performed in-house. Debtor information is treated as confidential and on a need-to-know basis both within our company and with any subcontractors we hire. We have several levels of security clearance and only supervisors or upper management handle certain projects or tasks.

Employees work in teams and are assigned a lead person who shares our collection goals for a client with the team. The average amount of experience that our employees have in municipal collections is

approximately 4 years with management averaging 19 years of experience. It is the responsibility of a team supervisor to keep the team on track and accountable to their individual and team goals. Employees are carefully monitored on their communications to the debtor and for their collections. Teams will also go through ongoing training to ensure that they are aware of any new laws and to reaffirm understanding of all federal and state collection laws. We hire the best and keep them motivated with flexible work schedules and a pay scale that is above the industry average. We provide our employees with generous incentive structures and bonuses to keep them motivated to produce great results for our clients.

Additional Collectors

The number of employees assigned and the amount of time worked on the City's accounts is flexible based on the number of accounts that the City will be assigning to VCS. As previously stated, all collection activity will take place for this contract in our Glendale, Arizona office. This will be in addition to the skip tracing team that will work on updating debtor contact information. As has been the case in the past when bringing on other clients, if we anticipate the need to hire additional employees to supplement our seasoned collectors, we will do so. We do this to ensure the proper amount of attention is being given to the City's accounts while maintaining the successful collections we provide to our current clients. The new employees will be responsible for running notices and performing skip tracing efforts on the City's accounts. To better serve the diverse population, we will have bilingual staff assigned at all times.

Employee Training

Our employees are only allowed to start collection efforts after they have gone through an extensive training program. Initially, a new hire receives a New Employee Handbook (available upon request) and Training Manual and completes classroom work on our company policies along with the different Federal Acts (such as the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Telephone Consumer Protection Act, Red Flag Rules, etc.) and is tested on Florida collection law. To ensure complete comprehension, it is mandatory for each individual to pass exams (a passing grade constitutes between 85%-90% based on the exam) that are provided by the American Collector's Association (ACA) before an individual graduates to our collection floor.

Upon completing classroom work, a collection alias is assigned and registered with the necessary state agencies. Then the collector teams with a more seasoned employee and monitors their collection efforts to learn best practices. After this training is complete, we allow the employee to start collection efforts on their own. All employees that would work on the City's accounts will be required to go through a training session to ensure understanding of all of the City's procedures. Quarterly refresher classes will also be performed to ensure comprehension of the City's policies, review of federal and State of Florida collection law and policies and regulations governing our ethical collection practices.

Our training policy includes comprehensive time spent ensuring that all of our employees are aware of our security procedures. While it is essential that our IT Company ensures that all confidential information stays completely secure, it is also important that our employees do the same thing. Employees are instructed only to provide information to only those who are privy to the information. Internet activity is also monitored by all employees to ensure that they are only going onto work-approved sites to ensure that they don't accidentally invite an external attack.

If an employee has an instance where their actions are in non-compliance with a VCS policy or a federal or state law, there is a corrective action policy in place to ensure that it does not happen again. The collector is administered another exam in the area where they did not comply with a particular policy or law and must re-pass the exam to go back onto the collection floor. If an employee can't perform the work they are required to perform, the employee will be subject to further disciplinary action which would include termination. Our employees are held to very high professional standards because every time they are interacting with a debtor, they are making a direct impression on how the individual views VCS and the City of Key West. The owners of the company will not allow the reputation of VCS or Key West to be tarnished by any individual employee or supervisor in the company.

References

City of Peoria, AZ – 8401 W Monroe St, Annex Building, Peoria, AZ 85345. We have been working with the City of Peoria since March 1999 and have been responsible for collecting on both utilities and miscellaneous accounts receivable for the City. Our success rate for these accounts has been approximately 19%. Deborah Nelson, the Revenue Collections Specialist, will speak to you about the service and revenue we have provided to the City throughout our years of working with them. She can be reached at (623) 773-7157 or deborah.nelson@peoriaaz.gov.

City of Ogden – 310 26th St, Ogden, UT 84401 - We have been working with the City of Ogden since September 2014 and have collected on their delinquent parking tickets accounts. Our success rate for these accounts has been at approximately 27%. John Valdez, the Court Liaison, will speak to you about the service we have provided and the increased revenue and customer service we have provided. He can be reached at (801) 629-8589 or johnvaldez@ogdencity.com.

Overland Park Municipal Court – 12400 Foster St, Overland Park, KS 66213 - We have been working with the City of Overland park since August 2013 and have collected on the City's court violations along with their miscellaneous accounts receivables. Robin Barnard, the Court Administrator, will speak to you about the superior service we have provided to both the court and their defendants. She can be reached at (913) 327-6853 or robin.barnard@opkansas.org.

Gilbert Municipal Court – [55 E Civic Center Dr. #101 Gilbert AZ 85296](http://www.gilbertaz.gov) - We are responsible for the collection of delinquent fines and fees along with parking tickets for, We collect on the delinquent accounts, assist in dispute resolution and represent the court in the best manner possible. Our collection success rate on the accounts that have been assigned are at 54%. Any questions you have regarding this client can be referred to Susan Holliefield, the Deputy Court Administrator. She can be reached at (480) 635-7841 or Susan.Holliefield@gilbertaz.gov.

Proposed Collection Success Rate

Through our research with the ACA and our own market analysis, we have found that a reasonable industry average for delinquent parking fines is approximately 20%, and EMS collections are around 12-14%. You will see after speaking to our references that we significantly increase revenues for our municipal clients while providing superior customer service. When we have collected for a municipality for an extended period of time, we will generally achieve a success rate anywhere around 25% for delinquent parking fine, and 16% for EMS collections. All things being equal, we feel comfortable quoting an expected success rate around these historical percentages for our clients over the long term for the City's accounts.

Valley Collection Service, LLC offers consistent noticing services along with an array of different phone call strategies. With the government collections experience that we have gained since the 1980s, we have achieved great success collecting on different types of municipal accounts. When we partner this with the different methods we give an individual to pay their account (online, over the phone, through a deposit at a bank, etc.) we feel that we have the best opportunity to maximize collections for the City.

Differentiated Collection Services for the City of Key West

VCS is confident that it stands above the typical collection agency. Our integrity and professionalism stand out. There are few collection agencies with our experience, and not a single one of them has our history of persistency when it comes to collecting outstanding accounts receivables. When we get an account, we follow-through until the money is collected.

Upon request, a representative of the company will meet with the City's staff to discuss our services. These meetings can range from us ensuring that our procedures are meeting the City of Key West's requirements to providing any recommendations on how the City can reduce the amount of future delinquent accounts. VCS will communicate any updates in credit and collection laws to the City as

necessary. We are currently members of the American Collectors Association who, along with our attorney on retainer, makes us aware of these changes.

Our collection goal is to reach your debtors as quickly as possible and to obtain a payment agreement to achieve maximum possible recovery. We do this while treating each person we deal with respectfully and with the dignity that they deserve. VCS will assign its municipal collections team to the accounts that the City turns over to us. If an individual collector appears to be “stuck” on a particular account, we will assign it to a different collector within their team to see if they have better luck trying to get the debtor to pay. Sometimes all it takes is a different voice or a slightly different approach to get the individual to pay.

We will attempt to collect the full balance due while assessing a debtor’s ability to pay the debt owed. We hold our debtors accountable to the arrangements they make to us, but do so without harassing them. Many collection agencies simply rely on technology to get a debtor to pay; at VCS, we rely on a combination of our state of the art computer system with a personal touch from our collectors to get payment in full. We hold our collectors accountable to getting the job done. We look for and only hire those individuals who want to do the work, who can do the work, and who will do the work effectively.

Then, we employ a hands-on management approach and carefully monitor all activities per the requirements of our clients. Account managers are assigned to small teams. It is their job to monitor their assigned accounts to verify that we are exceeding the collection success rate of the particular industry. If we are not hitting this objective for a client, collection efforts are redirected until we have reached this benchmark. When we are hitting this objective, we still continue to continuously pursue payment in full so that we can increase our benchmarks and exceed the expectations of our clients.

Upper management holds internal client update meetings on a quarterly basis to ensure everything is being done to maximize revenue for each of our clients. We filter the results of these meetings to our staff so they are aware of decisions that our management team have made to best service our clients. We retest our staff every 3-6 months to ensure optimal knowledge of collection laws and techniques, in order to maintain strict compliance to all local, state and federal guidelines.

Additionally, our service-with-results philosophy includes:

- ✓ Answering inquiries the same day they are received.
- ✓ Contacting debtors both in writing and by phone.
- ✓ State-of-the-art collection software system.
- ✓ Advanced skip-tracing database searches.
- ✓ Updating credit histories and delinquency reporting to all three major credit bureaus.
- ✓ Adhering to the highest standards of professional customer service.
- ✓ Keeping open lines of communication.
- ✓ Maintaining accurate historical and transactional databases that are always available to our clients.
- ✓ Immediate access to a live representative to address any debtor’s concerns.
- ✓ Taking legal action only after client approval.
- ✓ Treating debtors with the utmost respect.
- ✓ Prompt *follow-up* and *follow-through* top our list of must do’s.
- ✓ Bilingual professional staff.
- ✓ Consulting and advisory services.
- ✓ Custom reporting.
- ✓ Excellent compliance record with state regulatory authority.
- ✓ Payment by Western Union Systems, credit and debit card, check-by-phone, cash, money order, cashier’s check, direct bank deposits and wire transfers
- ✓ Payments can be made over the phone, by mail, online (at valleycollection.com), or directly in our designated Wells Fargo or Chase bank accounts.



Valley Collection Service, LLC works very hard to maintain a cooperative working relationship and open communications with all of our clients and would do so with the City of Key West. We agree to stop performing collection procedures on accounts if directed by the City and will cancel an individual account on a case by case basis if instructed to do so by the City. We welcome the opportunity to speak with the City about their accounts at any time and will cooperate with any requests that the City makes.

Technical Ability

VCS has all systems already in place to effectively collect for the City of Key West. All accounts turned over by the City would receive our full array of collection services and will be pursued for the duration of time allowable by Florida State statutes. Below is the process we follow when pursuing a delinquent account from the day we would sign a contract which spans from the data transmission through closing out of an account along with our noticing, reporting and telephone procedures.

Implementation Plan

We can commit to commencing collection activities for this program within thirty days of contract award. Based on the specifications of the RFP, it takes a very short period of time to set up a secure FTP feed to allow VCS and the City of Key West to transfer data back and forth. It generally takes a couple of days for our IT Company to work with a new client's IT department to standardize a format for the flow of data. We will also ask for a couple of days to work with our insurance vendors to have the City of Key West added to our existing insurance policies. Otherwise, there are no foreseeable delays based on the requirements in this RFP requested by the City based on the fact that everything being asked is already a service provided to the other municipalities that we collect for.

Data Transmission and Transfer Services

Before VCS can begin working on a single account; there must be a secure and reliable flow of data as necessary for the completion of the services requested in this RFP. VCS would be able to accept and transmit this data in batch or in real-time, if the City ever requested. Currently we receive accounts from our municipal clients in many different ways. The easiest and one of the most secure ways is to send the data via a secure file transfer protocol. We generally receive the data through either an Excel spreadsheet or in a .txt format. These methods allow us to upload the information directly into our collection software. We will agree to take data from the City in whatever is the most desirable method for the City and will bear all costs associated with this matter.

Encrypted data generally takes 24-48 hours to convert the first time it is sent over to VCS depending on the complexity of the conversion. Subsequent conversions are performed within 24 hours based on previous experience with the accepted format. Batched files can also be sent via password protected emails or SharePoint to ensure further security in all transfers. Other methods that we currently receive accounts from our clients are via mail, fax, onsite retrieval, and email.

Another popular method is through Message Queue. In this process transactions will be formatted as XML scripts, which can be transmitted and received through a completely secure interface at the City of Key West to ensure data security. Information can also be transmitted by the City to VCS regarding close-outs or changes through this method or any other method. If it is the City's preference, this can also be done by electronic data files, hard copies, or email notifications by an authorized individual of the City. Our sub-contracted IT Company, Spectrum Technology Solutions, has developed the necessary architecture to support the transmission of data in the City's preferred method.

In regard to the transmission of the data, we will fully comply with all City standards, software standards, and codes set forth. We ask for as much information as the City is permitted to provide to expedite the collection of an account. Exact details can be negotiated between the City and VCS. The more information that we are originally given regarding the charges allows us to relay the information to the debtor and prevents us from having to refer a debtor back to the City as much. We acknowledge that we would be responsible for all hardware and software costs along with the database programming costs.

Account Placement

VCS does not have a low balance threshold on accounts turned over by municipalities for regular collections. All accounts turned over by the City would receive our full array of collection services and will be pursued for the seven year credit duration period or until payment in full of the account is achieved. Active communication with the debtors will abide by the statute of limitations for Florida debt. We have the ability to report with all three national credit bureaus. Below is our step-by-step process on pursuing a delinquent account with our noticing and telephone procedures.

Step-By-Step Process

Within 24 hours of receiving debtor information:

- Information provided by the client about the debtor is recorded into our computer system.
- Address and phone numbers are immediately verified and a skip-trace is performed where needed. We use all available contact sources to fill in insufficient data.
- An initial written notice as required by the Fair Debt Collections Practices Act (FDCPA) guidelines is sent out to the debtor and recorded into our system. After all notices have been sent from a batch of new accounts, we produce a daily new account acknowledgment report to verify all accounts have been placed properly. This report will provide the number of accounts received, the dollar amount of the accounts along with the date received.

After 15 business days of first mailing:

- A collector is assigned to the account to make an initial phone contact. The call is to verify receipt of notice and to attempt to obtain payment in full or initiate a payment arrangement.

After 35 calendar days of first mailing:

- A second notice is sent to the debtor requesting payment of the delinquent account.
- The account is reported to the credit reporting agencies. The FDCPA allows for 30 days, VCS gives a five day grace period for the delivery of mail.

A series of telephone calls and notices are sent on a 15-day rotational basis until payment is received with increased levels of urgency to pay the outstanding balance. We will continue to send notices and call the debtor in either English or Spanish until we have received payment in full or as allowable by statute of limitations. We are very careful regarding our collection attempts as to not harass an individual based on the FDCPA.

Credit Bureau Reporting

When an account has been assigned to VCS, we notify the debtor that the account has been assigned from Key West to us by mailing an Assignment/Validation Notice. This notice informs the individual that he/she has thirty days to pay the account, dispute the account, or request validation of the debt. We give a fourth option to initiate and maintain a payment arrangement that allow the individual to pay off the account in a reasonable amount of time (as allowable by the City). If they fail to do any of the four, we report the account as delinquent to the credit reporting agencies and send an additional notice.

Credit information is batched and electronically reported to the credit bureaus in large volumes at a minimum of twice weekly. Updates to show the account as paid in full and to update a person's demographic information are done at the same time. On a case-by-case basis, we have found that a client wishes us to show an account as deleted and not paid in full after collection of the account. We provide this extra service to the City to all active military personnel. Individual credit disputes and the correction of erroneous data received are manually reported to E-Oscar to expeditiously adjust the credit status.

Gathering Correct Debtor Information/Skip Tracing

When we receive a mail return, we have dedicated skip-tracers use our skip tracing program, Accurint, until all current address and telephone information is found. Information that we use to assist us in gaining the most current debtor information is full name, social security number (when applicable), date of birth, and previous address. We have used other skip-tracing programs in the past and through research feel that this gives us the most accurate information on an individual.

Collectors are trained in the availability and use of electronic search technologies and services to find debtor information based on the information we receive. Many companies will not manually perform skip traces and only scrub their accounts to National Change of Address Lists. We have noticed increased success in collecting on older accounts by using both methods in locating an individual. On businesses accounts we identify the responsible parties and ensure that the notices are received by the company through fictitious business name searches.

Upon receipt of updated debtor information, we will generate a new notice with the verified information and immediately send the notice with the corrected address to the individual. Once data is collected from our skip-tracing program, we have clerks carefully screen all information looking for discrepancies. When discrepancies are found, additional research is performed to ensure that the most current information is input into our database. If we are unable to contact a debtor because of a bad telephone number, we will use all of our resources listed below to gain a correct number and address. This information is matched to the demographical information provided by the City. When it is discovered that an individual is deceased, we will request a copy of the death certificate and will forward this documentation to the City. If we are unable to obtain this, we will perform a search on dobsearch.com to verify that the customer is deceased.

Our collectors are also trained to verify address and telephone information every time they speak to a debtor. Previous address history is retained in our “comments” section to ensure that we have a full history of past addresses. This enables us to tell the debtor on which date and address we have sent previous notices to. After receiving updated information, we will immediately send another notice to the debtor in an attempt to receive a payment, whether in the United States or a foreign country.

Many companies wait for returned mail to verify an address; we believe this to be a waste of time. If we have not gotten a response after sending out four notices on an account, we will return an account to our skip-tracing department to perform additional accuracy searches to make sure that the individuals are receiving the notices that we are sending to them. These efforts increase our chances of contacting the debtor and collecting on an account. VCS shall bear all of the costs to pursue an individual’s correct demographic information. Our compensation for these efforts will solely be our contingency fee on the collection of these accounts. No other fees will be charged to either the debtor or to Key West.

Below is a list of some resources that VCS uses to successfully locate debtors:

➤ Post Office Inquiries	➤ Tax Assessor
➤ Chamber of Commerce	➤ Electronic Directory Assistance
➤ On-line Searches	➤ Telephone directories
➤ Accurint	➤ Landlord/property owner follow-ups
➤ Local Voter Registration offices	➤ City Directory Review
➤ National Change of Address Databases	➤ Experian/Equifax/Transunion

Debtor Communication

When a debtor calls VCS they are usually doing this because they either want to pay an account or have questions about their account. Because the debt collection process is generally not a pleasurable experience for a debtor, we strive to streamline the process as much as possible. When an individual calls our office, they get our initial recording informing the individual to dial the extension of the individual they wish to speak to. If they are looking for general assistance, by pressing zero they are immediately forwarded to a live representative. They do not have to navigate a complicated automated system that will

further agitate them. Company standards dictate that all calls are picked up no later than the third ring to ensure minimal wait time. While this on its own may seem to be a small value added, we have received multiple compliments about our immediate customer service when compared to other collection agencies.

All collection letters and telephone scripts have been reviewed by our debt collection attorney and been found to be fully compliant to all federal and state collection laws. Any additional notices created would also be reviewed by our debt collection attorney before being sent to the City for review. All debtor communication occurs in either English or Spanish. Other translation services are also available. All collectors must complete a training session to ensure that all communications with debtors meet the requirements of the City. It is VCS's responsibility to effectively and accurately reflect the City's position regarding the debt assigned to us. All live conversations are consistently monitored and recorded to ensure that individuals are not being harassed or abused on the phone, through mail, or in person. When speaking to a debtor, a collector is also being monitored for the following:

<ul style="list-style-type: none"> • That they are speaking only to the debtor unless they have express authorization from the debtor to speak to another party.
<ul style="list-style-type: none"> • The Mini Miranda (per federal debt law) is provided to the debtor along with the collector's name and our role in collecting the individual account.
<ul style="list-style-type: none"> • That all address and telephone information recorded in our system is current.
<ul style="list-style-type: none"> • The information regarding the account and the total obligation is being accurately relayed.
<ul style="list-style-type: none"> • Debtor's concerns are being answered in a respectful and courteous manner.
<ul style="list-style-type: none"> • Payment options and time frames are accurate.
<ul style="list-style-type: none"> • The debtor is aware of the consequences of any open accounts they would have with the City.

Employees would be instructed to inform each debtor that VCS is under a contractual agreement with the City of Key West to collect on its delinquent accounts on the behalf of the City. Never will any representation be made that would have a debtor believe that we were employees of the City. As representatives of our clients, we act with both a sense of responsibility and urgency to collect on the City's accounts to experience higher rates of recovery.

Debtor notes are recorded in our database, and we can generate a batch report or file that can be viewed by the City's staff. Remote access can also be granted to the City that would allow an employee to review the debtor notes along with telephone and noticing records. Any communications to the City containing sensitive information can either be sent via the secure FTP channel or encrypted and sent by email where we will send the decryption password via separate e-mail message. Documentation includes, but is not limited to setting up tickler functions where a collector's Microsoft Outlook will automatically prompt the employee to perform further action on an account to ensure the proper attention is being given to each account assigned in the requested timeframe.

Noticing

Our collection software houses a variety of collection notices that we send out to debtors and are complemented by phone calls made to individuals with a delinquent account. Our computer software is set for us to be able to print large volumes of these notices for our different clients in a short period of time based on the last time an individual received a notice. Whenever a notice is run the date of the notice is recorded in our systems. The City can view these records via their online access.

These notices are the same that we have used for our other municipal clients and have been very effective for us. As previously indicated, all notices have been reviewed by our debt collection attorney to ensure compliance to all federal and state collection laws. These notices can be sent to the individuals in either English or Spanish. Samples of these notices are available in Appendix D.

Calling the Debtor

On each and every call, our collectors are monitored to make sure that they:

When the debtor is available at the time of phone contact:

<ul style="list-style-type: none"> • Verify the full name and address of debtor.
<ul style="list-style-type: none"> • Identify yourself as an employee of VCS and that you are calling on behalf of the City of Key West.
<ul style="list-style-type: none"> • Provide the Mini-Miranda per the Fair Debt Collection Practices Act.
<ul style="list-style-type: none"> • Make an initial recommendation to the debtor to settle their account by immediately making a payment in full.
<ul style="list-style-type: none"> • Obtain place of employment if applicable.
<ul style="list-style-type: none"> • Ask about additional sources of income.
<ul style="list-style-type: none"> • Ask about financial information (banks, funding sources, assets owned, etc.)
<ul style="list-style-type: none"> • Request a commitment as to when they are going to make the payment if it is not made immediately.
<ul style="list-style-type: none"> • Give address and phone number of VCS to promote further communication with the debtor. Ask the debtor to repeat the address and phone number to make sure it is correct.
<ul style="list-style-type: none"> • Inform the debtor of the consequences of a broken promise.
<ul style="list-style-type: none"> • Provide date that you will follow up with the debtor if they have not complied with their commitment.
<ul style="list-style-type: none"> • Create a sense of urgency.

When the debtor is unavailable:

<ul style="list-style-type: none"> • Verify that you called the correct number.
<ul style="list-style-type: none"> • Ask where the debtor can presently be reached and for other contact numbers where the debtor may be reached in the future and update the information accordingly.
<ul style="list-style-type: none"> • Ask when the best time to contact the debtor might be.
<ul style="list-style-type: none"> • Leave a message for the person stating your name and phone number. Per debt collection law, you may not tell a non-interested party what company you are calling from.
<ul style="list-style-type: none"> • Verify that the party taking the message has taken your information correctly by asking them to repeat your name and number.

Telephone scripts illustrating telephone call protocol are available in Appendix A.

Dispute Resolution Services/Answers to Inquiries

When we initially find out that an individual has a dispute on an account, we direct the person to speak to us regarding the information on their account. Our customer service number is on all notices sent to the debtors and is displayed on all pages of our website. This number is answered by a human representative Monday thru Friday during normal working hours. We strive to do our best to explain the nature of the debt to the individual with the information provided (nature of charges, date of offense, etc.) by the City. Any questions that we are not able to answer; we will contact the City’s department representative and take that information back to the debtor. We do everything possible to answer the individual’s questions while we have them on the phone and not refer the individual back to the City. We feel that dispute resolution is a vital part of the services we provide and do not shy away from these difficult situations by sending the individual back to our clients.



After we have informed the individual of the nature of the debt, if the debtor disputes the validity of an account, a hold is then placed on the account until the dispute has been resolved or further validation has been sent to the debtor. Further collection efforts are not made until instructed by the City. A collector will initially try to satisfy the individual's concerns over the phone when presented with the dispute by giving multiple solutions to try and fit the needs of the objection.

If a representative is unable to resolve the issue over the phone, we ask the individual to either mail or fax a dispute to us along with all documentation supporting their claim. As soon as the communication of dispute is received from the debtor, the account is moved to a disputed status, collection efforts are ceased, and the account is assigned to a supervisor until the issue has been resolved. The dispute letter and the documentation are provided to the client for a decision as to further action. The letter and all documentation received will be kept according to the City's record retention schedule.

All collection efforts on delinquent disputed accounts cease until we hear how the City wishes to proceed. Credit/debit charge disputes) are handled internally to reduce the negative impact with the City and its personnel. Documentation of all completed disputes is maintained on site and is in accordance to federal collection law and will be in accordance to the record retention schedules required by the City.

On the very rare occasion, if a debtor tells us that a payment that was sent to us was not received, we will verify the address that he/she had sent the payment to. When we verify that they sent the payment to the correct address, we will encourage the debtor to make a payment via credit card so we can ensure the payment is received and that the individual has an authorization code. If the debtor prefers to still mail a payment, we ask the debtor to resend any personal check to our PO Box or physical address. This can be sent by registered mail. The same procedure is done with official checks and money orders, except that we will also let the debtor know to put a tracer on the money order so they can try and recoup the funds from the original payment. A direct deposit into our designated bank account is another way to ensure that a payment does not get stolen or lost. If the initial lost payment is eventually received after payment in full has been made, we will simply resend the duplicate payment to the debtor.

Settlement Procedures

If after City review, changes are made due to application of refund, reduction of charges, security deposit or credit adjustment, no contingency or additional fees will be taken on any balance deducted from the original amount. We will only take our contingency fee on the adjusted amount when collected. If a discrepancy is not discovered until after the City receives our notification of the payment in full, we will refund any amount of our collection fee back to the debtor. Upon receipt of a settlement request from a debtor, VCS will forward any written request to the responsible department. We will not make any settlement agreements or take any installment payments on any account referred to us by the City of Key West unless we first receive written consent from the City of Key West. All collection fees would be recalculated on the City's settled amount after receiving notification from the City to do so. If it is a department's request not to settle on any accounts, we will communicate this information to the debtor.

We will suspend collection efforts on any individual City account only by notification from an authorized representative. The City will maintain control of any individual account referred. VCS will be responsible for returning an individual account to the City immediately upon recall. All collection activity will cease on any individual account that has been suspended or recalled until we receive other instructions.

Legal Services

VCS does not initiate legal proceedings or wage garnishments on an account without prior written authorization by the City. Normal collection efforts do not include legal action against debtors as none of the municipalities that we currently collect for wish to have legal actions taken against a debtor. In the case that the City wishes to pursue this avenue, litigation performed would be done on a referral basis through a database of reputable collection attorneys with the American Collectors Association and the Commercial Bar. We ask that the amount owed to the City exceed \$2,500 on these accounts. This allows us to litigate in different states using highly reputable attorneys, when authorized by the City to do so.

Payment Gateway

If an individual would like to make a credit/debit card payment, they are either directed to our secure valleycollection.com website and are told to follow the online instructions to make payment in full or are given assistance from a live operator. We will not have any internet/web accessible storage of debtor's credit or debit card information. Additional verbiage is on each of our notices directing individuals to make payment on our website or via a telephone operator. Security standards are emphasized with this gateway as PCI Compliance tests are performed quarterly on all credit card payment methods, including this gateway. Features of this system include:

<ul style="list-style-type: none">• Online payment options to facilitate payment of accounts submitted by the City.
<ul style="list-style-type: none">• The website is available 24 hours per day, 7 days a week minus any time for scheduled maintenance to the site.
<ul style="list-style-type: none">• The site will show all accounts matched to an individual in our database.
<ul style="list-style-type: none">• The debtor will be able to make payments in full for an individual account, multiple selected accounts, or on all accounts owed.
<ul style="list-style-type: none">• Credit/Debit Card fees will not be directed to the payor or to the City.
<ul style="list-style-type: none">• Payments will be sent to the City according to the agreed upon remittance timeframes.
<ul style="list-style-type: none">• VCS ensures that all transactions are secure and use appropriate data encryption technology and fire walls to secure all personal data provided by the City.

Partial Payment Arrangements

Our goal is to maximize collections on all accounts turned over by the City. When an individual owes a large sum of money to a City and is unable to pay the full amount at once, it can necessitate us to accept partial payments. These payment arrangements are only done after careful consideration of the debtor's situation and determination that payment in full is not immediately possible. For those debtors who can make only partial payments, a payment schedule is created in accordance with established guidelines. We do not assess any additional fees to a debtor that initiates a payment arrangement.

We advise the individual to set up a payment schedule with their bank online so the payments come over to us regularly. This limits the "I forgot to send in my payment" excuse. The arrangement is made to try and complete payment-in-full of an account as quickly as possible. We encourage the last payment to be made by guaranteed funds to reduce the risk of NSF payments. A follow-up procedure is also established. VCS closely monitors payment arrangements to ensure that payment promises are kept. If the City of Key West has a different policy on payment arrangements, we will abide by your policies.

When subsequent payments are received, they are recorded and remitted to the City. However, if a payment is not received as scheduled, a VCS representative will contact the debtor by phone to determine why the payment was missed. If the debtor cannot be reached by phone, a broken promise letter is sent to the debtor. Failure to obtain a commitment to pay will result in further telephonic and written notices to resolve the account. If the payment arrangement is broken, the individual will also be informed that a broken promise could cause the account to be reported to the credit bureaus.

Payment in Full

As a business that is trying to collect money for its clients, we feel that it is important to give a debtor every possible opportunity to pay the debt. If a company spends years communicating with an individual trying to get them to pay while repeatedly getting objections from the individual, you have to make sure the first moment they are ready to pay, that it is accessible for them to do so. At VCS we try to make every opportunity available to accept payment. This is one of the reasons that we are able to boast a collection percentage for municipalities that is higher than our competition.



We currently instruct customers to pay their account to VCS in many different methods. We provide business reply envelopes with every notice that we send out instructing the individuals to send in payment along with their remittance slip or notice. We encourage these payments to be either Official Check or Money Order to ensure guaranteed funds. We will also accept personal checks via mail, but notify the individual that there may be some delays in reporting the payment to the City so that we can be assured that the funds from the check are not going to be returned as NSF. Phone calls are made to banks in an attempt to verify funds and can only be done if the bank will verify the funds to us.

A collector can assist the debtor in making a payment in full immediately. The preferred methods of payment in this instance are guaranteed funds (cash, money order, or official check). We also have designated bank accounts at Chase and Wells Fargo that allows the debtor to make a cash only deposit into this account if they want to pay their account immediately. Our requirement for this deposit is for the individual to call us immediately after they make cash payment so we can verify the funds online. If the bank allows, we will immediately fax a paid in full receipt for the debtor to the branch the deposit was made at. If we are unable to do this, we will simply mail the receipt to the individual. Many out of state debtors have thanked us for this option stating that it is an extra "service added" that they don't experience from other companies. Wire transfers can be made into this account as well. Other options for the individual to set up a payment include Western Union and check-by-phone.

Credit/Debit Cards have quickly become the most popular way for an individual to pay their account with us. We do not charge any additional fees to the debtor when they make a payment using their debit/credit card. During office hours, we will have one of our collectors take all pertinent credit/debit card information to make a payment in full. Payments can be made on our secure website valleycollection.com at any time. Immediate notification can be made to the City of Key West, as allowable per City policy, if an individual is paying with guaranteed funds.

Remittance of Payments Received

Daily deposits into a trust account at a federally insured depository are made of all payments received by VCS. The funds in this trust account are not co-mingled with our operating account. This account is reconciled monthly by a member of the company and also subject to annual audits in different states that we are licensed in. Monthly reconciliation reports with all of the payments received and either an ACH or a check will be provided to Key West by the 15th of the following month. All functions performed by VCS (including remittance of payments) follow all federal policies, rules and regulations. Any returned checks will be reported to the City and have both the City's funds VCS's collection fees subtracted. This includes chargebacks, duplicate account processing, payment reversals, and NSF processing.

Reporting

Our flexible computerized system allows us to provide electronic reports to clients in whatever format and with the content that they prefer. All reports are fully customized to the needs of the client in a timely manner. The content of management reports are customized to the client's needs and will fit the requirements in this RFP. A sample of some of the reports requested are available in Appendix C We make available for inspection, audit, and reproduction to authorized client representatives any books, documents, or other relevant information pertaining to collections performed.

Our payment reports show the individual's name, the City's account number, our account number, the date assigned, the amount assigned, the date paid, and the amount paid (broken down to the City's share and VCS's share). Status reports include account number, customer name, balance assigned, balance due and the status of the account. The time frame on our reports will be sent according to the City's requirements and can be modified at any time to comply with any changes in reporting frequency that the City requires. Separate reports will be provided for each major source of revenue (Parking and EMS Collections) and will be clearly marked at the top of the report. The live reports are spot-checked by upper management to ensure that accurate reports go out to our clients. Upon request from the City, we will provide a tutorial of our collection software and allow the City to generate these reports by accessing the City's accounts in a read-only format.

Internal and External Audits and Trust Accounting

The trust that our clients have in us holding their money until distributed is something we take very seriously at VCS. Based on this fact, all trust management reconciliations are performed by our qualified manager, Scott Maxam. He is the individual who is responsible for VCS to receive passing marks in the annual compliance audits completed by various state Financial Institutions Departments. These reconciliations are performed on a monthly basis. At any time, VCS will make available reconciliations performed for the City's assigned accounts.

The financial growth and health of VCS is due to careful monitoring of financial statements by the members of the LLC and our independent CPA, Alan Hoffmann. An annual audit is performed in preparation for the new fiscal year. Internal accounting controls are managed with separation of duties and a strict policy of checks and balances. Because of our experience collecting for municipalities, our accounting standards already meet that which is expected by our municipal clients.

The purpose of our internal audits is to implement the strictest Quality Assurance to assure that all accounts are being worked according to our client's standards. The auditing department is comprised of individuals from all levels of employees within our company who are versed in our company and client standards. The auditing staff is responsible for reviewing accounts and monitoring communications to determine if the accounts are being worked in accordance to client and company standards at each step of the collection process. They review our standards to ensure compliance with the guidelines in the Yellow Book of Government Auditing Standards. This allows us to assure maximum results on each of our clients. We address our clients' specific needs to bring them the highest return possible.

With the amount of confidential information that the City of Key West would send to us upon award of a contract, it is necessary to not just say that we are a secure company, but to prove it. Our licensed CPA, Alan Hoffmann, has conducted a SSAE 16 audit which will show that VCS has all of the necessary security controls in effect. We can provide the most recent report, which was performed within the last year, upon request. This SSAE 16 audit, along with the policies and procedures located in the System Security Section, our PCI compliance scans, and the levels of insurance that we carry should provide the City of Key West a strong comfort level that the transmission of data and the financial transaction between VCS, and the City will stay completely secure.

We agree to review invoices, explain charges, and mutually agree on courses of action that the City would request to be implemented on their accounts. We agree to retain all books, accounts, reports, and files relating to the acquisitions and performance of this contract per the retention record requirements of the RFP. All records pertaining to the resolution of accounts will be made available upon request. After the financial records and personal information no longer needs to be retained, it is promptly destroyed by a shredding company that comes on-site to ensure the security of the information received.

Compliance

As a collection company, VCS finds it essential for our survival to have an all inclusive compliance program so that we can stay up to date with all applicable provisions of the Federal Fair Debt Collection Practices Act, Gramm-Leach-Bliley Act, Consumer Credit Protection Act, the Telephone Consumer Protection Act, the Privacy Act of 1974, Federal Equal Credit Opportunity Act, Fair Credit Reporting Act, the "Red Flags Rules," the guidelines and rules established by the Federal Trade Commission, the Immigration Reform and Control Act of 1986 as well as all interstate collection requirements, state of Florida collection laws and local laws as now in effect or later amended. An attorney is held on retainer to assist with any amendments to these laws to make sure that all collection efforts remain in compliance.

We maintain Identity Theft Prevention Programs and implement the tightest data security programs possible in accordance to the Fair and Accurate Credit Transaction (FACT) Act. All employees are made aware that all information contained in our databases is to remain strictly confidential and can only be used at work for the purpose of collecting the debt. Our credit and debit card acceptance policy is PCI

compliant. As a company, VCS is non-discriminatory in all of our collection activities along with all actions within our company and follows all Fair Labor Standards Act and Federal minimum wage laws. We strive to be HIPAA compliant in all of our operating procedures, communications, and backup/recovery strategies. Even though all classifications of the City's collections do not fall under the medical collections umbrella that HIPAA and the Health Information Technology for Economic and Clinical Health covers, we feel the spirit of the Act includes all of the different departments. HIPAA is the Health Insurance Portability and Accountability Act passed in 2006. The general guidelines include:

1. Ensure the confidentiality, integrity and availability of all electronically protected health information the covered entity creates, receives, maintains or transmits.
2. Protect against any reasonably anticipated threats or hazards to the security or integrity of such information.
3. Protect against any reasonably anticipated uses or disclosures of such information that are not permitted or required.
4. Ensure the strictest compliance by the workforce.

Through our membership in the national chapter of the American Collector's Association (ACA) we are made aware of changes in the consumer and collection agency laws long before they become effective on both a federal and state level. Computer programs are updated for any such changes in law, as are our employee manuals. We hold weekly employee meetings where employees are briefed on changes to client specifications and laws.

Well-trained employees are at the core of our business. Each employee is given a training manual and is tested on the material. Employees are only allowed to make telephone contact with debtors after they pass a series of tests. In addition, employees are given continuing education assignments through attendance at various ACA seminars and teleconferences. To ensure understanding the employee is then expected to lead a training seminar with their fellow employees and teach the material to their team. Employees are then tested on their understanding of the Acts and amendments to the Acts.

Employees of our company do not have access to our databases off-site. Only upper management has all of the security codes to be able to enter the office during non-operational hours. Our server is password protected to prevent any employee or an outsider to gain access to the confidential information that we are entrusted with. Breach of this policy is cause for immediate termination from the company and will be pursued to the fullest extent of the law.

Privacy Policy

Per Federal and State law along with VCS policies and procedures, we do not disclose, publish or disseminate any information received by any of our clients to anybody except our employees, subcontractors (on a need-to-know-basis), and any agency that we use for the collection of the account (ex. skip-tracing companies). The information that is transmitted from Key West is considered confidential information and is only used for the purpose of collecting on the account.

Ethical Collections

While it is the focus of VCS to maximize collections for the client, it is also very important for us to do this with an ethical approach. We do not threaten, mislead, exert undue pressure, intimidate, or harass any debtor in our collection process or violate any rules established by the Federal Trade Commission, along with any state or federal collection laws. Key West can be rest assured that if it were to do business with us, it will not see any negative press about us. This approach allows us to maintain a clear record with the Better Business Bureau (A+ rating), kept us from having a court action decided against us, along with allowing us to keep a clear conscience. We also feel that it is a sound business practice. People that are not being harassed are less defensive and more willing to listen to us and eventually pay their obligations.

CODE OF ETHICS FOR ALL EMPLOYEES

There are many state, local, and federal laws governing the proper procedure for collection of an outstanding debt. I understand that it is my obligation to follow each of those laws. To treat debtors, co-workers, and clients in the same manner in which I wish to be treated. To clearly, honestly and frankly document the steps taken in work that I have performed. I also understand that I have access to extremely confidential information and that it is my responsibility to respect and protect the privacy of debtors, defendants, clients and co-workers. When I am communicating with others, I must assure that I avoid the appearance of harassment, rudeness or non-cooperation. It is my goal to handle matters in such a way as to avoid complaints and conflicts. I understand that it is extremely important not to make professional legal recommendations. I will never solicit, nor allow to be posted, any check or other instrument, which I know will not be paid by the bank.

 Date

 Employee Signature

As part of a new hire's orientation, we require the employee to sign the preceding Code of Ethics statement. A copy is included in the new employee handbook and training manual. We make sure that we revisit this statement regularly with our employees to guarantee that all of our collection activities and work behaviors are aligned with the Company's beliefs.

Along with creating and following our Code of Ethics statement in all business practices, we maintain membership with American Collector's Association which adopted the following set of ethical guidelines for all of its members. If a company is found to violate the following guidelines, they can be suspended or expelled from the association. We have aligned all of our behaviors to meet these requirements:

✓ Treat consumers with consideration and respect.
✓ Communicate with consumers with honesty and integrity.
✓ Suspend collection activities upon receipt of a written request from the consumer for verification of the debt. Activities resume when documentation has been sent to the debtor and we know they have had time to review the material sent.
✓ Conduct a reasonable investigation to verify the debt, identify the person obligated to pay the debt and the accuracy of the information provided to us.
✓ Do not threaten to initiate legal action on debts that are beyond the statute of limitations.
✓ Do not engage in dishonest, fraudulent or deceitful conduct or misrepresent ourselves.
✓ Do not harass, threaten or coerce anybody.
✓ Do not engage in dishonorable, unethical or unprofessional conduct that may deceive, harm or defraud consumers or the public.
✓ Use reasonable efforts to safeguard the confidentiality, integrity and availability of consumer information.

Complaint-Free Collections/ Positive Public Relations

At VCS we realize that although we are not employees of our clients, our actions directly reflect upon them. Because our selection as the City's vendor would be a reflection on the City's decision making, we understand that the City places a great deal of trust in our company. We take this responsibility very seriously. As a vendor for Key West, it would be our responsibility to treat all individuals with the same

respect and dignity that the City's personnel do. All of our employees are highly trained in effective communication techniques and dispute resolution. Each person that we contact is treated with the utmost respect and compassion. Management is obsessed with reviewing quality assurance metrics for both our clients and our debtors. Complaint-free collections are the primary focus in all of our collection activities.

We consistently accomplish complaint-free collections in the following ways:

- Carefully monitor employees.
- Employ a hands-on management approach.
- Assign account managers to small teams.
- Conduct internal audits routinely.
- Emphasize teamwork.
- Hold client update meetings every 3-6 months, depending on the client's needs.

Through conscientious, clear, and respectful communications with debtors, there is an extremely low level of complaints. This is done, in part, by asking our collectors to recognize each person as the unique individual that they are and to try to see things in the debtor's perspective. We also try and counsel the individual to the necessity of getting the account paid off and how it impacts an individual's credit. This is done in a way so the individual does not feel that we are "preaching" at them. This brings about less confrontation and further reduces complaints.

We understand that nobody likes to be turned over to a collection agency. We strive to have all debtor communication to be completely honest and spell out the exact steps to have the debtor close out their account. We do this in a way to remain empathetic with the debtor and request our employees treat the individual in the same manner that they would want to be treated. The number one complaint that an individual will have with a collection agency is that they felt they were lied to. Our employees are trained to provide an honest and direct approach while still showing empathy for the individual.

We also feel that by giving as many options as possible to the debtor on how to pay an account, an individual is more likely to come through the collection process without having a negative impression towards us or our client. We make sure that we educate the individual on what our policies and procedures are and what methods will best allow us to immediately inform our clients of payment in full. One method is by offering the direct bank deposits previously explained in the Payment in Full section. By making sure the debtor has all of the information as soon as possible in the process, complaints are mitigated and eliminated after the process is complete.

In the very rare case we were to make an error, VCS would hold the City harmless from all suits, actions or claims of any character brought for or on account of any injuries or damages received by any persons or property resulting from our operations in work performed under this agreement. We are very proud of the fact that we do not have any current litigation or administrative proceedings against our company or any members of the company. Because of our strict adherence to our compliance guidelines and ethical codes, we have not had any legal actions decided against us and have not been found guilty of violating any federal, state, or local collection laws. We are supremely confident that our stellar track record will continue. Our clients have told us over the years that as soon as they started using our services, the number of calls they receive from debtors with questions and complaints significantly decreased.

We feel it is in our client's best interest to work with companies like ourselves that have a high BBB rating along with a very low number of complaints. Sometimes larger companies can get high BBB ratings because of their reported volume despite the fact that they are receiving multiple complaints. We feel that client's should also look for companies that are part of the American Collector's Association (an association that promotes ethical collections, as mentioned previously). Being part of these associations while documenting a low complaint record are ways that we prove, and not just claim, to be concerned about the reputation we have and shows the quality of business our clients choose to work with.

Another aspect that should not be ignored when looking at how a company is going to reflect on a client's public relations is through simple search engine searches. When the average citizen looks for information

on a company, they will look at the first page of results that come up. We invite you to do this for VCS and our competition. It is easy for a company to say they are ethical but it is another thing to prove it. You will not see anything regarding threatening language or hostile collection practices from VCS; unfortunately many companies in our industry cannot say the same thing.

Collection Software

Our state of the art computer systems are upgraded annually and receive the appropriate upgrades to ensure compliance with all debt collection laws. We also supplement our collection methods with new technology to ensure efficient collection techniques. Our collection software was developed solely for our company and meets all of VCS's technological needs to effectively collect on all of our accounts. The software is flexible as we can modify the program to meet any of our client's needs. Spectrum Technology Services will also be accessible to the City of Key West for any technical support for any of the programming required to transfer all necessary collection data to VCS.

System Security

We are very proud of the fact that we have never had a security breach. We work tirelessly with our subcontracted IT Company, Spectrum Technology Solutions, to make sure that we will never have one in the future. They perform multiple tests on our systems so that we can ensure our spotless track record stays intact. Our SSAE 16 Audits ensure that our financial policies and procedures promote a secure environment as well. We feel that secure technology and cash-handling procedures are essential for our existence and make sure that we do everything possible to keep all information completely protected.

Our servers are placed in a locked room within our facility. Access to our server room and any LAN servers and infrastructure devices are restricted to upper management and has a sign in sheet so that all access is documented. Administrative login IDs and passwords are kept highly confidential and are only accessible by VCS members and our Subcontracted IT Company. Data resides in Microsoft SQL Server, with appropriate precautions to protect the data. Database transaction log files are stored on separate spindles from the data files, and the nightly database backup is stored on a separate spindle as well.

In the event of an internal hardware or software malfunction, the databases can be recovered to the point of the failure. Transmissions are securely continuously sent to a remote location to have information backed up. Data backups are maintained both on-site through our multiple servers and off premises at a secured location to ensure the continuity of the business functions in the event of any natural disaster.

Our computer systems are kept up to date with updates and patches from Microsoft. We are running a server based anti-malware suite to prevent external attacks. The front end of our system is protected with a Sonicwall Firewall device, which includes a subscription based gateway level threat protection package. Image backups are created daily. Complete virus avoidance, detection, and elimination software for all servers, hardware, and software will always be maintained by VCS.

Background checks are conducted to ensure that all employees do not have a past that would indicate any history of unethical behavior. In an employee's initial orientation, they are informed of the strong security procedures and controls in place to protect client information. Regular training updates are also provided to ensure continued compliance with our security measures.

Our premises are completely secured and equipped with multiple security measures such as reinforced windows, smoke detectors, and an alarm system that is linked with both the police and fire departments to prevent unauthorized access to our building. Accel Communications monitors all activity in the case of an unauthorized entry. They have phone numbers of all members of the company to ensure they get immediate notification of an alarm or any incident needing attention.

Only upper management has access to our building during non-business hours. No regular employee of VCS has access to our collection software or any client or debtor information outside of business hours and when not on our premises. The production database environment is only accessible to authorized

personnel, and only for the types of transactions that each employee needs to perform their assigned tasks. This is to ensure that individuals only have access to information pertinent to their job functions. This is another security measure that allows us to alleviate the risk of client or debtor information leaving the premises. The members of the company have external access to the system when needed, and the connections are secured via VPN connections.

All employees have a unique login address and password to access their computers and are required to update them regularly. The web interface that the City will use will also have a login ID and password authentication. To ensure that only authorized personnel have access to this interface, VCS will be responsible for establishing, changing, deactivating and removing login IDs for our staff, City personnel, and project personnel to access the LAN on a daily basis to ensure that access will not be provided to individuals that do not have authority. Clients can be set up for encrypted e-mails in both directions if necessary. VCS uses a secure FTP site for each individual client for batch data transfers. The secure FTP site is only accessible to a user with the correct credentials.

Highlights of our system security include:

- ✓ PGP File Encryption software is used to encrypt customer's data before being transferred to / from the customer. We also have the capability of using the customers preferred encryption techniques.
- ✓ VCS uses the latest up to date firewall security appliance. Additionally, the firewall security appliance is automatically updated to ensure protection against Internet intrusions and other known threats.
- ✓ All access to the network is secured by a valid username and password, and our password policy requires: a minimum of eight characters along with the mandatory use of alphanumeric and special characters.
- ✓ We have the ability to establish a "Secure Direct VPN" to the customer site if requested. This is a secure connection from our client's network to the VCS network over the Internet.
- ✓ VCS uses a Sonic Wall Firewall to protect the internal network from external threats, including viruses, trojans, spy ware, and to authenticate access via VPN tunnels where necessary.
- ✓ The operating system software monitors several critical services, and e-mail alerts are generated any time abnormal activity is detected. Someone (or software) attempting to gain access to the system via a "dictionary" attack of the passwords will generate an alert that gets e-mailed. We have also disabled the standard Administrator account, as this is the source of many real world attacks.
- ✓ Microsoft SharePoint is also available as a way for a client to both send and receive data files. In order to use the services of SharePoint, a user identity and password must be created for the client's use. This ID and password are subject to the same rules as internal personnel (i.e. difficult passwords changed on a regular basis).
- ✓ Our remote backup service maintains the data under encryption so that a third party cannot access the data stored remotely.
- ✓ All credit card and check by phone transactions are Payment Credit Industry (PCI) compliant to maintain the privacy of customer's private credit card and bank account information. Scans are performed quarterly to ensure PCI compliance.

We feel with the amount of sensitive customer information that we have, that having Cyber Liability Insurance provides an added piece of mind. Our subcontracted IT Company is always updating our system with the newest patches released and tests our systems frequently to insure that we are well protected against network security breaches. We have never had a breach to our system, but that has not allowed us to become complacent to the fact that it could happen. Along with our security measures that have allowed us to successfully protect our customer sensitive information in the past; we have this insurance to protect us against the unfortunate possibility of a successful attack. Our Cyber Liability Insurance is provided by CNA, who covers us with our other professional insurances.

System Reliability

In the event of a major server malfunction, Spectrum Technology Solutions has immediate access to replacement equipment 24 hours a day, 7 days a week. With the image backups, our system could be restored to backup hardware within a few hours. In the event of a facility problem or disaster / catastrophic event such as a fire, earthquake or flood; our servers and workstations could be replaced immediately and brought up in an alternate location. Internet pointers would be redirected overnight to point to a new location. We carry the maximum insurance to protect our business and the businesses of our clients. We realize contingency plans must be in place to ensure that collections for our higher volume clients are not impacted by downtime.

Spectrum Technology Solutions – Subcontracted IT Company

VCS works closely with our IT provider Spectrum Technology Solutions to make sure that our state-of-the-art computer system is well maintained and meets the needs of our clients. Spectrum Technology Solutions is subcontracted to perform all IT work for VCS. Spectrum Technology Solutions monitors our network remotely and is contracted to a four-hour response time for support incidents and is on call 24/7. All available security updates, virus scans, and security strategy modifications occur regularly in the evening after business hours.

Wayne Klug, the President of Spectrum Technology Services, personally oversees our network and has been maintaining and enhancing our system. Wayne has worked in IT for his whole life and started the business six years ago. Wayne and his employees have the expertise to complete any project the City would require of VCS's infrastructure.

Pricing Proposal

The collection fee that VCS will assign for outstanding accounts is 17%. This fee can be added onto the balance assigned or taken from that amount based upon City ordinances and State statutes. With the permission of the City we will add this amount to balance assigned. This would allow the City to receive 100% of the original amount assigned. If it is not the City's policy to pass the collection fee to the individual owing the debt, we will simply take our collection fee from the amount assigned. This can be done at the time of payment or VCS will send the full amount collected and invoice the City.

There will be no other costs for any other services that we provide. This includes any costs associated with the transmission of data, any system enhancements, upgrades or other changes that reasonably would need to be performed to accept the transmission of data, skip tracing fees and any other fees associated with the collection of the City of Key West's delinquent accounts. The only fee associated with our work on these accounts is our contingency fee.

Conclusion

As you have read, we believe that Valley Collection Service, LLC would be the right fit for the City of Key West, and we hope that you feel the same way. We have highly motivated professionals with proven track records, innovative collection techniques, and the most effective communication methods. Our experienced based staff is committed to promptly and vigorously pursue your delinquent accounts in a professional manner. Our success rate in collecting on delinquent accounts is significantly higher than the national average for municipal collections. We appreciate your consideration of our proposal and look forward to starting a long lasting relationship with the City of Key West.

Appendix A

Sample Scripts

Sample Scripts

Script # 1

Account Representative: "Hello, is Jason Smith there?" (Or is this Jason's wife)?

Debtor: Yes

Account Representative: "This is Joseph Taylor from Valley Collection Service, LLC, the collection agency representing the City of Key West on your outstanding balance of \$57.50. I need to inform you this call may be recorded for quality assurance and this is a communication from a debt collector and we are attempting to collect a debt and any information obtained will be used strictly for that purpose. Are you able to take care of this past due bill at this time?"

This conversation would continue by taking payment in full or a partial payment arrangement immediately. If they are not ready to do so, we will handle any objections that the debtor may have and further explain the nature of the debt to the fullest extent of the information that we have.

Script #2

Account Representative: Hello, may I speak to Melissa Jones.

Melissa: This is Melissa

Account Representative: Hello, Melissa. Hi, my name is Melanie Martinez, and I'm calling from Valley Collection Service, LLC, on behalf of the City of Key West regarding your account owed. I need to inform you this call may be recorded for quality assurance and this is a communication from a debt collector and we are attempting to collect a debt and any information obtained will be used strictly for that purpose.

Melissa: I was not aware that I had a debt with Key West.

Account Representative: I am sorry that you were unaware of that. We previously sent notices to you at 1234 Riverdale in Key West. Was this a previous address of yours?

Melissa: Yes

Account Representative: According to the information that we have received from the City, you have an outstanding balance of \$300 from delinquent parking tickets with a date of service of 5/21/2010. The account numbers are XXXXXXXXXXXX.

Melissa: OK, I remember what that is, I can't pay it right now, but I get paid next Friday November 10th, can I pay it then?

Account Representative: Absolutely. Could I please verify your phone number, so that if we don't hear from you on the 10th, we can call you on Monday the 13th for the payment?

Melissa: Sure it is (520) 555-1212. Thank you very much; I will talk to you on Friday.

If we were told that she was not interested in paying, we would increase the urgency for need of payment by telling her that if the account has not already negatively affected her credit, it will be placed as a collection account if it is not paid within the first thirty-five days of the notice being sent to the debtor. This generally creates a more immediate payment arrangement from the debtor.

Script #3

Account Representative: "Hello, may I speak to Mr. Mathew Connelly?"

Mr. Connelly: "Speaking."

Account Representative: Mr. Connelly, my name is Stan Davis and I am with Valley Collection Service, LLC. I'm calling you regarding your outstanding account with the City of Key West for \$345. Please be aware that this call may be recorded for quality assurance and this is a communication from a debt collector, we are attempting to collect a debt and any information obtained will be used strictly for that purpose. Will you please pay the \$345 in full today?"

Mr. Connelly: "I don't have it."

Account Representative: "We have some options that we can discuss. Would you like to hear those options?"

In this scenario, we will try and commit the debtor to a payment arrangement that will get the account paid off as soon as possible. Our initial request will be to have the payment in full by two or three partial payments. If the debtor still objects, we will lower it only to a way that will allow payment in full in a reasonable amount of time.

Script #4

Account Representative: "Hello, may I speak to Brian Madison please?"

Brian: "This is Brian."

Account Representative: "Yes, Brian. This is Dale Lind with Valley Collection Service, LLC. I need to inform you this call may be recorded for quality assurance and this is a communication from a debt collector and we are attempting to collect a debt and any information obtained will be used strictly for that purpose. I'm calling about the \$220 balance with Key West. Will you please pay that in full today?"

Brian: "Oh, I can't do that today."

Account Representative: "Okay, so you're not going to be paying that in full today?"

Brian: "No, I don't have the money."

Account Representative: "Okay. Thank you very much then. Bye."

When we simply hang up Brian begins thinking, what's this guy got up his sleeve? What's going to happen now? In many cases this is all that is necessary to collect. If a payment arrangement is not initiated by the debtor, we will call back after one week and use a more assertive, but still ethical, tactic to agree upon a payment arrangement. This approach has given us better results in collecting a full initial payment from the debtor.

Script #5

Account Representative: May I please speak to Jennifer Walsh.

Person: She is not here, is there something I can help you with?

Account Representative: This is a matter that I need to speak directly with Jennifer about, is this the best phone number to contact her at?

Person: Yes

Account Representative: Would there be a more convenient time to get a hold of her?

Person: 2:00 pm.

Account Representative: Thank you very much, I will try and contact her at two. Have a good day.

In this scenario, we are unable to reach the debtor. Unless we know we are speaking to the debtor, we are unable to give any information regarding the debt or even that we are a collection agency per the Fair Debt Collection Practices Act. At this point we are just concerned with trying to verify the best number to get a hold of our debtor. If the person on the phone is not as cooperative as in this script, we will simply state that we will try to contact the person at another time.

Appendix B

Licensing, Addenda and Signed Disclosures

FLORIDA OFFICE of FINANCIAL REGULATION



[Home](#)
[About OFR](#)
[Apply for a License](#)
[Verify a License](#)
[File a Complaint](#)
[News](#)
[Research Resources](#)

License Search Results Detail

License Name: VALLEY COLLECTION SERVICE, LLC
DBA Name:

License Type: Consumer Collection Agency
Status: Approved
Status Effective Date: 11/2/2015
Original Date of License: 5/28/2015
License Number: CCA9903620
License Expiration Date: 12/31/2016

License Main Address:
Street: 7025 N 58TH AVE
City: GLENDALE
State: AZ
Zip Code: 85301

License Mailing Address:
Street: PO BOX 520
City: GLENDALE
State: AZ
Zip Code: 85311

Phone Number:

[Search for Final Orders](#)

[New Search](#)

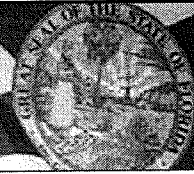
[Return to Search Results](#)

Document Images

09/01/2015 -- Foreign Limited

View image in PDF format

Copyright © 2000 - Privacy Policies
State of Florida, Department of State

**FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS****Detail by Entity Name****Foreign Limited Liability Company**

VALLEY COLLECTION SERVICE, LLC

Filing Information

Document Number	M15000006919
FEI/EIN Number	35-2419549
Date Filed	09/01/2015
State	AZ
Status	ACTIVE

Principal Address7025 N 58TH AVE
GLENDALE, AZ 85301**Mailing Address**7025 N 58TH AVE
GLENDALE, AZ 85301**Registered Agent Name & Address**C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324**Authorized Person(s) Detail****Name & Address**

Title MGR

MAXAM, SCOTT
7656 W KAREN LEE LN
PEORIA, AZ 85382

Title MGR

MAXAM, DORI
7656 W KAREN LEE LN
PEORIA, AZ 85382**Annual Reports****No Annual Reports Filed**



THE CITY OF KEY WEST

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

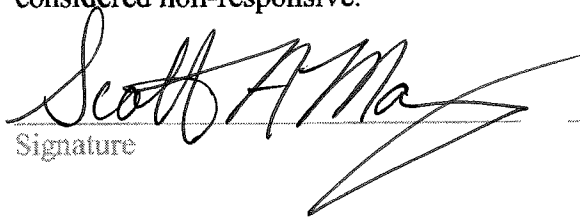
ADDENDUM NO. 1
City of Key West Collection Services

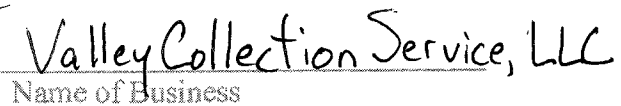
To All Proposers:

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


Name of Business

City Seal

ADDENDUM NO. 2
And description

To All Proposers:

The following change is hereby made a part of RFP 16-005, as fully and as completely as if the same were fully set forth therein:

A) Questions :

- 1) There is a 25 sheet limit for proposal submittals, excluding required forms. If we submit Appendix items with our proposal will they count toward the 25 pages? **Answer: Yes they count toward the pages but we are raising the limit of pages to 100.**
- 2) In the Scope of Services list on page 30, Registration Holds for parking is included. What does this entail for the successful bidder? Does the Vendor create a registration hold by submitting a file back to the City for accounts that remain unpaid or is there more to the process? **Answer: A hold can be placed on the registration of a vehicle owner after a certain amount of violations. The successful bidder will be responsible for establishing these holds as per Florida State Statute.**
- 3) The RFP requires that the selected vendor have insurance submitted on an ISO standard form of CG2010 (11/85). These are primarily used for construction contracts. As this is a services contract, would an equivalent to form ISO 2026 be acceptable? **Answer: No. Please use the ISO form CG2010 (11/85).**
- 4) There is a requirement for a City of Key West Business Tax Receipt License on page 5 and there is a Local Vendor Form included in the required attachments. Does the City only want proposals from agencies located within Florida? **Answer: No, we will take proposals from agencies anywhere. They must be licensed in the State at the time of proposal. Here is the language addressing that: 'The Proposer will be required to furnish documentation with his proposal showing that he is in compliance with any and all licensing requirements of the State.' & 'The Proposer shall furnish documentation showing that he is in compliance with the licensing requirements of the provisions of Chapter 66 Section 87 of the Code of Ordinances of the City of Key West; within 10 days the following the Notice of Award and must demonstrate that he holds at a minimum,**

the following licenses & certificates; City of Key West Business Tax License Receipt'

- 5) We have all of the insurances that are being requested, but our Employee Dishonesty policy is at \$25,000. We perform work for multiple municipal clients of a scope of the size and larger than the City of Key West and haven't needed a \$500,000 dishonesty policy. Is the City willing to negotiate on the coverage required, if awarded? **Answer: No.**
- 6) Who was the previous vendor? **Answer: The previous vendor for Parking was Law Enforcement Systems. EMS is new and has not had a collection Agency.**
- 7) How much was the contingency fee charged previously? **Answer: Again, EMS does not currently have any. Parking is 23%.**
- 8) On page 16 are points #3 and #7 meant to involve the same clients where the City is just looking for further documentation regarding these clients? **Answer: Yes.**
- 9) How much of a preference does the City give to local businesses? **Answer: Here is the language about local business preference: 'For requests for proposals in which objective factors are used to evaluate the responses from vendors and are assigned point totals, if, upon the completion of final rankings (technical and price combined, if applicable) by a selection committee or the city commission, a qualified and responsive nonlocal business is the highest ranked proposer and the ranking of a qualified and responsive local business is within five percent of the ranking obtained by the qualified and responsive nonlocal business, the highest ranked qualified and responsive local business shall have the opportunity to submit an offer to match the price offered by the highest ranked qualified and responsive nonlocal business within three working days of a notice of intent to award. If such highest ranked local business submits a price that fully matches the price of such highest ranked qualified and responsive nonlocal business, or the original price of the highest ranked local business is equal to or less than that of such highest ranked nonlocal business, then such local business shall proceed to negotiations with the city. If the highest ranked qualified and responsive local business declines or is unable to match the price of the highest ranked qualified and responsive nonlocal business, then the city shall proceed to negotiate with such highest ranked nonlocal business.'**
- 10) Does the City only want the Local Vendor Certification form included in the proposal if they are a local business, or if the business is not local should it be marked on the page and submitted to the City? **Answer: If not a local vendor just leave the form blank.**

- 11) Does the City have an ordinance where the collection fee is added to the principal, or is the collection fee taken from the principal balance collected? **Answer: Right now we have the fee taken from the balance collected by resolution. We have the ability to use either method and Proposals can reflect either or both methods.**
- 12) Can you provide an estimate on the number of accounts and dollar value for each type of account? **Answer: Parking around 1000 violations averaging around \$35,000 a month. EMS does not currently send accounts to collections, but an estimate of what would be sent is 100 accounts at a total of \$200,000 a month**
- 13) Could you clarify whether we need to obtain all licenses to bid on RFP or wait until being awarded? **Answer: Answered in question 4.**
- 14) Page 13 'AGENCY shall furnish an original Certificate of Insurance indicating, and such policy providing coverage to, City of Key West named as "Additional Insured" on PRIMARY and NON CONTRIBUTORY basis utilizing an ISO standard endorsement at least as broad as CG 2010 (11/85) or its Equivalent, (combination OF CG 20 10 07 04 and CG 20 37 07 04, providing coverage for completed operations is acceptable) INCLUDING A "Waiver of Subrogation" clause in favor of City of Key West on all policies. AGENCY will maintain the Professional Liability, General Liability and Umbrella Liability insurance coverages summarized above with coverage continuing in full force including the "additional insured" endorsement until at least 3 years beyond completion and delivery of the work contracted herein' We can issue the certificate of insurance showing the City of Key West as an additional insured and proving the \$1,000,000 per claim/aggregate limit. Would this be acceptable to Key West? **Answer: The City is not requiring to be named as additional insured on the professional liability, nor is it requiring waiver of subrogation on the professional liability.**
- 15) Page 44 'AGENCY shall furnish an original Certificate of Insurance indicating, and such policy providing coverage to, City of Key West named as "Additional Insured" on PRIMARY and NON CONTRIBUTORY basis utilizing an ISO standard endorsement at least as broad as CG 2010 (11/85) or its Equivalent, (combination OF CG 20 10 07 04 and CG 20 37 07 04, providing coverage for completed operations is acceptable) INCLUDING A "Waiver of Subrogation" clause in favor of City of Key West on all policies. AGENCY will maintain the Professional Liability, General Liability and Umbrella Liability insurance coverages summarized above with coverage continuing in full force including the "additional insured" endorsement until at least 3 years beyond completion and delivery of the work contracted herein.' I will not be able to provide primary and non-contributory or a waiver of subrogation because those aren't allowed on the E&O policy. I will not be able to provide the specific cancellation wording because any mention of

cancellation wording on a certificate has to match the policy cancellation language which is governed by the state of Pennsylvania. I can send you the cancellation endorsement showing the provisions. I can also send you print screens of the policy showing clients are automatically included as additional insureds on the E&O policy. Would this be acceptable to Key West? **Answer: Yes, you can submit to legal for review.**

16) Registration holds for parking. Would this require notification to the DMV or provide further explanation of what would be required? **Answer: Answered in Question 2.**

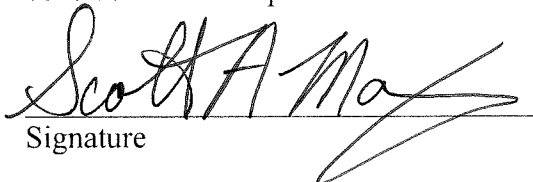
17) Miscellaneous Accounts. Could you provide explanation of what type of accounts this would consist of? **Answer: As of this moment there are no other accounts besides Parking and EMS to be collected. This was included in case any additional accounts come up in the future that may need collection.**

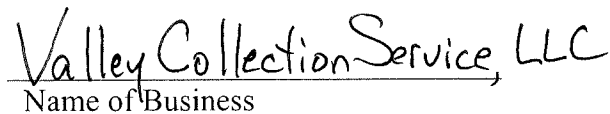
18) I am part of an LLC and neither section of page 18 exactly fits for our company. We could fill out the corporation section of the document and have one member sign and another member attest if that works for the City. **Answer: Yes that would work for the City.**

B) Changes/Updates

- **The City is not requiring to be named as additional insured on the professional liability, nor is it requiring waiver of subrogation on the professional liability.**
- **The last day to submit questions is Friday, January 15, 2016.**

All Proposers shall acknowledge receipt and acceptance of this Addendum No.2 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


Name of Business

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.)

Debt Collection Services _____

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:

Spectrum Technology Solutions - IT Services
Name

4745 N 7th St Ste 429, Phoenix, AZ, 85014
Street City State Zip

Name

_____, _____, _____, _____
Street City State Zip

Name

_____, _____, _____, _____
Street City State Zip

PROPOSER

The name of the Proposer submitting this Proposal is

Valley Collection Service, LLC doing business at

7025 N 58th Ave, Glendale, AZ, 85301
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:

Dori M Maxam Scott A Maxam

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~~ LLC

IN WITNESS WHEREOF the undersigned corporation has caused this instrument to be executed and its seal affixed by its duly authorized officers this 15th day of January ~~2015~~ 2016.

(SEAL)

Name of Corporation

By Scott A Maxam

Title Member

Attest Dori M Maxam

Secretary

Member

ANTI – KICKBACK AFFIDAVIT

STATE OF Arizona)
 : SS
COUNTY OF Maricopa)

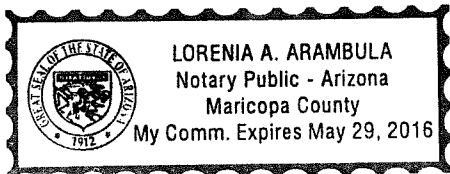
I, the undersigned hereby duly sworn, depose and say that no portion of the sum herein bid will be paid to any employees of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

By: Scott A. May

Sworn and subscribed before me this 15 day of January, 2016
2015.

NOTARY PUBLIC, State of Arizona at Large

My Commission Expires: May 29, 2016



A large, stylized handwritten signature in black ink, appearing to be 'L.A.' or similar initials.

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 Valley Collection Service, LLC

2. This sworn statement is submitted by Scott A Maxam
(Name of entity submitting sworn statement)

whose business address is 7025 N 58th Ave; Glendale AZ
85301

and (if applicable) its Federal Employer Identification Number (FEIN) is 35-2419549

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

3. My name is Scott A Maxam
(Please print name of individual signing)

and my relationship to the entity named above is Member / Manager

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).

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.)

Scott A Maxam
(Signature)
Jan 15, 2016
(Date)

STATE OF Arizona
COUNTY OF Maricopa

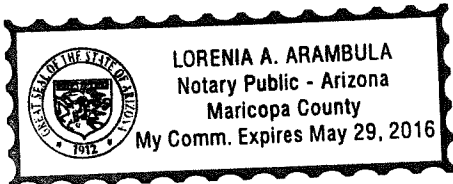
PERSONALLY APPEARED BEFORE ME, the undersigned authority,

Scott A MAXAM who, after first being sworn by me, affixed his/her
(Name of individual signing)

Signature in the space provided above on this 15 day of January, ~~2015~~ 2016.

My commission expires:
May 29, 2016

[Signature]
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: Valley Collection Service, LLC SEAL:

7025 N 58th Ave; Glendale AZ 85301

Address

Scott A Maxam

Signature

Scott A Maxam

Print Name

Member / Manager

Title

DATE: 1/12/2016

**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: _____

Signature of Authorized Representative Date: _____

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 Arizona)
 : SS
COUNTY OF Maricopa)

I, the undersigned hereby duly sworn, depose and say that the firm of Valley Collection Service, LLC 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.

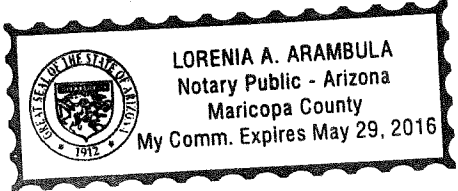
By: Scott A May

Sworn and subscribed before me this

15 Day of January, ²⁰¹⁶ 2015.

[Signature]
NOTARY PUBLIC, State of Arizona at Large

My Commission Expires: May 29, 2016



CONE OF SILENCE AFFIDAVIT

STATE OF Arizona)
 : SS
COUNTY OF Maricopa)

I the undersigned hereby duly sworn depose and say that all owner(s), partners, officers, directors, employees and agents representing the firm of Valley Collection Service, LLC 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).

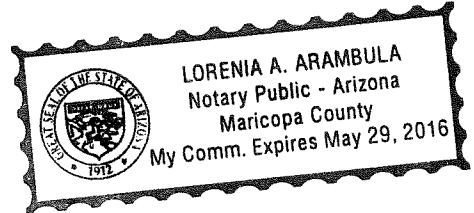
Scott A. M...

Sworn and subscribed before me this

15 Day of January, ²⁰¹⁶~~2015~~
[Signature]

NOTARY PUBLIC, State of Arizona at Large

My Commission Expires: MAY 29, 2016



Appendix C

Reports

Reports

- New Account Acknowledgement Report
- Monthly Payment Processing Report
- Cancelled Accounts Report
- Status Report

* Please note that we will create the analysis based reports that the City requires upon notification of award of the contract. These reports are not currently in production, but will be produced for City review.

Valley Collection Service, LLC

Printed: Friday, January 15, 2016

Status Report For: CITY OF KEY WEST

Debtor Name	Date Assigned	Client Acct No.	Amount Assigned	Balance Due	VCS Acct No.	Status
HENDERSON, JESSICA	11/01/14	12-5678	\$119.00	\$119.00	01816-000023	Active
JOHNS, CAROL	11/01/14	12-2912	\$416.50	\$416.50	01816-000022	Active
RAMIREZ, MARY	11/01/14	12-2534	\$595.00	\$595.00	01816-000021	Active
SMITH, CONNIE	11/01/14	12-1594	\$238.00	\$238.00	01816-000020	Active
Count: 4			Totals: \$1,368.50	\$1,368.50		

Valley Collection Service, LLC
Monthly Report For: CITY OF KEY WEST - 01816

Reporting From: 11/1/2014 To: 11/30/2014

Last Name	First Name	Client No.	VCS No.	Amount Paid		Amount Client	Amount To Client	Amount To VCS	Remaining Balance	Date Paid
				VCS	Client					
ACOSTA	NOE	11-3255	01816000001	\$100.00	\$0.00	\$83.00	\$17.00	\$0.00	\$0.00	11/15/2014
BODNAR	JOSEPH	11-1895	01816000019	\$500.00	\$0.00	\$415.00	\$85.00	\$0.00	\$0.00	11/6/2014
FIELDS	STEVEN	11-5659	01816000013	\$400.00	\$0.00	\$332.00	\$68.00	\$0.00	\$0.00	11/8/2014
HERNANDEZ	CLARA	11-2401	01816000015	\$250.00	\$0.00	\$207.50	\$42.50	\$0.00	\$0.00	11/6/2014
JOHNS	PAUL	11-2450	01816000002	\$900.00	\$0.00	\$747.00	\$153.00	\$0.00	\$0.00	11/7/2014
JOHNSON	LAURA	11-9403	01816000026	\$1,500.00	\$0.00	\$1,245.00	\$255.00	\$0.00	\$0.00	11/20/2014
SCOTT	LAURA	11-0329	01816000003	\$600.00	\$0.00	\$498.00	\$102.00	\$0.00	\$0.00	11/6/2014
STUART	DONALD	11-2287	01816000008	\$22.00	\$0.00	\$18.26	\$3.74	\$0.00	\$0.00	11/6/2014
Total				\$4,272.00	\$0.00	\$3,545.76	\$726.24			

Valley Collection Service, LLC

Printed: Friday, January 15, 2016

Status Report For: CITY OF KEY WEST

Debtor Name	Date Assigned	Client Acct No.	Amount Assigned	Balance Due	VCS Acct No.	Status
CLARK, DOUGLAS	08/01/14	11-2694	\$0.00	\$0.00	01816-000007	Cancelled by Client
DAVIS, LUCY	08/25/14	11-2826	\$0.00	\$0.00	01816-000010	Cancelled by Client
MARSHALL, SCOTT	12/05/14	12-7842	\$0.00	\$0.00	01816-000024	Cancelled by Client
Totals:			\$0.00	\$0.00		

Count: 3

Valley Collection Service, LLC

Printed: Friday, January 15, 2016

Status Report For: CITY OF KEY WEST

Debtor Name	Date Assigned	Client Acct No.	Amount Assigned	Balance Due	VCS Acct No.	Status
ACOSTA, NOE	11/04/14	11-3255	\$100.00	\$0.00	01816-000001	Paid In Full
BAKER, MARY	09/01/14	11-4567	\$350.00	\$350.00	01816-000005	Skip Tracing/CD
BODNAR, JOSEPH	01/08/14	11-1895	\$500.00	\$0.00	01816-000019	Paid In Full
CLARK, DONALD	11/25/14	11-1478	\$297.50	\$297.50	01816-000011	Disputes
CLARK, DOUGLAS	08/01/14	11-2694	\$0.00	\$0.00	01816-000007	Cancelled by Client
DAVIS, LUCY	08/25/14	11-2826	\$0.00	\$0.00	01816-000010	Cancelled by Client
FIELDS, STEVEN	12/05/14	11-5659	\$400.00	\$0.00	01816-000013	Paid In Full
GAU, STEVEN	11/25/14	11-1987	\$200.00	\$0.00	01816-000014	Paid In Full
HENDERSON, JESSICA	11/01/14	12-5678	\$119.00	\$119.00	01816-000023	Active
HERNANDEZ, CLARA	11/01/14	11-2401	\$250.00	\$0.00	01816-000015	Paid In Full
JOHNS, CAROL	11/01/14	12-2912	\$416.50	\$416.50	01816-000022	Active
JOHNS, PAUL D	03/01/14	11-2450	\$900.00	\$0.00	01816-000002	Paid In Full
JOHNSON, LAURA MARIE	05/10/14	11-9403	\$1,500.00	\$0.00	01816-000026	Paid In Full
MARSHALL, SCOTT	12/05/14	12-7842	\$0.00	\$0.00	01816-000024	Cancelled by Client
RAMIREZ, MARY	11/01/14	12-2534	\$595.00	\$595.00	01816-000021	Active
RAMOS, ANTHONY	12/20/14	11-1898	\$350.00	\$0.00	01816-000017	Paid In Full
SCOTT, LAURA	04/01/14	11-0329	\$600.00	\$0.00	01816-000003	Paid In Full
SMITH, ANN	12/09/14	11-8988	\$100.00	\$0.00	01816-000012	Paid In Full
SMITH, CONNIE	11/01/14	12-1594	\$238.00	\$238.00	01816-000020	Active

Valley Collection Service, LLC

Printed: Friday, January 15, 2016

Status Report For: CITY OF KEY WEST

Debtor Name	Date Assigned	Client Acct No.	Amount Assigned	Balance Due	VCS Acct No.	Status
SMITH, JAMES	04/01/14	11-2530	\$468.00	\$468.00	01816-000006	Active/CD
SMITH, ROBERT M	11/01/14	11-1304	\$150.00	\$75.00	01816-000018	Payment To VCS
STEPHENS, JOHN SCOTT	01/06/14	11-9698	\$200.00	\$0.00	01816-000016	Paid In Full
STUART, DONALD	08/10/14	11-2287	\$22.00	\$0.00	01816-000008	Paid In Full
TAYLOR, DEAN	04/01/14	11-1125	\$600.00	\$600.00	01816-000004	Promised to Pay
TURNER, JOSEPH	08/10/11	11-9403	\$0.00	\$0.00	01816-000009	Canx by Client-Sent in Error
WALTERS, MANDY	01/01/11	12-1106	\$714.00	\$714.00	01816-000025	Active/CD
Totals:			\$9,070.00	\$3,873.00		

Count: 26

Appendix D

Notices

Notices

- Assignment/Validation
- Thank You
- No Recent Payment
- Pay Now
- No Payment Received
- Late Payment
- Receipt
- Agreed to Pay
- Response to Dispute
- Payment Arrangement
- Need Satisfactory Payment Arrangement
- Insufficient Funds

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

Regarding your account with: CITY OF KEY WEST

The above account has been assigned to this office for collection. Please remit payment in full of the current balance to this office in resolution of this matter. If this debt is not paid within 30 days from your receipt of this notice, we may exercise various options to enforce collection activity, including the reporting of this debt to credit reporting agencies. No further action will be taken regarding this account for at least 35 days from the date of this letter. Checks or money orders should be made payable to VALLEY COLLECTION SERVICE. Please enclose the remittance slip with your payment and write your account number on your check or money order.

You are further advised that unless you, within thirty (30) days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume that the debt is valid. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we shall obtain verification of the debt or a copy of any judgment against you and a copy of such verification or judgment will be mailed by us to you. And if you notify this office in writing within this thirty-day period, we 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 and any information provided by you will be used for that purpose.

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

La cuenta antes mencionada ha sido asignada a esta oficina de cobranzas. Sirvase remitir pago completo del monto restante actual a esta oficina para resolver este asunto. Si esta deuda no queda saldada en el plazo de 30 días desde la fecha en que usted recibe este aviso, podremos llevar a cabo varias opciones para ejecutar la cobranza, incluyendo el reporte de esta deuda a las agencias de informe crediticio. No se tomarán otras medidas en referencia a esta cuenta por lo menos durante los próximos 35 días siguientes a la fecha de esta carta. Los cheques o giros postales deberán girarse a nombre de VALLEY COLLECTION SERVICE. Sirvase incluir comprobante de pago con su abono y escribir su número de cuenta en su cheque o giro postal.

Se le avisa además de que, a menos que en el plazo de los treinta (30) días después del recibo de este aviso, usted dispute la validez de la deuda, o alguna parte de la misma, nosotros daremos por sentado que la deuda es válida. Si usted notifica por escrito a esta oficina, dentro del plazo de treinta días, que la deuda, o parte de la misma, está en disputa, obtendremos verificación de dicha deuda o una copia de cualquier fallo judicial contra usted y se le enviará a usted por correo una copia o verificación de tal fallo judicial. Y si usted notifica por escrito a esta oficina, dentro del plazo de treinta días, le proporcionaremos el nombre y dirección del acreedor original si es otro diferente del acreedor actual. Esto es un intento de cobrar una deuda y toda información que usted proporcione se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunta:	\$
-------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000018

Reference Number:

11-1304

Current Balance:

\$75.00

ROBERT M SMITH
PO BOX 1106
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Thank you for your recent payment on this account. To keep this account current, please continue to make regular payments. Your next payment of \$75.00 will be due in this office by 01/29/2016. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.
You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000018

Date	1/15/2016
Reference Number	11-1304
Account Number	01816-000018
Amount Due	\$75.00

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000018

Número de Referencia

11-1304

Monto Restante:

\$75.00

ROBERT M SMITH
PO BOX 1106
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

Gracias por su reciente pago en esta cuenta. Para mantener esta cuenta al corriente, le rogamos siga abonando sus pagos con regularidad. Su próximo pago de \$75.00 deberá recibirse en esta oficina para la fecha de 01/29/2016. Gracias.

Gire su cheque o giro postal a nombre de VALLEY COLLECTION SERVICE. Anote su número de cuenta en su cheque. Envíe este formulario junto con su pago. Esto es un intento de cobrar la deuda. Toda la información que se obtenga se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.

Incluya este talón cuando envíe el pago por correo

GIRO



01816000018

Fecha:	1/15/2016
Número de Referencia:	11-1304
Número de Cuenta:	01816-000018
Monto Restante:	\$75.00

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunta:	\$
-------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

We have not received a recent payment from you on this account. Remit balance or call and make arrangements within 5 days or it will be referred for other action. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

No hemos recibido de usted ningún pago reciente en esta cuenta. Envíe el monto restante o llame para llegar a un acuerdo de pago en el plazo de 5 días, de lo contrario, se tomarán otras medidas. Gracias.

Gire su cheque o giro postal a nombre de VALLEY COLLECTION SERVICE. Anote su número de cuenta en su cheque. Envíe este formulario junto con su pago. Esto es un intento de cobrar la deuda. Toda la información que se obtenga se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunta	\$
------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

You have had sufficient time to settle this account. PAYMENT IS EXPECTED NOW! We will accept payments of \$138.83 per month on this balance IF PAID PROMPTLY EACH MONTH. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.
You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

Usted ha tenido suficiente tiempo para saldar esta cuenta. ¡ESPERAMOS SU PAGO DE INMEDIATO! Aceptaremos pagos de \$138.83 al mes contra este monto restante SI ABONA SU PAGO PUNTUALMENTE CADA MES. Gracias.

Gire su cheque o giro postal a nombre de VALLEY COLLECTION SERVICE. Anote el número de cuenta en su cheque. Envíe este formulario junto con su pago. Esto es un intento de cobrar la deuda y toda información proporcionada se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet:
www.valleycollection.com

Por favor incluye stub cuando mandes pago por correo

REMESAS



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunta: \$

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

**CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040**

Regarding your account with: CITY OF KEY WEST

Our records show the balance on the above account as \$416.50, less any payments you have made to our client. In order that proper credit can be recorded, all payments should be made to this office. In addition, please advise this office as soon as possible of any payments made previously to our client against this account. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

**Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.
You can also make a payment in full on our website at www.valleycollection.com**

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

**VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520**

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante

\$416.50

En referencia a su cuenta con: CITY OF KEY WEST

Nuestros registros muestran que el monto restante a pagar en la cuenta antes mencionada es de \$416.50, menos cualquier pago que usted le haya abonado a nuestro cliente. Para poder llevar una contaduría en orden y acreditar los pagos correspondientes, todos los pagos se deben abonar en esta oficina. Le rogamos informe a esta oficina lo antes posible de cualquier pago que haya abonado previamente a nuestro cliente contra esta cuenta. Gracias.

Gire su cheque o giro postal a nombre de VALLEY COLLECTION SERVICE. Anote su número de cuenta en su cheque. Envíe este formulario junto con su pago. Esto es un intento de cobrar la deuda y toda información proporcionada se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:

1/15/2016

Número de Referencia:

12-2912

Número de Cuenta:

01816-000022

Monto Restante:

\$416.50

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

Cantidad adjunta:

\$

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Your payment was due on 01/08/2016. To keep this account current, please continue to make regular payments. Your next payment of \$138.83 will be due in this office by 01/29/2016. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.
You can also make a payment in full on our website at www.valleycollection.com

Jessica Stuart

Please include this stub when paying by mail

REMITTANCE



01816000022

Date

1/15/2016

Reference Number

12-2912

Account Number

01816-000022

Amount Due

\$416.50

Amount Enclosed

\$

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

La fecha de vencimiento de su pago fue 01/08/2016 Para mantener esta cuenta al corriente, le rogamos siga abonando sus pagos con regularidad. Su próximo pago de \$138.83 deberá recibirse en esta oficina para la fecha de 01/29/2016 . Gracias.

Gire su cheque o giro postal a nombre de VALLEY COLLECTION SERVICE. Anote su número de cuenta en su cheque. Envíe este formulario junto con su pago. Esto es un intento de cobrar la deuda. Toda la información que se obtenga se utilizará estrictamente para ese fin.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Jessica Stuart

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunta	\$
------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

(623) 931-4325

P.O. BOX 520

Glendale, AZ 85311-0520

JOSEPH BODNAR
PO BOX 1234
KEY WEST, FL 33040

Account No.

01816-000019

Reference No.

11-1895

Amount Assigned

\$500.00

Regarding your account with:

CITY OF KEY WEST

Ref No. 11-1895

Date	Last Payment Made	Amount
11/06/14	PAID VCS CASHIERS CK	\$500.00

Balance Due: \$0.00

Making Payments? NO

This is a communication from a debt collector

Check/Credit is conditional payment pending receipt of funds from bank.

PAID IN FULL

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

JOSEPH BODNAR
PO BOX 1234
KEY WEST, FL 33040

Número de Cuenta:

01816-000019

Número de Referencia:

11-1895

Monto asignado:

\$500.00

En referencia a su cuenta con:

CITY OF KEY WEST

Núm. de Ref.: 11-1895

Fecha	Último pago realizado	Monto
11/06/14	PAGO VCS CON CHEQUE BANCARIO	\$500.00

Saldo a pagar: \$0.00

¿Se abona algún pago? NO

Esta comunicación proviene de una agencia de cobranzas.

El cheque/crédito es un pago condicionado
a recibir los fondos del banco.

LIQUIDADO POR COMPLETO

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

Regarding your account with: CITY OF KEY WEST

You have not complied with our payment agreement with Valley Collection Service, LLC. If we do not receive your payment within 5 days your payment arrangement will be forfeited.

We are willing to work with you to resolve this. Please call our office to discuss your options.

Thank you

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Jessica Stuart

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Número de cuenta:

01816-000022

Número de Referencia:

12-2912

Monto Restante:

\$416.50

En referencia a su cuenta con: CITY OF KEY WEST

Usted no ha cumplido con el plan de pago que acordó con Valley Collection Service, LLC. De no recibirse su pago antes de 5 días, su plan de pago se perderá.

Estamos dispuestos a colaborar con usted para resolver esto. Le rogamos llame a nuestra oficina para hablar de sus opciones.

Gracias.

Esta comunicación proviene de una agencia de cobranzas.

Preferiblemente Giros Postales o Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pago en efectivo en nuestra oficina.

También puede liquidar por completo su saldo en nuestro sitio de Internet: www.valleycollection.com

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Saldo a pagar	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Monto incluido	\$
----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Dear: CAROL JOHNS

Please find a copy of our clients response to your dispute.

This account is valid and the balance is \$ \$416.50

Please remit the balance immediately or contact our office to make payment arrangements.

Thank you
This is a communication from a debt collector

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Jessica Stuart

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

(623) 931-4325

P.O. BOX 520

Glendale, AZ 85311-0520

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Número de Cuenta

01816-000022

Número de Referencia:

12-2912

Monto Restante

\$416.50

En referencia a su cuenta con: CITY OF KEY WEST

ESTIMADO: CAROL JOHNS

Le adjuntamos una copia de la respuesta de nuestro cliente a su disputa.

Esta cuenta es válida y el saldo a pagar es de \$416.50

Le rogamos remita el monto restante de inmediato o se comunique con nuestra oficina para establecer un plan de pago.

Gracias

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Jessica Stuart

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunto	\$
------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Your recent payment arrangement has been recorded as follows:

Total amount due: \$416.50

Payments of: \$138.83 MONTHLY

If you have any further questions please call us.

Thank you

This is a communication from a debt collector

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Jessica Stuart

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Número de cuenta

01816-000022

Número de Referencia

12-2912

Monto Restante

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

En referencia a su cuenta con: CITY OF KEY WEST

Su reciente plan de pago se ha registrado de la manera siguiente:

Monto total a pagar \$416.50

Pagos de \$138.83 MENSUALES

Si tiene alguna pregunta, sírvase comunicarse con nosotros.

Gracias

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.com

Jessica Stuart

Por favor incluye stub cuando mandes pago por correo

REMESAS



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Cantidad adjunto	\$
------------------	----

VALLEY COLLECTION SERVICE, LLC

1/15/2016

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

Account Number:

01816-000022

Reference Number:

12-2912

Current Balance:

\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Valley Collection Service, LLC will accept payments on this account if a satisfactory payment arrangement is made.

Collection efforts continue until the account is paid in full.

Please call the office or come in to set up a mutual agreement.

You may pay in full by cash, money order, credit card, western union, money gram. Please call for more information.

Please have your account number ready when contacting us.

Thank you.

This is a communication from a debt collector

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.

You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

P.O. BOX 520
 Glendale, AZ 85311-0520
 (623) 931-4325

CAROL JOHNS
 1234 FLAGLER ST
 KEY WEST, FL 33040

Número de cuenta
01816-000022
Número de Referencia
12-2912
Monto Restante
\$416.50

En referencia a su cuenta con: CITY OF KEY WEST

Valley Collection Service, LLC aceptará pagos en esta cuenta si se llega a un acuerdo de pago satisfactorio.

Los intentos de cobranza continuarán hasta que la cuenta quede saldada.

Sírvase comunicarse con la oficina o presentarse en persona para establecer un acuerdo mutuo.

Puede liquidar la cuenta por completo mediante efectivo, giro postal, tarjeta de crédito, *western union*, *money gram*. Llámenos para mayor información.

Tenga su número de cuenta a mano cuando se comunique con nosotros.

Gracias.

Esta comunicación proviene de una agencia de cobranzas:

Preferiblemente Giros Postales y Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pagar en efectivo personalmente en la oficina.

También puede liquidar por completo su saldo en nuestra página de Internet: www.valleycollection.

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia	12-2912
Número de Cuenta:	01816-000022
Monto Restante:	\$416.50

VALLEY COLLECTION SERVICE, LLC
 P.O. BOX 520
 Glendale, AZ 85311-0520

Cantidad adjunta	\$
------------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520
(623) 931-4325

Account Number:
01816-000022
Reference Number:
12-2912
Current Balance:
\$416.50

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Regarding your account with: CITY OF KEY WEST

Valley Collection Service LLC has received notice of insufficient funds on the recent payment that you made to us (copy enclosed). The balance on the account has been adjusted because payment has been returned by our bank.

Please remit a certified cashier's check or money order in the enclosed envelope to replace that payment. If you have any questions regarding this, please contact us immediately.

Thank you

This is a communication from a debt collector.

Money Orders and Cashier's Checks preferred. Credit Card and Personal Checks also accepted. Walk-ins may also bring cash.
You can also make a payment in full on our website at www.valleycollection.com

Please include this stub when paying by mail

REMITTANCE



01816000022

Date	1/15/2016
Reference Number	12-2912
Account Number	01816-000022
Amount Due	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Amount Enclosed	\$
-----------------	----

1/15/2016

VALLEY COLLECTION SERVICE, LLC

P.O. BOX 520

Glendale, AZ 85311-0520

(623) 931-4325

CAROL JOHNS
1234 FLAGLER ST
KEY WEST, FL 33040

Numero de cuenta:

01816-000022

Número de Referencia:

12-2912

Monto Restante:

\$416.50

En referencia a su cuenta con: CITY OF KEY WEST

Valley Collection Service LLC ha recibido notificación de fondos insuficientes para el pago que usted realizó recientemente (copia anexa). El saldo de la cuenta ha sido ajustado porque su banco devolvió el pago.

Sírvase remitir un cheque bancario certificado o un giro postal (*money order*) en el sobre adjunto para reemplazar dicho pago. Si tiene alguna pregunta sobre esto, comuníquese con nosotros de inmediato.

Gracias.

Esta comunicación proviene de una agencia de cobranzas.

Preferiblemente Giros Postales o Cheques Bancarios. También se aceptan Tarjetas de Crédito y Cheques Personales, o pago en efectivo en nuestra oficina.

También puede liquidar por completo su saldo en nuestro sitio de Internet: www.valleycollection.com

Incluya este talón cuando envíe el pago por correo

GIRO



01816000022

Fecha:	1/15/2016
Número de Referencia:	12-2912
Numero de Cuenta:	01816-000022
Saldo a pagar	\$416.50

VALLEY COLLECTION SERVICE, LLC
P.O. BOX 520
Glendale, AZ 85311-0520

Monto incluido

\$
