



CITY OF CALLAWAY, FLORIDA
CITY HALL

6601 East Highway 22, Callaway, FL 32404
Phone 850-871-6000 • FAX 850-871-2444
www.cityofcallaway.com

Mayor
Thomas W. Abbott

Commissioners
Melba Covey
Bob Pelletier
Pam Henderson
Ralph L. Hollister

The Callaway Board of Commissioners has called a

SPECIAL MEETING

December 16, 2014, at 6:00 P.M.
at the Callaway Arts & Conference Center
500 Callaway Park Way
Callaway, FL 32404

INVOCATION
PLEDGE OF ALLEGIANCE

AGENDA ITEM/S:

ITEM #1 Audit Committee Update - Audit Schedule - City Manager Fuller
ITEM #2 Lock Box and Other Accounts Receivable Options - City Manager Fuller


Sandra B. Hirth, City Clerk

Providing public input is important. It can be accomplished by calling, emailing, making an appointment with your Commissioner, or speaking at a public meeting. At the conclusion of the Workshop, citizens will be given an opportunity to provide input. Individuals will be limited to five (5) minutes.

If a person decides to appeal any decision made by the City Commission with respect to any matter considered at the meeting, if an appeal is available, such person will need a record of the proceeding and such person may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be based. Any person requiring a special accommodation at this meeting because of a disability or physical impairment should contact Callaway's City Clerk, at 6601 E. Highway 22, Callaway, FL 32404; or by phone at (850) 871-6000 at least five calendar days prior to the meeting.

If you are hearing or speech impaired, and you possess TDD equipment, you may contact the City Clerk using the Florida Dual Party Relay System, which can be reached at 1-800-955-8770 (Voice) or 1-800-955-7661 (TDD).

Fire Department
P: 850-871-2753
F: 850-871-5564

Leisure Services
P: 850-874-0031
F: 850-874-9977

Planning / Code Enforcement
P: 850-871-4672
F: 850-871-2404

Public Works
P: 850-871-1033
F: 850-871-2416

Arts & Conference Center
P: 850-874-0035
F: 850-874-0706

"This institution is an equal opportunity provider and employer."

**City of Callaway Board of Commissioners
Agenda Item Summary**

December 16, 2014

Audit Committee Update - Audit Schedule

<p>1. PLACED ON AGENDA BY: J. Michael Fuller, City Manager</p>	<p>2. AGENDA:</p> <p>PRESENTATION <input type="checkbox"/></p> <p>PUBLIC HEARING <input type="checkbox"/></p> <p>CONSENT <input type="checkbox"/></p> <p>OLD BUSINESS <input type="checkbox"/></p> <p>REGULAR <input checked="" type="checkbox"/></p>
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3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: Yes No
N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)

Chairman Shelley McKinney will update the Commission on their recent Audit Committee telephone conference call with Ms. Angela Balent, Warren Averett. The Commission will be provided with a revised schedule for the FY 14 audit.

ATTACHMENT:

- Revised FY14 Audit Schedule

5. REQUESTED MOTION/ACTION:
Commission to discuss the reasons for the changes needed for the FY14 audit schedule.

CITY OF CALLAWAY, FLORIDA
Audit for the Fiscal Year Ended September 30, 2014
PROJECTED TIMETABLE – OPTION 2

As of August 12, 2014
Revised November 21, 2014

6/30 – 7/3	Internal control review and testing: utility billing, and payroll cycles; disbursements testing; other
8/12/14	Entrance Conference: WA with Finance Director and City Manager
10/01/14	Finance Director to provide signed confirmations to Warren Averett, LLC (WA)
10/31/14 2/26/15	Transmit Utility Billing accounts receivable, deposit listing, and accounts payable listing as of September 30, 2014, to Sharefile. Need hard copy of last page of each report.
11/28/14 2/26/15	Finance Director to transmit final 9/30/14 trial balance to WA. Also, any items ready from the Client Assistance List should be sent to WA, allowing auditors to select samples.
12/01 – 12/12 3/2 – 3/6	Audit field work
01/16/15* 03/25/15*	WA to provide Finance Director draft financial statements in order to prepare MD&A and statistical section.
01/23/15* 04/03/15*	Finance Director to transmit to WA statistical section pro-formas (Excel files).
01/28/15* 04/08/15*	Finance Director to give WA the "Transmittal Letter" and MD&A for inclusion in CAFR.
02/11/15* 04/14/15*	Exit conference: WA with Finance Director and City Manager
02/18/15* 04/21/15*	WA to provide report for inclusion in board materials.
03/03/15* 04/28/15*	WA to present report to City Council (tentative date)

* - timeframe of the City's audit issuance will rely on the timely issuance of the Military Point Advanced Wastewater Treatment Facility audit for the fiscal year ended September 30, 2014.

**City of Callaway Board of Commissioners
Agenda Item Summary**

December 16, 2014

Lock Box and Other Accounts Receivable Options

<p>1. PLACED ON AGENDA BY: J. Michael Fuller, City Manager</p>	<p>2. AGENDA: PRESENTATION <input type="checkbox"/> PUBLIC HEARING <input type="checkbox"/> CONSENT <input type="checkbox"/> OLD BUSINESS <input type="checkbox"/> REGULAR <input checked="" type="checkbox"/></p>
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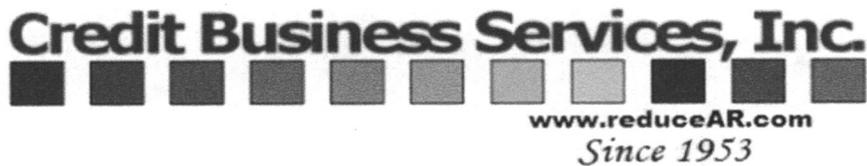
3. IS THIS ITEM BUDGETED (IF APPLICABLE)?: Yes No
N/A

4. BACKGROUND: (WHY, WHAT, WHO, WHERE, WHEN, HOW, & IDENTIFY ALL ATTACHMENTS)
City Manager Fuller will discuss with the Commission options available for Accounts Receivable.

ATTACHMENT:

- Proposal from Credit Business Services, Inc. for a Callaway Lock Box

5. REQUESTED MOTION/ACTION:
Commission to discuss options for having a Lock Box and other Accounts Receivable issues.



December 3, 2014

City of Callaway, FL
Mr. Michael Fuller, City Manager
6601 E Hwy 22
Callaway, FL 32404

Mr. Fuller,

Thank you for allowing CB Services to demonstrate our experience and understanding of the City of Callaway's accounts receivables needs in the areas of utility collections, payment processing and outstanding Code Enforcement Liens. We have thoroughly analyzed the City's specification, requirements, terms and conditions in regards to all aspects. CB Services, without reservation, proposes the attached plan as a comprehensive solution to meeting the City's accounts receivables processing and collection needs.

CB Services is a time tested, industry leader of accounts receivables management solutions to various forms of government agencies. As a local agency, we understand the importance of a community-friendly approach to our activity. We believe that the City's accounts receivables process serves an important public purpose for the residents of the City of Callaway. We envision a long-term solution for the City's management of existing (and future) accounts receivables that is equitable to all involved. Having implemented similar strategies, we are uniquely positioned to seamlessly transition the City's outstanding receivables into our proven collection processes. While many processes would be outsourced to CB Services, which provides new jobs within our communities, our role will be that of an extended business office of the City, giving the City the full resources of a locally owned and operated accounts receivables management industry leader.

We offer the City a solution to recover all receivables through four convenient integrated methods: 1) On-line 2) Phone 3) Lockbox (mail) 4) Debt Collection. Our comprehensive outsourcing approach will lighten the workload for your staff, reduce bank fees generally associated with these collections activities, decrease current overtime paid, provide automated reporting, increase customer satisfaction, address direct concerns of the Warren and Averett Audit, decrease hard cost of their processing and give easy metrics to for quality control measurements. The City will continue to have an active role in negotiating the ultimate terms and payments made upon each account, and will retain the right to accept or reject the same. Our relevant experience in all areas of municipal collections makes CB Services and ideal fit.

CB Services cultivates success through lasting partnerships in the industry; utilizing diverse and experienced employees with a time tested infrastructure revolving around a commitment to compliance, continuous improvement, security and our proprietary Microsoft Certified collection software. This approach allows us to remain ahead of the curve, meeting individual client needs while maximizing their returns. CB Services maintains membership in ACA International: The Association of Credit and Collection Professionals, Florida Collectors Associations, Consumer Data Industry Association, Chamber of Commerce and Healthcare Financial Management Association, is PCI-DSS Compliant, is annually GAAP audited, and maintains an A+ rating with the Better Business Bureau. Additionally, we are a certified licensed Equifax broker and reporting agency.

Authorized to legally bind CB Services, I am proud to present the following proposal for the City's consideration.

Sincerely,

Tommy Cooley, Jr.
President

Office: (850) 862-2154 | Fax: (850) 864-1780 | Email: tommyjr@reducear.com
PO BOX 519, Panama City, FL 32402

**AGREEMENT
FOR
COLLECTION SERVICES OF LIEN ACCOUNTS**

THIS AGREEMENT is entered into this _____ day of _____, 2014 , by and between Collection Bureau of Ft Walton Beach, Inc., Credit Bureau of Panama City, LTD, CB Services, Inc. (Agency) and The City of Callaway, FL. (CAL).

RECITALS

- A. CAL wishes to retain the services of Agency to collect CAL municipal lien accounts receivables owed to CAL; and
- B. Agency wishes to provide collection services to CAL for these accounts; and
- C. Agency maintains the facilities, equipment and technology; hardware and software, and a trained, experienced, effective staff; and such other resources as are required to efficiently perform the responsibilities of this Agreement.

NOW THEREFORE, in consideration of the mutual promises and covenants set forth below, the parties agree as follows:

1. Placement of Accounts for Collection: From time to time, CAL shall forward to Agency information concerning accounts receivable owed to CAL for the purpose of enabling Agency to attempt to collect those accounts receivable for CAL. Agency agrees to use its best efforts to collect those accounts receivable for CAL consistent with its normal collection practices and subject to any limitations on collection practices imposed by law. Agency shall use due diligence and employ such lawful means, methods and procedures as in its judgment, discretion and experience it believes will best effectuate the collection of such accounts in accordance with the guidelines for collection activity developed by CAL. It is understood that the accounts to be received are first placements of such accounts. Agency agrees that no account will be placed with an outside agency or attorney without CAL's written consent. Upon placement with agency these accounts will be defined as Legal Accounts.
2. Payment to Agency: In consideration of its services, CAL agrees to pay Agency the fees as specified in this agreement for the amounts collected by Agency on behalf of CAL. Agency and CAL agree that all remittances shall be governed by the following terms:
 - a. Agency will remit to CAL the amount of all NET collections for CAL by the 10th of the following month.
 - b. Agency will receive 40% of ALL monies collected from accounts placed with agency. In addition, CAL will reimburse Agency for:
 - i. Actual court cost
 - ii. Actual filling fees, re-filling fees, court recording cost
 - iii. Associated (service, certified mail) actual hard cost not to exceed \$50 per account for accounts that incur such cost.
 - c. Each remittance of collections shall be accompanied by Agency's statement of services rendered setting forth in substantive detail a calculation of fees due to Agency relative to the gross collections remitted that month for each placed account. Each statement of fees shall be accompanied by all supporting documentation requested by CAL.

Initials Initials

- d. CAL shall provide Agency with information on all direct payments received by CAL on placed accounts within 1 business days of payment being received.
3. Assignment: Agency shall not assign nor subcontract all or any portion of this contract (including its right to receive payment hereunder) without the prior written consent of CAL.
4. Audit: CAL, or any firm or individual retained by CAL for the purpose of conducting audits, may audit its accounts at any time, with or without prior notice, during the Agencies' usual business hours. Agency will document its collection efforts in such a way that auditors from CAL can clearly understand the steps taken to attempt collection.
5. Written Communications: Agency agrees that CAL, may at its option, review all letters, forms, form letters and other forms of written communications used in attempts to collect CAL accounts.
6. Work Standards: Agency agrees that it shall, at a minimum, adhere to the following work standards, unless these standards conflict with or are superceded by applicable Federal, State or local laws, in which case, the Agency shall comply with the applicable laws.
 - a. Agency will attempt to make contact on every account. The initial attempt will be made at the earliest time allowed by the FDCPA.
 - b. Agency will employ skip-tracing procedures, when it is discovered that CAL debtors have moved or that existing addresses or phone numbers are incorrect.
 - c. Agency shall not settle or compromise any balance without permission from CAL. Permission must be documented in writing or in electronic notes.
 - d. Agency shall accept monthly account placements in an electronic format as reasonably specified by CAL.
 - e. Agency shall, pursue all legal remedies necessary to collect accounts. Agency shall advance all legal expenses unless otherwise stated in Section 2: Payment to Agency. CAL will reimburse Agency monthly for such expenses. CAL shall grant Agency written authorization before initiating legal action when needed.
 - f. Agency shall monitor, renew and calendar all liens placed with City in order to secure them as enforceable instruments of the court.
 - g. Agency shall make sufficient client services available to handle all of CAL's questions and concerns.
 - h. Agency shall supply CAL, in a format satisfactory to CAL, updated information on accounts, such as changes of address and new telephone numbers.
 - i. If needed, Agency will have an Agency employee(s) on-site (City Hall) to full fill work standards addressed in the agreement.
 - j. CAL will provide need work space to Agency for Agency employee(s) to complete work needed should it be needed.

Initials Initials

- k. For the mutual benefit of both parties, from time to time quality control methods by either party may be employed in order to maximize collection of accounts placed with agency. These work standards will be a working process and collection processes and procedures including but not limited to Attachment 1, can be changed in the future if agreed upon by both parties.
7. Relationship of Parties: CAL retains Agency for the purpose of collecting accounts receivable delivered to the Agency for collection. In all respects, including the manner in which Agency performs its collection services for CAL, Agency is, and will remain, an independent contractor and not an agent or employee of CAL. An employee of Agency will not be considered an employee of CAL.
8. Agency Reporting: Agency will provide CAL with reports as needed by CAL for the purpose of determining the status of its accounts and for analyzing the performance of the agency. The reports to be made available by the Agency will include, but may not be limited to, *Recovery Analysis, Close and Return Reports, Acknowledgement of Placements, Recoveries by Placement, and Payment and Activity Reports.*
9. Account Cancellation: Accounts placed with agency may be recalled at any time. CAL is responsible for actual cost described in Section 2: Payment to Agency, and shall pay 10% of the balance of the account. From time to time, Agency understands that CAL will need to recall an account for extenuating circumstances. In matters of extenuating circumstances, CAL will not be responsible for the 10% balance of the account. Extenuating circumstances are defined as unusual or extreme facts leading up to or attending to the account recall, though an account recall is requested and cost have been incurred by Agency, Agency will mitigate the facts and waive 10% fee.
10. Additional Services: From time to time, CAL may request agency representative to train CAL employees, consult with CAL management and or provide "other" services related to accounts receivables management. In the event agency is asked to provide such "other" services, CAL will be billed \$100 per hour at the agency's discretion. Agency must notify CAL in writing that a request for such "Other" Services will result in billable hours to CAL.
11. Indemnification: Agency agrees to fully indemnify and hold CAL harmless and defend it against any and all claims, suits, liabilities, damages or costs, including reasonable attorney fees incurred by CAL, which may arise out of failure of Agency to perform any of the obligations incurred by virtue of this agreement, including by way of example and not limitation, any claim, demand, fine, penalty or other charge made against CAL by any person or governmental entity pursuant to any consumer protection or debt collection practices law or regulation.
12. Insurance Requirements: The Agency shall purchase and maintain, throughout the term of the Agreement, the following insurance and minimum limits in such forms and with such insurance companies, authorized to do business in the State of Florida, acceptable to Hospital, and with a Best's letter rating of "A", or better and a Best's financial size rating of Class IX or better according to the current publication of Best's Key Rating Guide.
- a. Workers' compensation insurance according to the workers' compensation laws of the State of Florida including employer's liability coverage with limits of not less than:

Initials Initials

- Bodily Injury by Accident: \$500,000 Each Accident
- Bodily Injury by Disease: \$500,000 Each Employee
- Bodily Injury by Disease: \$500,000 Policy Limit

- b. Comprehensive auto liability insurance with limits of not less than \$500,000 each occurrence for bodily injury and property damage or both combined.
 - c. Comprehensive general liability, with limits of not less than \$600,000 each occurrence for bodily injury or property damage or both combined.
 - d. Collection Agency Errors and Omissions Liability Insurance for the Agencies operations with limits not less than \$500,000 per claim, \$500,000 aggregate. The hospital shall be named as an additional insured.
13. Term and Termination: This Agreement shall be in full force and effect for a period of ten years commencing on the day and year first above written and shall continue in effect from year to year thereafter unless either party hereto terminates this Agreement as provided hereafter. Either party shall have the right to terminate this Agreement at any time and without cause during the term of this Agreement upon providing (180) days written notice, given in accordance with this Agreement to the other party.
- Agency will retain accounts on which payments are being received, has a promise of payment, as well as litigation accounts. In the event Agency shall breach any term, condition, or covenant of this agreement, or in the event CAL shall fail to pay Agency any sum due under this Agreement, the non-defaulting party may immediately terminate this Agreement for cause by written notice, given in accordance with this Agreement.
14. Governing Law: This agreement is entered at Panama City, Bay County, Florida, and shall be governed and construed in accordance with the laws of the State of Florida, venue in all cases lying in Bay County, Florida
15. Food: Agency shall be able to provide food for educational and or operational meetings between the two parties.
16. Settlements on Accounts: From time to time, it may be determined through collection methods that the best course of action is to settle an account at a discount. At such time, the Agency will present the settlement offer to CAL in writing and will receive a written authorization in return before such settlements shall be executed.
17. Bankruptcy: If either party declares bankruptcy with the meaning of State or Federal Bankruptcy laws, or is declared to be in bankruptcy, receivership, insolvency, reorganization, dissolution, liquidation or other similar proceedings instituted by a creditor or source of competent jurisdiction, the other party may terminate this Agreement immediately and without notice.
18. Severability: In the event that any provision of this Agreement is declared or rendered invalid or unenforceable, the remaining provisions shall remain in full force and effect.
19. Entire Agreement: This Agreement supersedes any other agreement previously made by the parties relating to its subject matter. Any prior Agreements not expressly set forth in this Agreement are of no force and effect.

Initials Initials

20. Successors and Assigns: This Agreement shall be binding upon and inure to the benefit of the parties hereto, and the legal representatives, successors in interest, and permitted assigns of those parties.
21. Notices: Any notice required to be given pursuant to the terms and provisions hereof, unless otherwise indicated herein, shall be in writing and shall be hand delivered or sent by certified mail, return receipt requested, postage prepaid, to the agency at:

President
Collection Bureau of Fort Walton Beach, Inc.
Credit Bureau of Panama City, LTD.
Credit Business Services, Inc.
PO Box 519
Panama City, FL 32402

And to CAL at:

Jeffery E. Brown, City Manager, Panama City, FL
Panama City Hall
9 Harrison Ave
Panama City, FL 32402

The addressee shall deem notices received upon receipt.

22. Amendment and Waiver: It is the express intention of CAL and Agency that the terms of this totally integrated writing shall comprise the entire agreement between the parties and it shall not be subject to rescission, modification or waiver except as defined in a subsequent written instrument executed by both parties hereto. The failure of CAL or Agency to object or take affirmative action with respect to any conduct of the other which is a breach of this agreement shall not be construed as a waiver of that breach or of any prior or future breaches of this Agreement.
23. Attorney Fees: The prevailing party in any dispute under this agreement shall be entitled to recover reasonable costs and attorney fees from the other party, including the cost of investigation, whether suit be filed or not and including appeal

IN WITNESS WHEREOF, the parties have executed this Agreement on the date stated above.

WITNESS:

City of Panama City, FL

BY: _____
Its:

WITNESS:

(AGENCY)

Initials Initials

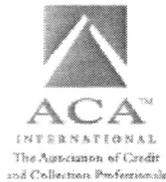
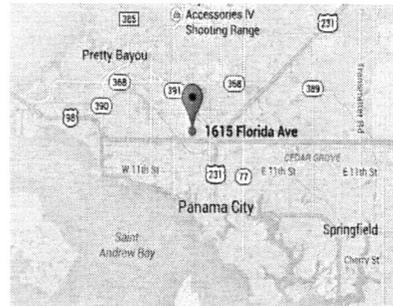
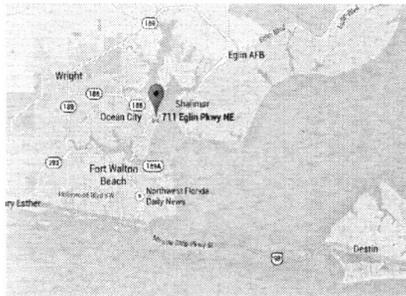
BY: _____
Its:

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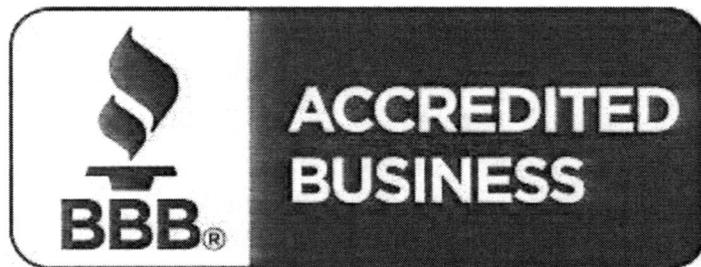
Credit Business Services

Name(s) and Addresses of principal place of business:

Credit Business Services, Inc.
Collection Bureau of Ft. Walton Beach, Inc.
Credit Bureau of Panama City, LTD.
Safe-Chek Services
Medical Accounts Administration
711 Eglin Parkway, Ft. Walton Beach, FL 32547
1615 Florida Ave., Panama City, FL 32401
Office: (850) 862-2154 | Fax: (850) 864-1780 | Toll Free: (800) 666-9567
Primary Contact Email: tommyjr@reducear.com
Tommy Cooley Jr., President



ACA International



Credit Business Services

EXECUTIVE SUMMARY

Established in 1953, CB Services is an accounts receivables industry leader, dedicated to recovering monies in both the public and private sector. Founded by Tommy Cooley Sr., and under the leadership of Tommy Cooley, Jr. (President), CB Services has experienced consistent growth since its inception and has developed into a trusted proven government vendor. CB Services specializes in receivables collection solutions; and we pride ourselves on our efficient collection methods while maintaining a professional presence.

As a national organization, we utilize industry specific strategies and services, within the limits set forth by state, federal and the business rules of our clients, to deliver results that improve our clients' bottom line through accelerated cash flow, resolving cases, reducing bad debt expense and write-offs, as well as improving consumer service. Our ultimate success is attributed to the use of technology to improve the collection process and a strong commitment to service and client relations. Our proposed plan for the City includes four convenient integrated payment and collection methods: 1) On-line 2) Phone 3) Lockbox (mail) 4) Debt Collection. Our comprehensive outsourcing approach combined with our technology allows us to take a cross functional approach that yields the highest returns in the industry.

CB Services' highly trained customer service and collection staff, qualified and experienced managers, and outstanding IT department will all work in concert to provide the City with seamless office to office interactions. We are prepared to work with the City in our ongoing effort to enhance the quality of both our results and services.

CB Services offers these key advantages

- More than 60 years of collection experience
- Smooth transition of accounts via proven implementation processes
- Experience interfacing directly with our client or billing vendor
- Established corporate structure ensure effective communications between CB Services and the City
- Strict compliance with state and federal collection laws
- HIPOX Cyber Liability Certified and Insured
- Licensed Equifax Broker and Reporting Agency

Credit Business Services

Management Plan

CB Services will focus on the current and future needs and requirements of the City. We will customize a flexible work plan that will help us exceed City-specific objectives and goals. CB Services is a leader due to developing strategies for each individual client as follows:

- Developing a strategic collection policy to meet the City's goals
- Reviewing and understanding the City's policies and procedures
- Validating contract work expectations for state and federal compliance
- Evaluating trends and growth opportunities
- Accommodating future City requirements

To provide the best results for our clients, CB Services will utilize our expert resources. CB Services will ensure your satisfaction as a client; and our cutting edge, in-house technology program will provide secure, safe access to customized reports and programs designed specifically for your use.

Through active participation with industry organizations, CB Services remains at the forefront of providing the latest accounts receivables products, technologies and customer support tools. Our successful relationships have been built by remaining focused on the needs of our clients. CB Services maintains membership in ACA International and Healthcare Financial Management Association, is PCI-DSS Compliant, is annually GAAP audited, and maintains an A+ rating with the Better Business Bureau.

Credit Business Services

What sets CB Services Apart from our Competitors:

- 60 years of uninterrupted service to our clients and still growing
- Professional staff averages 15 years of real time experience
- Ownership and management has over 100 years combined of accounts receivables management experience
- Long term relationships with our continued clients
- Collections and IT systems developed and maintained in-house
- Hands-on leadership participating in regular strategy reviews
- Regular meetings to evaluate:
 - Trends
 - Collection results
 - Program improvement based on joint review efforts and solutions
- Uninterrupted, seamless transfer of business
- Call analytics through Global Connect and 8x8 Technologies.
- Debtor analytics through proprietary waterfall skip tracing and account scoring
- HIPOX Cyber Liability Certified and Insured
- Customized reporting, scenario based collections, payment acceptance, settlement options and legal representation to meet the City's needs
- Our customer's bottom line becomes before our bottom line
- Customer First Initiative

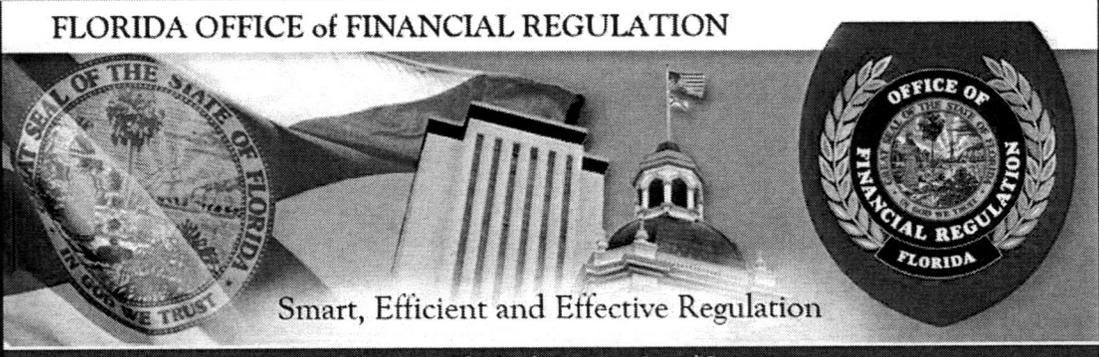
Account Executive

CB Services' Callaway representative, Tommy Cooley, Jr. will be available to meet with City representatives in person to coordinate interfacing and transferring data files between CB Services and City. Tommy Cooley, Jr. will continue to be the local representative to the City through the life of CB Services contract.

Florida Licensing

Please see CB Services' Georgia certificate on the following pages.

Credit Business Services



FLORIDA OFFICE of FINANCIAL REGULATION

Smart, Efficient and Effective Regulation

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

License Search Results Detail

License Name:	COLLECTION BUREAU OF FORT WALTON BEACH, INC
DBA Name:	
License Type:	Consumer Collection Agency
Status:	Approved
Status Effective Date:	11/26/2013
Original Date of License:	2/1/2011
License Number:	CCA9902122
License Expiration Date:	12/31/2014
License Main Address:	
Street:	711 EGLIN PARKWAY
City:	FORT WALTON BEACH
State:	FL
Zip Code:	32547
License Mailing Address:	
Street:	PO BOX 4127
City:	FORT WALTON BEACH
State:	FL
Zip Code:	32549
Phone Number:	

Financial Stability

CB Services is currently in a state of growth. There are no claims, major or minor, against the firm that will affect our ability to perform the necessary debt collections services needed by the City. The CPA firm of SEGERS, SOWELL, STEWART, JOHNSON & BRILL, P.A. performs annual reports for CB Services, Inc. Our company has been operating since 1953 with no service interruptions or threat of insolvency.

CB Services, Inc. is not currently, nor has ever been in default on any loan or financial agreements, or any other state or financial institution. Credit Business Services, Inc. has no past or pending litigation or claims against it that would affect its performance under an Agreement with the City.

Credit Business Services

Compliance with Laws and Regulations

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

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

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

CB Services adheres to the following:

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

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

Further, CB Services is a strong supporter of ACA International's policies and educational programs. We have adopted their Code of Ethics and Code of Operations.

Credit Business Services

Qualifications of Staff

CB Services Executive and Management team possess acquired composite skill sets through hands on experiences, education and practical application in the private, public and non-profit sectors. Our strong moral roots, consistent work ethic and client appreciation has built a foundation for 60 plus years of success. Our clients know us as dependable, ethical, creative and opportunistic. They have come to expect nothing less than industry leading results from our efforts and methods.

The management team will include:

- Tommy Cooley Sr., CEO
- Tommy Cooley Jr., President
- Jody Jameson, Chief Operating Officer

Tommy Cooley, Sr., Chief Executive Officer

Mr. Cooley, the founder of Credit Business Services, is a successful self-made entrepreneur and philanthropist. Mr. Cooley has several successful businesses located in the Florida Panhandle including Cooley Management Company, Credit Bureau of Fort Walton Beach, Credit Business Services and Assurance Healthcare. His enterprises have included restaurants, hotels and retail establishments. From 1985 to 1997, he served as Chairman of the Board of Florida First. Subsequent to the sale of Florida First to Regions Financial, he served as an Advisory Director to Regions. A lifelong Bay County, FL resident, Mr. Cooley has held numerous leadership roles in civic, governmental and philanthropic organizations including past chairman of the Bay Medical Center Board of Trustees and past president of the Bay County Chamber of Commerce. Mr. Cooley also served as a Bay County Commissioner for four years. He was honored with the prestigious Lauren Merriam Award by Bay County Chamber of Commerce in 1983, and recently had the administration building at Sacred Heart Bay Medical Center named after him in recognition of his long time support and expertise to community healthcare in and around Bay County, FL. Mr. Cooley currently serves on the Board of Directors for Summit Bank, N.A.

In his role as Chief Executive officer, Mr. Cooley is responsible for establishing strategic vision for Credit Business Services, and ensuring the company retains its strong moral compass through his leadership.

Credit Business Services

Tommy Cooley, Jr., President

Mr. Cooley, Jr., has been with CB Services since 2004, and has brought innovative leadership and vision. Mr. Cooley, Jr. has actively learned all aspects of the business from the ground up and applies his working knowledge to real solutions for CB Services clients. Mr. Cooley, Jr. is responsible for CB Services growth into a full service accounts receivables management company. Mr. Cooley, Jr. is active in ACA and HFMA events and seminars.

In his role as President, Mr. Cooley, Jr. is responsible for continued day-to-day operations and business development. Mr. Cooley, Jr. ensures the highest most ethical standards for CB Services clients and partners.

Education: University of West Florida, BA May 2000

- Second Generation Operator
- Dynamic Systems Coordinator
- Implements Collection Strategies
- Analytical Analysis of Client Accounts
- Business Management Operations
- Collaboration with clients to build unique collection methodologies
- Manager of Collection Staff
- Mentor to New Employees
- Collector Compliance Education and Training
- Collector Performance Reviews
- Compilation of Daily, Weekly, Monthly, Yearly Reports
- Delegates Special Collection Projects
- Responsible for Work Flow Management
- Institutes Incentives and Bonuses
- Company Liaison with Government Affairs
- Company Liaison for Non-Profit Work
- Sales and Marketing
- Customer First Initiative

Credit Business Services

Jody Jamieson, Chief Operating Officer

Mrs. Jamieson has been with CB Services since February 1987. She began her career with CB Services as a collector, and has demonstrated the ability to successfully assume all operational aspects of CB Services. Mrs. Jamieson over the years has managed a large number and variety of government portfolios.

Mrs. Jamieson is responsible for planning, organizing, coordinating, directing, and facilitating the day-to-day operational activities. She likes to say she is "Real life tested and client approved."

Education: 2014 Certified ACA Collection Manager

- Oversee, Manage, and Maintain all Client Accounts and Relationships
- Responsible for Company Website Activity and Communication
- Running Monthly Reports and Statements
- Receiving, Approving, and Uploading New Business Files
- Light Accounting and Handling of Checks
- Assignment of Consumer Disputes
- Management, Delegation, and Distribution of Tasks to Client Services Department
- Train/Mentor New Employees
- Implements Training Modules
- Collector Compliance Education and Training
- Collector Performance Reviews
- Compilation of Daily, Weekly, Monthly, Yearly Reports
- ACA Certified Trained Collector

Client Relations

CB Services has experienced great success by adapting a proactive mindset to our client relations approach. All clients meet with and have direct access to Tommy Cooley Jr., President. We have successfully stayed in business since 1953 with our commitment to continuous improvement. We welcome our clients request, recommendations and comments on the quality of service they receive from CB Services.

Credit Business Services

HIRING AND TRAINING

CB Services' recruiting strategy begins with employment positioning within the agency. We offer competitive salaries, incentives and bonuses, and employee benefit programs to attract candidates who can build and sustain a high-performance atmosphere. Our staff is recruited through the use of local media, educational institutions, job placement organizations, employee referral programs, and through the Internet.

Representative Qualifications

CB Services seeks experienced individuals, which includes the following attributes:

- Must possess and demonstrate good motivation and strong communication, analytical and negotiation skills
- Demonstrates assertiveness and persuasiveness
- Demonstrates ability to follow instructions
- Must possess at least a G.E.D.
- Thrives in a highly competitive environment
- Demonstrates ability to follow through on tasks
- Must be flexible, able to work a varying schedule
- Must demonstrate knowledge of operating a PC
- Must be able to read, write, and speak English fluently; multi-lingual a plus

Background Checks/Drug Testing

In an effort to provide our client(s) and our employees a professional and safe work place CB Services performs criminal background checks, 5-panel drug screening, illegal alien check with E-Verify, social security verification, and previous employment confirmation.

CB Services currently utilizes ADP to perform background checks on all personnel. The background checks include the following:

- Social Security Search (Validates Social Security Number for I9 Form)
- State Criminal Search (via the State Police for each residence in the last 7 years)
- Federal Criminal Search (All convictions at federal offenses, e.g. Tax Evasion, Crimes against federal property, Drug & Weapon charges, etc.)
- INSTA National Criminal Search (Sex Offenders)
- OFAC (Terrorism, Money Laundering, Drug Trafficking, Mail Fraud, etc.)

Credit Business Services

Training and Certification

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

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

1. An initial company and collection orientation program that includes these American Collector Association recommended material and tests:
 - FDCPA Essentials for Collectors helps collectors stay in compliance with the FDCPA by bridging the gap between understanding the law and applying it on the phone.
 - Essential Collection Skills & Techniques provides real-world scenarios that help our collectors learn how to effectively communicate and negotiate with consumers.
 - The Bigger Picture DVD provides a snapshot of the roll collectors play in recovering debt and improving the economy.
2. A 10-15 day live call training period under the supervision of CB Services' training staff
3. On-going function training and review for collectors as well as supervisory staff.

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

All CB Service employees are thoroughly trained in federal, state, and local laws applicable to collection activities. Industry-specific training is provided when collectors are assigned to industry-specific projects. Each assigned collector is trained specifically in the industry collection process and to understand all terminology associated with relevant regulations and laws that govern the industry. Experienced collectors come off the collection floor bi-monthly to attend training sessions in advanced collection techniques. If laws change or are updated, training on the changes is conducted immediately. During all training sessions, we maintain a 1 to 5 ratio of training staff to collectors. On the collection floor, we carry an 1:5 ratio of managers to collectors, enabling constant monitoring of each collector's interactions with consumers.

Credit Business Services

Compliance Training and ACA Certification

- All trainers are ACA Certified Trainers

It is CB Services' goal that all collectors attend ACA Certification classes to become ACA certified within 8 months of hire. ACA certification includes extensive training in FDCPA and professional telephone techniques. In addition, collectors seek are encourage and rewarded to seek their Professional Collection Specialist (PCS) is ACA's industry-recognized collector designation. The Professional Collection Specialist (PCS) certificate is for third-party collectors who master knowledge and skills learned through ACA's Essential Collection Skills & Techniques and FDCPA Essentials for Collectors training.

QUALITY ASSURANCE

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

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

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



Credit Business Services

Audit Trails and Key Performance Indicators (KPI)

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

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

Credit Business Services

Information Technology

Our collection activities are conducted on completely automated, accounts receivable management system. This software, designed and written entirely by collectors for collectors, provides quality and versatility to our clients. Our software gives us the flexibility to customize changes, we are able to efficiently tailor software changes to meet the needs of our clients.

CB Services' proprietary collection system promotes "total recover efforts" on all accounts placed for collections. CB Services routinely utilizes our customized software to:

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

We have an Information Technology (IT) specialist. Our IT specialist designs and develops the CB Services collection system that controls, monitors, schedules, stores, and provides information for our collection activities. The current version of CB Services' collection system, CollectionWorks, ensures ease of use and maximum productivity for our collection staff.

Data Transfer

Our IT specialist at CB Services has extensive knowledge and experience in the collection industry and is qualified of implementing data transfer between our clients and CB Services. Our IT specialist will work closely with CSU's staff to ensure all aspects of the project regarding data transfer and IT support are developed in a timely and accurate manner.

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

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

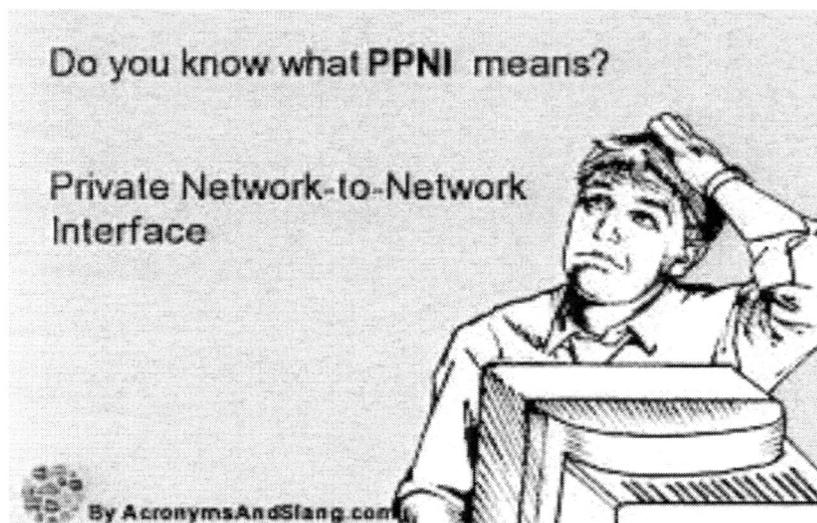
Credit Business Services

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

- PGP – Pretty Good Privacy
- Password Protected Zip File

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

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



We are here to help. Any questions or concerns our IT specialist will meet the City's needs with real time, practical solutions that will create a seamless flow of information between the City and Credit Business Services.

Credit Business Services

Remote Audit

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

A full audit trail on payments, conversations, letters, and account status is standard. Internal or external audits are welcome, and Credit Business Services, Inc. will adhere to reasonable guidelines set forth by appropriate auditors.

Security and Controls

Information Security Policy

It is understood, and a common practice of Credit Business Services, Inc. to maintain confidentiality of all communication both internal and external with its clients. The secure nature of the information we process and have access to is not taken lightly. We have multiple layers of data security. Credit Business Services' requires all of its users, including employees, medical staff, students, volunteers, and outside affiliates to comply with its Information Security Policy. Failure to comply may result in disciplinary action, up to and including termination in accordance with applicable Credit Business Services' procedures, or, in the case of outside affiliates, termination of the affiliation. Further, penalties associated with state and federal laws may apply. A copy of this policy is available upon request.

Physical Security

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

Maintaining Data Integrity

Only users with authorized passwords can access accounts. Internal security modules guarantee that no unauthorized access to sensitive data can occur. We utilize a two-tiered security system involving access limitation at both workstation level and application software level. All information is redundantly stored off site and in Microsoft Certified cloud server.

Credit Business Services

Financial Protections

PCI-DSS Compliance

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

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

SSAE16 SOC 1 Type II Audited

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

System Password Controls

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

Firewall

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

Credit Business Services

Destruction of Confidential Information

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

Virus Protection

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

Insurance and Bonding

CB Services maintains comprehensive insurance coverage and bonding to protect its interests and the interests of its clients in the collection of delinquent debts. The following are some of the coverages currently in place. Upon award we will provide company issued Certificates of Insurance for your review. CB Services, will adhere to all additional requirements set forth in the RFQ upon award should they be required.

Coverage includes:

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

\$50,000 Surety Bond

Credit Business Services

Proposed Solutions

Integrated Comprehensive Online Payment System and Processing

Integrated through various platforms, our on-line payment site will allow your customers to pay all City related charges, fees or fines at their convenience. They can be paid by credit card or ACH draft. Merchant services charges and fees are absorbed by the customer. Through back end interfaces payments will be seamlessly uploaded for automated posting.

This same system can be used as a virtual terminal to collect all City related charges, fees or fines at any given point of sale location.

Extended Business Office

Through shared technology platforms, and our seasoned staff of back office professional CB Services will provide the City the full resources of a locally owned and operated accounts receivables management industry leader.

Lockbox: The main reason to consider lockbox services is speed and efficiency. Our lockbox service will reduce the time and manual effort involved with processing check payments received at the City's office. Lockbox services get accelerate cash flows through accepting payments 6 days a week, batch imaging these payments and then batch depositing these payments.

This process reduces the amount of time it takes for money to hit your accounts. You have less outstanding "float" money out there – customer payments get deposited and become available for use as quickly as possible, and payment information is transmitted to the City daily for electronic posting. Electronic posting eliminates tedious work and reduces data entry errors. By using automation, CB Services will make your accounts receivable easier to manage. Optical Character Recognition (OCR) programs literally "read" everything and store the output electronically. This allows you to slice and dice your remittance data and, scroll through lists of customer information

Credit Business Services

Phone Payment Acceptance: Our highly trained staff of customer service representatives will receive phone calls on the City's behalf to process payments over the phone by credit card or check. This service will reduce the time and manual effort involved with processing payments received at the City's office. Phone acceptance accelerates cash flows, provided and customer conveniences and batch depositing these payments reduces posting times for City staff.

Safe-Chek ACH Free Returned Check Collections:

All clients enjoy our ACH free returned check collection services. RCK is the Automated Clearing House (ACH) Standard Entry Class code for Re-presented Check and is used by Safe-Chek to collect on NSF items by re-presenting them electronically, via ACH. Using RCK, an item can be presented for payments a total of three times, one in the paper format and two additional times, electronically.

RCK allows us to simply collect your returned items with no cost to you, and deposit the full face value back into your account.

Step One NSF checks are received directly, imaged and converted into electronic items. You can then view the online images of the converted checks the following morning. You are notified via e-mail of returned items.

Step Two The ACH file is processed so that the electronic items can be re-presented against the check writer's bank account for collection.

Step Three During the re-presentation process, several things could happen to the electronic item:

1. The item is collected and the funds are soon returned to you
2. If collection does not take place, the item is returned for a second and final electronic presentment
3. If the second presentment fails, the check is sent to Safe-Chek's alternative recovery service where traditional collection methods are used culminating in placing the returned item with the local State Attorney's office if City desires. Through Safe-Chek's proprietary reporting system Safe-Chek can generate and complete affidavits with only a signature needed for the State Attorney's office to serve and prosecute worthless check affidavits. State Attorney reporting is an option, not mandatory. Your school will have choice whether or not to prosecute any given check writer.

Step Four After settlement, 100% of collected NSF check is reimbursed to you including any returned check bank fees that have been charged.

Credit Business Services

Pricing

Integrated Comprehensive Online Payment System and Processing

Custom Site Development:	\$200 per month for 3 years or \$5000
Monthly Site Maintenance:	\$50.00 per month
Credit Card Merchant Service Charges:	4% convenience fee to customer
e-Check Per Transaction Charge:	\$1.50 convenience fee to customer
Per Transaction Charge	\$.50 to city or can be passed on

Lockbox Services

Monthly Lockbox Fee:	\$50.00 per month
Per Transaction Charge:	\$.65

Phone Payment Acceptance

Credit Card Merchant Service Charges:	4% convenience fee to customer
Check by phone:	\$1.50 convenience fee to customer
Per Transaction Charge	\$.50 to city or can be passed on

Safe-Chek ACH Free Returned Check Collections FREE

\$1 Parks and Recreation Contribution Campaign 10% of collected amount

City Lien Collections See Sample Agreement