Vendor's Offer

Return this Section with your Response

Form 201-B (RFP)

It is required that Offeror complete, sign and submit the original of this form to the City Procurement Office with the proposal response. An unsigned "Vendor's Offer", late proposal response and/or a materially incomplete response will be considered nonresponsive and rejected.

Offeror is to type or legibly write in ink all information required below.

Company Name:
NCO Financial Systems, Inc.

Company Mailing Address: 507 Prudential Road

City: Horsham, State: PA Zip: 19044

Contact Person: Albert Zezulinski, Title: EVP

Phone No.: 215-441-3312 FAX: 215-441-3844

E-mail: Al.Zezulinski@ncogroup.com

Company Tax Information:

Arizona Transaction Privilege (Sales) Tax No. N/A _____ or

Arizona Use Tax No.: 23-1670927

Federal I.D. No.: 231670927

City & State Where Sales Tax is Paid: Phoenix, AZ

If a Tempe based firm, provide Tempe Transaction Privilege (Sales) Tax No.:_____

THIS PROPOSAL IS OFFERED BY

Name of Authorized Individual (TYPE OR PRINT IN INK) Albert Zezulinski

Title of Authorized Individual (TYPE OR PRINT IN INK) EVP

REQUIRED SIGNATURE OF AUTHORIZED OFFEROR (MUST SIGN IN INK)

By signing this Vendor's Offer, Offeror acknowledges acceptance of all terms and conditions contained herein and that prices offered were independently developed without consultation with any other Offeror or potential Offeror. In accordance with A.R.S. 35-393, et seq., the Offeror hereby certifies that it does not have scrutinized business operations in Iran or Sudan. Failure to sign and return this form with proposal response will be considered nonresponsiveand rejected.

Signature of Authorized Offeror

August 24, 2011
Date

(H:/RFP 3-2008)

Executive Summary

Cities and Courts nationwide face ongoing pressure to reduce or control budgets amid increasing overhead costs. Simultaneously, court case loads continue to increase while courts are expected and required to do more with less.

Delinquent bail, fines, and fees obviously represent an important revenue source. Today's economic climate demands close attention to delinquent obligations, for fiscal reasons, as well as to send the message that defendants must be responsible for their obligations. NCO understands that a fine isn't a punishment until it's paid.

The services of the right collection agency can benefit cities and courts by contributing best practices, process improvements, and specialized expertise to the collection process. The right collection agency can bring in new ideas, successful techniques, and positive experiences learned from working with other city and court systems and with other types of receivables.

NCO is pleased to present the following proposal in response to the City of Tempe's Request for Proposal to partner with a Collection Agency for third party collections. NCO currently employs a dedicated team assigned to the City of Tempe contract that are extremely knowledgeable of the City's debts referred for collections over the years and are expert in collecting various other municipalities and courts with similar case placements. These experienced staff members have been successfully handling the City's account for several years.

Experience with Government Agencies

Throughout our 85 year history, NCO has gained valuable experience and knowledge of the collection industry, which has helped make us the leader in our field. We have found the key to any successful program is to know your business and your clients. We recognize that different industries require different approaches and have designated divisions, contact centers, management teams and collectors to manage our client programs.

NCO's Government Services Division exclusively serves government agencies, and we are readily familiar with your challenges, goals, and performance expectations. We strive to maximize results and netback of monies to the City while providing the highest standard of quality service for the City and its citizens that you expect and demand.

NCO maximizes our knowledge and experience by providing a successful collections program through:

- **Excellent Customer Relations -** We make your customer's needs our first priority, and you can be assured they are treated with the courtesy and professionalism they expect from the City. All customer interaction by telephone and letter is clear, concise, customer friendly, and compliant with all federal, state, and local laws, rules, and regulations pertaining to debt collection.

- **Our Management Experience -** NCO is managed by a distinguished team of executives offering over 160 years of combined experience in the collection industry.
- **Proven, Efficient Workflows -** Automated workflows, developed by capturing the best practices developed through decades of experience, ensure every case assigned to NCO is worked in accordance with our proven work standards.
- **Compliance -** NCO has developed and implemented a comprehensive compliance program to ensure adherence to laws, bulletins, regulations, and guidelines applicable to debt collection as well as protected personal information.
- **IT Integration -** NCO is uniquely qualified to implement and enhance systems integrations. Our demonstrated track record of success and highly experienced IT staff provides evidence of our continuous commitment to leverage technology to improve the information transfer.

NCO's level of experience, proven methodology, and integrated technology deliver an efficient, effective business solution. While working to achieve maximum recoveries, we are mindful of the special nature of your relationship with your citizens, and are proud of our proven and consistent track record of providing our government clients with superior results without jeopardizing their outstanding reputation in their communities.

Distinguishing Capabilities

Our clients enjoy the following differentiators NCO is able to provide:

- NCO is one of the leading providers of collection and accounts receivable management services, and the City will be working with a financially stable corporation dedicated to the security of information, facilities, and personnel at all times. With over 100 locations worldwide, combined annual revenue in excess of $1.5 billion, and $50 million available in credit facility, NCO offers the strength and reliability of a large company, but operates as an independent business unit with internal quality control evaluations and compliance monitoring.
- NCO's Government Services division has 39 years of directly relevant experience by currently providing collections of franchise, sales, and other taxes to 20 state tax agency clients
- NCO's Government Services division has 39 years of directly relevant experience providing collections of various government debts, including court-ordered debts with fines and fees added to the debt owed, as well as a myriad of additional debt types such as police false alarms, EMS, sanitation, water, building permits, etc.
- NCO's Government Services division has 21 years of directly relevant experience providing collections for of various court-ordered debt for over 200 Courts nationwide and is currently on the Arizona Supreme Court's AOC Master Services Contract for courts state wide
- Our Government Services division is dedicated exclusively to serving municipal, county, state and federal governments. We have the specialized knowledge and expertise necessary to implement a successful collection program for the City. We have the demonstrated flexibility to adjust and modify our programs to accommodate rapidly changing requirements.

- On average, we experience a minimal overall complaint rate of 0.0012 percent, which equates to 1.2 complaints for every 100,000 accounts while still producing top recovery of our clients' debts
- NCO has a 90% client retention rate, with one of the highest annual growth rates in the industry as a direct result of our clients' satisfaction with our service and results
- NCO is capable of communicating with any debtor encountered during the collection process. If the debtor does not speak English, then the call is transferred and the case reassigned to one of our representatives who speaks their language.

NCO's combination of government-specific experience, overall court collection experience, 15 dedicated Government collection centers, well-trained and motivated staff, leading-edge technology, and expert management will provide superior value by helping the City.

- Maintain uninterrupted strong and improving collection performance
- Increase cash flow
- Reduce "write-offs"
- Uphold positive public image
- Control capital expenditures
- Save on staffing and training costs
- Leverage advancing technology
- Achieve revenue goals
- Improve customer service to citizens
- Enhance its collection ratio
- Improve the quality and consistency of collections
- Send the message that City debt obligations must be fulfilled
- NCO understands that a fine isn't a punishment until it's paid.

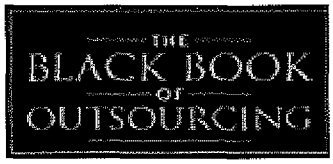
Competitive Advantages

The accounts receivable management (ARM) industry is highly competitive. NCO competes with approximately 6,500 providers, including large national corporations and many regional and local firms.

NCO's service to the public sector has grown over the past four decades. In 1978, the Pennsylvania Higher Education Assistance Agency selected NCO to assist them in the recovery of defaulted student loans. Since that time, NCO has steadily grown its government clients to include public entities of all

sizes, from small townships to large cities and from state departments of revenue to the United States Department of Education.

Over the years, NCO has continuously served hundreds of government agencies and has won multiple contract renewals. Client satisfaction and retention are a good indication of our success. We have long-term relationships with our clients with little client turnover. NCO has a client retention rate of over 90%, with one of the highest annual growth rates in the industry as a direct result of our client's satisfaction with our services and results. In addition, a recent independent collection industry survey (Black Book of Outsourcing) ranked NCO #1 in 12 of the 18 categories from over 1,000 respondents and ranked NCO as the #1 Top Accounts Receivable Management Vendor.



NCO recognizes that government entities have high-performance standards based upon multiple factors: recovery rates, the ability to protect customer identity, information security, and professional interaction with the customer at all times. Failure in any one of these areas is not acceptable. Our standard is to exceed your expectations. Our longstanding client relationships, solid history of contract renewal, and merit awards for performance attest to our level of experience and ability to achieve client goals.

Proposal Questionnaire

Proposal Questionnaire

Return this Section with your Response

Bidder shall submit answers to the following questions. Responses will be utilized in determination of contract award. The City of Tempe may consider other information, whether or not specifically provided by the bidder in response to the RFP.

1. Provide the address of the facility that will service the City of Tempe account.

NCO currently services the City at our Rancho Cordova office, which is located at:

10540 White Rock Road, Suite 250
Rancho Cordova, CA 95670
Telephone numbers are 888-305-9715 or 866-637-0271

2. Describe your company and its history

Established in 1926 in Philadelphia, Pennsylvania, NCO Group, Inc.® (NCO) is the largest provider of accounts receivable management (ARM) services in the world.

NCO, as now established in modern-day, was incorporated in 1986. The Barrist Corporation, which preceded the modern-day company, was incorporated on March 22, 1966. National Collection Office, which preceded The Barrist Corporation, was established in 1926.

NCO is the leading global provider of business process outsourcing solutions, offering accounts receivable and customer relationship management services, as well as back office solutions. We have a diverse client base and provide services to many Fortune 500 companies. NCO also supports a broad spectrum of industries that include financial services, healthcare, retail and commercial, telecommunications, utility, education, and government services.

Our reputation for success, financial stability, and a proven business model has made us the agency of choice for over 14,000 companies.

Our clients place their trust in us as a solid business partner because of our financial stability, large client base, industry experience, leading technology, global presence, and diverse portfolio.

Benefits of NCO's Core Competencies	
Financial Stability	NCO is one of the largest business process outsourcers in the world, with over $1.5 billion in revenues and more than $100 million in available credit facility.
Large Client Base	NCO provides customized solutions to a diverse client base around the globe. NCO is flexible enough to provide solutions to clients of any size and industry. Our clients depend on NCO and our more than 33,900 full- and part-time dedicated employees to provide quality service at an affordable price.
Industry Experience	NCO's operational expertise and cutting-edge resources build quality partnerships and increase return on investment for our clients. We have over 39 years experience in the government collections and our seasoned executive management team has more than 160 years of experience in the collection industry.
Leading Technology	NCO leverages industry-leading technology and infrastructure to scale our service solutions to meet virtually any client's needs. Our international network of more than 100 customer contact centers feature predictive dialers, digital switching, digital recording, workforce management systems, and automated call distribution systems.
Diverse Portfolio	NCO offers clients a robust portfolio of business process outsourcing services, ranging from accounts receivables management to customer relationship management, as well as back office solutions that allow us to bring a "best practices" approach to all of our clients' projects.

With more than 85 years of skilled contact center experience and world-class, scalable platform technology that allow us to deliver superior performance and results at the lowest possible cost to clients, NCO is the outsourcing partner of choice.

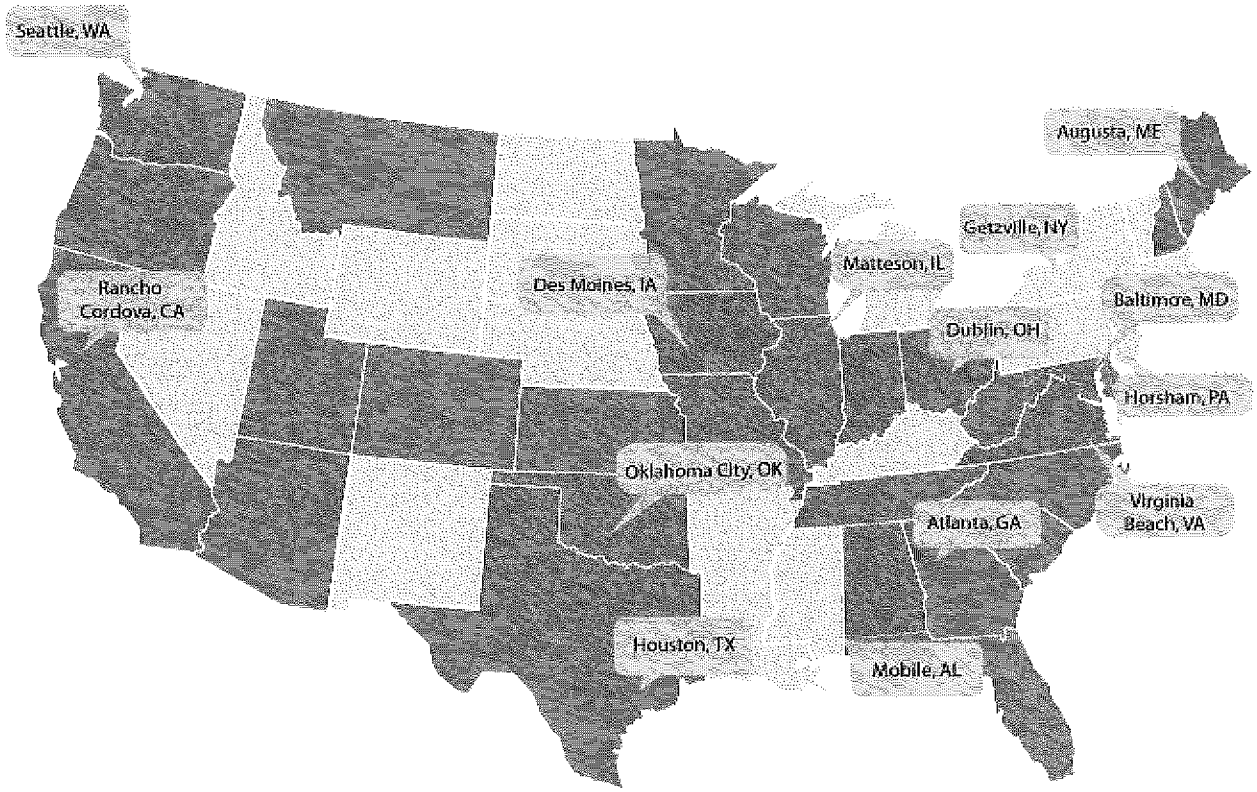
Government Experience

NCO has more than 39 years of experience serving government entities of all sizes, from local municipalities to state governments to departments of the federal government. We recognize that government entities have high-performance standards based upon multiple factors: recovery rates, the ability to protect customer identity, information security, and professional interaction with the

customer at all times. Failure in any one of these areas is simply not acceptable. We believe that since the City has been a client since 2001, we have met or exceeded your expectations as a vendor.

NCO Government Services is solely dedicated to partnering with and meeting the needs of public sector clients like the City's. As one of the largest collectors of public sector receivables in the nation, NCO provides customized solutions to our clients in the government sector, including federal, state, and local government bodies. With a dedicated government services staff of highly trained employees, NCO has the facilities, personnel, technological resources, and management expertise to implement best-in-class collections programs for the City.

The map below shows NCO locations in blue that serve government clients. The states colored green are current state government clients of NCO.



NCO's broad and deep experience allows us to leverage innovative and best practices to cost-effectively maximize performance results for the City of Tempe.

NCO's success in this competitive market is based on a track record of experience in delivering results by partnering with government clients to provide customized services to meet unique needs. ***In 2010, government clients referred more than 7.5 million accounts totaling more than$2.5 billion to NCO for***

third-party collection services. This volume attests to the confidence that our clients have in our ability to recover funds in a timely and efficient manner that complies with applicable regulations.

Types of Government Receivables Collected

NCO has direct relevant experience collecting the following debt types for government agencies. Debt types serviced by NCO include, but are not limited to:

- **Bad checks**
- Business loans
- Corporate taxes
- **Court ordered debt**
- Credit card delinquencies
- Health education loans and healthcare debts
- Inspection Fees
- **Moving traffic violations**
- **Parking tickets**
- Sales and use taxes
- Student loans and tuition fees
- Utilities (sewer, water, electric)
- Bridge, tunnel, and highway tolls
- Child support
- County and state school taxes
- Government overpayments
- **Criminal cases**
- Highway and government property damages
- Individual income taxes
- Lottery claims
- **Non-compliance fines, fees and sanctions**
- Permit and licensing fees
- **Statutory fines and fees**
- Unemployment insurance premiums
- Withholding taxes

As demonstrated by the client listing on the following pages, NCO's experience providing collection services for government clients is extensive.

State Government Agencies Served by NCO	Type(s) of Debt Collected by NCO			
	Personal Income Tax	Business Tax	Court-Ordered Debts	Other Debt Types
California Department of Transportation				✓
Connecticut Department of Revenue	✓	✓		
Delaware Division of Revenue	✓	✓		
Florida Department of Revenue		✓		
Georgia Department of Banking and Finance				✓
Georgia State Road and Tollway Authority				✓

State Government Agencies Served by NCO	Type(s) of Debt Collected by NCO			
	Personal Income Tax	Business Tax	Court-Ordered Debts	Other Debt Types
Illinois Department of Revenue	✓	✓		✓
Illinois State Toll Highway Authority (Tollway)				✓
Indiana Department of Revenue	✓	✓		
Iowa Department of Revenue	✓	✓	✓	✓
Kansas Attorney General			✓	
Kansas Department of Revenue	✓	✓		
Maine Revenue Services	✓	✓		
Maryland Centralized Collection Unit				✓
Maryland Department of Revenue	✓			
Massachusetts Comptroller's Office				✓
Minnesota Department of Revenue	✓	✓	✓	✓
Missouri Department of Revenue	✓	✓		
Montana Department of Revenue	✓			
Oklahoma Tax Commission	✓	✓		
Oregon Department of Administrative Services				✓
Oregon Judicial Department (serving 26 Districts and 37 Courts)			✓	
Rhode Island Department of Revenue				✓
South Carolina Department of Revenue	✓	✓		
Tennessee Department of Finance and Administration				✓
Texas Comptrollers Office		✓		
Texas Department of Transportation				✓
Utah Department of Revenue	✓	✓		
Utah Office of State Debt Collection			✓	✓
Virginia, Commonwealth of				✓
West Virginia Department of Administration				✓

State Government Agencies Served by NCO	Type(s) of Debt Collected by NCO			
	Personal Income Tax	Business Tax	Court-Ordered Debts	Other Debt Types
Wisconsin Department of Revenue	✓	✓		

County and Municipal Government Agencies Served by NCO	Type(s) of Debt Collected by NCO			
	Personal Income Tax	Business Tax	Court-Ordered Debts	Other Debt Types, including Healthcare
Arizona Supreme Court – Administrative Office of the Courts (Statewide Court Contract)			✓	
City of Boulder Municipal Court, NV			✓	
Brevard County Clerk of Courts, FL			✓	
Bucks County Clerk of Courts			✓	
City of Chicago, IL		✓	✓	✓
Clark County Justice Courts, NV (serving 9 County Justice Courts), including: Las Vegas Justice Court, Henderson Justice Court, North Las Vegas Justice Court, Boulder City Justice Court, Bunkerville Justice Court, Moapa Justice Court, Laughlin Justice Court, Moapa Valley Justice Court, and Searchlight Justice Court			✓	
Colorado Judicial Branch (serving 12 County Courts)			✓	✓
City of Henderson, NV				✓
City of Henderson Municipal Court , NV			✓	
Humboldt County, CA			✓	✓
Kane County Municipal Courts, IL			✓	
City of Jacksonville, FL				✓

County and Municipal Government Agencies Served by NCO	Type(s) of Debt Collected by NCO			
	Personal Income Tax	Business Tax	Court-Ordered Debts	Other Debt Types, including Healthcare
City of Las Cruces, NM			✓	✓
City of Las Vegas Municipal Courts, NV			✓	
City of Long Beach, CA				✓
City of Los Angeles, CA		✓		✓
City of Mesa Municipal Courts, AZ			✓	
City of Minneapolis, MN				✓
Multnomah County, OR			✓	
City of New York, NY			✓	✓
City of Oakland Park, Fl				✓
City of Philadelphia, PA				✓
City of Salt Lake Justice Court, UT			✓	✓
City of Seattle, WA				✓
City and County of San Francisco, CA		✓	✓	✓
City of Tacoma Municipal Courts, WA			✓	✓
City of Tempe Municipal Court, AZ			✓	
Pierce County District Court & Juvenile Division, WA			✓	✓
Pierce County Department of Finance			✓	✓
Pierce County Toll Bridges				✓
Plainfield, CT			✓	
Polk County, OR			✓	
Sacramento Municipal Utility District I				✓
Thurston County, WA				✓
City of Toledo, OH				✓
City of Tustin, CA				✓
Wayne County, OH			✓	

Federal Government Clients	
U.S. Department of Education	U.S. Department of Veterans Administration
U.S. Army / Air Force City Service	U.S. Department of Health and Human Services* **NCO serves as a subcontractor, providing collection services to HHS on this contract.*

3. Please describe in detail, the firm's plan to implement the proposed services and to ensure a smooth, error-free conversion.

Because NCO is the current contractor, there would be no transition from a previous vendor, if we are awarded the new contract. This will save the City substantial time and resources, compared to contracting a different collection agency, which would need months to implement and ramp up to full operations, including recruiting, hiring, assigning and training collectors and supervisors, setting up the required interfaces and reports, setting up the appropriate processes.

NCO will be able to continue operations immediately upon contract award, since we already have an experienced and trained team of collectors already in place, along with experienced management, IT personnel, an existing interface, the City's processes and procedures and team already in place, and reports already set up.

NCO would only need to implement any requirements which are new to this contract. However, NCO's solution will benefit the City through uninterrupted recoveries and revenue flow, which is especially important during these difficult economic times.

4. Provide information on your software program and its integration into the City of Tempe system.

Because NCO is the current vendor for the city, there would be no need for implementation. Information on our collection system is included below.

Collection System

NCO uses the Flexible Automated Collection System (FACS) Version 17.266, a product of Ontario Systems, Inc., to manage collection operations at many of its contact centers. This software has advanced features that promote collections and client satisfaction. Collection system software features include:

Flexible Reporting – Hundreds of preformatted reports are available, in addition to ad hoc reports that can be created by NCO programmers.

Documentation – Actions taken on accounts are automatically time- and date-stamped with codes identifying the user for tracking purposes.

Integration – Predictive dialers, digital switching equipment, and electronic skip tracing tools work with the collection systems software.

User Functionality – Users have access to the information they need to collect each account, using advanced search capabilities and the ability to make calls on or off the predictive dialer.

Security – Tiered, multiple login structures restrict access to program data.

5. Will you comply with the file specifications as shown in Appendix A?

Yes X No _____

If No, please explain below

6. Provide a timeline for implementation of your program

NCO will be able to continue operations immediately upon contract award so there should be any time spent on implementation if the contract is awarded to NCO, therefore we have not provided a timeline.

7. Will your firm provide on-site training for City personnel, if needed?

Yes. Training will not be necessary, because NCO is the current vendor. However, NCO does provide ongoing training to our clients as needed. If there are are any new program, or employees that need to be trained, NCO will be happy to provide the training free-of-charge. Please see the following information regarding our client training.

NCO University: Supporting Clients by Training and Developing World-class Associates and Leaders

NCO's award-winning training supports clients by training and developing world-class associates and leaders. **NCO University (NCOU)** designs and supports all training and development programs company-wide, ensuring that NCO serves its clients with the best people in the business.

Six key features distinguish NCOU:

1. Structure -- NCOU focuses on delivering learner-centered training programs and business-based results. Professional trainers, knowledgeable in adult learning theory, create and maintain a structured learning environment at each NCO site. NCOU has an infrastructure of managers and curriculum developers who provide support and development to our trainers.

NCO℠ UNIVERSITY

2. Retention -- By creating an environment of continuous learning that supports career growth and advancement, NCOU helps NCO attract and retain qualified associates and leaders who possess the specialized knowledge and skills necessary to deliver outstanding performance and service to our clients.

3. Compliance -- NCOU's training and testing programs promote, reinforce and help ensure compliance with regulations, security and confidentiality requirements, and client and NCO work standards and service standards. NCOU customizes training programs based on client input. Our training agility sets us apart, allowing our curricula to scale to meet the needs of the individual program.

4. Communication – NCOU fosters an environment of open communication among NCO sites and training resources, ensuring application of best practices.

5. Consistency -- To ensure consistency, each program contains learning objectives and goals set by our internal and external clients and are assessed at the completion of training.

6. Achieving Business Goals – NCO's goal is to help clients reduce operating expenses, increase cash flow, and improve their customers' experience. Every facet of our training and development supports these ends.

External Client Training and Consulting Services

NCOU offers clients a full range of services to help you better train and develop your internal resources and achieve higher performance and service levels. NCOU service offerings include:

- Leadership Development Consulting and Training
- Classroom Training Services
- Train-the-Trainer Services
- Communication Training
- Online Training Platform Set-Up and Deployment
- Succession Management Consulting
- Survey Set-Up
- Scoring and Segmentation Set-Up
- Certified, experienced, and award-winning trainers

8. Do you have adequate staffing to handle the workload from the City of Tempe?

Yes. Our staff is already in place and completely trained to continue serve to the City. Our Rancho Cordova, CA office currently has 112 full time collectors, which is more than adequate to handle the City's' accounts. NCO has the ability to hire and train additional staff as needed.

9. Provide details on staffing and current workloads.

NCO can adjust the volume of collectors based on the current needs of the City and their workload to ensure maximum recovery of the City's debts. Currently our collection staff's workload is 500 to 800 accounts per collector depending upon collection experience and assigned client.

NCO currently has 3 dedicated full-time collection staff assigned to the City of Tempe project along with an administrative clerk and customer service person to help answer any questions from City or Court staff. Should NCO be awarded all of the City's accounts as proposed as Option B in our Pricing Sheet, labeled Exhibit II, NCO would gladly increase the numbers of dedicated collection staff to this project to 6 -8 collectors and add an on-site cashier at the Court's facility to take walk-in payments.

NCO has key team members assigned as detailed in the organizational chart and individual resumes in the following pages. Our assigned key team members have over 160 years experience in the collection industry to ensure a successful project and to provide "Best in Class" service to the City and its citizens.

Table of Key Personnel

NCO has assigned some of the most experienced court collections professionals in the industry to lead the ongoing operation of this contract. They will leverage a combined 164 years of experience to design, implement, and manage a collection program designed to enhance revenue and maximize net return of monies to the City of Tempe while complying with all applicable laws and regulations and rigorously protecting confidential information.

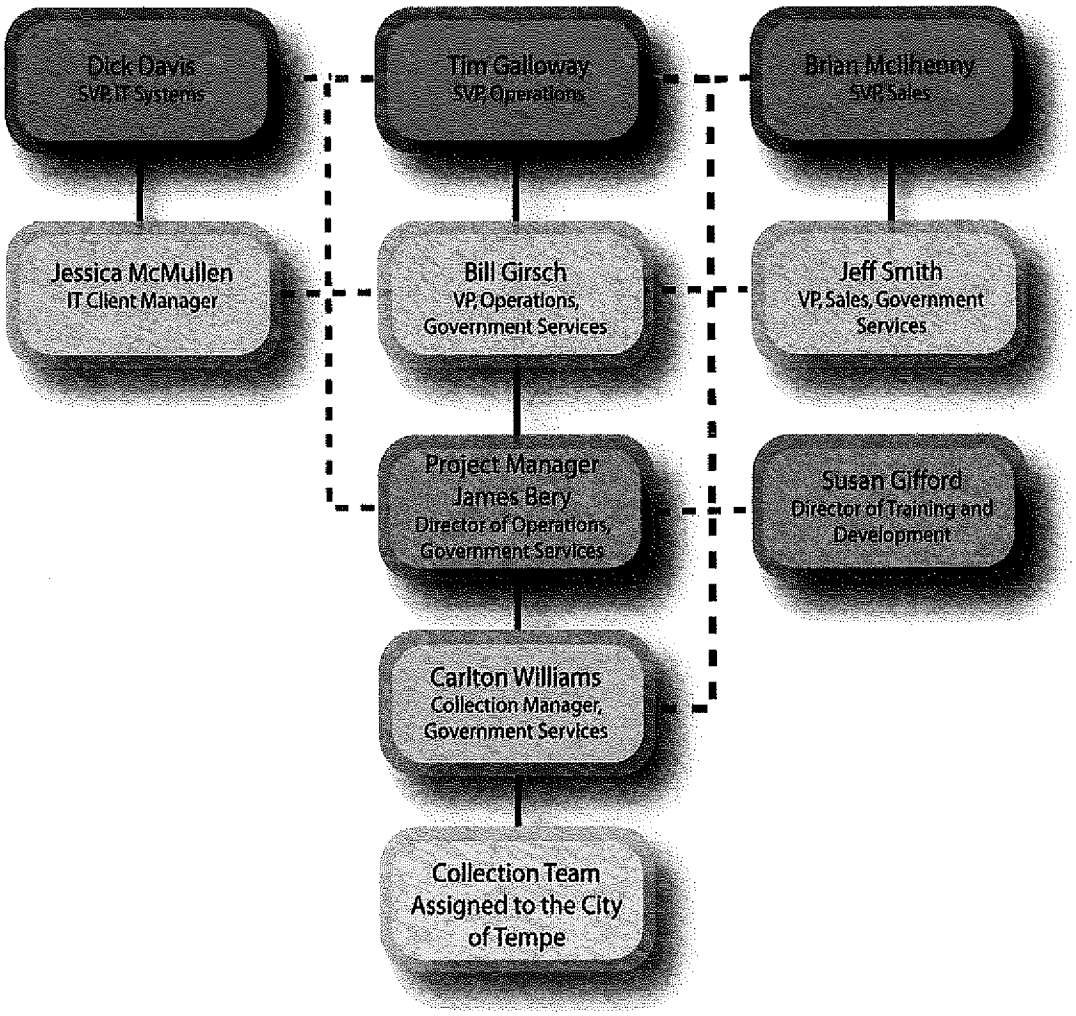
Role in Project	Name & Location	Title	Years of Experience
Executive Oversight of Operations	Tim Galloway / Pittsburgh, PA	Senior Vice President, Operations	19
Executive Oversight of Client Relationship	Brian McIlhenny / Horsham, PA	Senior Vice President of Sales – Government, Consumer	26
Senior Oversight of IT Requirements	Dick Davis / New Berlin, WI	SVP – IT Systems	27

Senior Oversight of Operations	Bill Girsch / Houston, TX	Vice President – Operations, Government	18
Contract Administrator and Client Relationship Manager	Jeff Smith / Rancho Cordova, CA	Vice President – Sales, Government Services	24
Project Manager and Operations Director for Collection Center	James Berry / Rancho Cordova, CA	Director of Operations, Government Services	20
Collection Manager for Collection Center	Carlton Williams / Rancho Cordova, CA	Collections Manager, Government Services	13
Client Service	Lynn Edwards / Rancho Cordova, CA	Customer Service Representative	23
IT Project Manager	Jessica McMullen / New Berlin, WI	IT Client Manager	20
Training*	Susan Gifford / Dublin, OH	Director of Training and Development	14
Total years of experience			**164**

*NCO has an on-site trainer at our Rancho Cordova office who trains our collectors at that site. Ms. Gifford provides oversight and direction to our on-site trainers. They also receive oversight and direction from their respective site Operations Directors.

Key Staff Organizational Chart and Resumes

Please see the following organization chart and resumes for a list of our key personnel.



Tim Galloway

Senior Vice President – Operations

Career Overview: Mr. Galloway has 19 years of collection industry experience, including 18 years in management roles.

As Senior Vice President of Operations, he has responsibility for operations in NCO's Government, Education, and Transportation divisions, as well as NCO's Attorney Network and student loan billing subsidiary University Accounting Service, LLC (UAS). He reports directly to NCO Chief Operating Officer, Jack Jones.

Experience: Mr. Galloway joined NCO when it acquired OSI on February 29, 2008, continuing the leadership role as SVP-Operations he held with OSI since November 2003.

He has served in progressively responsible leadership positions across multiple industry verticals with OSI and predecessor company Accelerated Bureau of Collections, Inc.

Education: Mr. Galloway earned a Bachelor's Degree in Political Science from Colorado State University, Fort Collins, Colorado.

Brian McIlhenny

Senior Vice President – Sales

Career Overview: Mr. McIlhenny has 26 years of senior leadership, sales management, and direct sales experience. He is responsible for managing the sales organization of NCO's Government Services and Customer Management divisions.

Experience: He joined NCO Group when it acquired OSI in February 2008, continuing the leadership role as SVP-Sales he held with OSI since September 2005. He also was responsible for the overall sales and marketing efforts of North Shore Agency, Inc. (NSA), a former subsidiary of NCO Group and OSI that was sold in November 2009. In July 2009, Mr. McIlhenny added responsibility for the Customer Management division of NCO Group. From 2005 to mid-2009, he also had responsibility for Education Services division sales, including University Accounting Service (UAS), which services over 450 colleges and universities.

Prior to joining OSI, Mr. McIlhenny was with RMH Teleservices, Inc., Newtown Square, Pennsylvania from 1999 to 2004. RMH was an international provider of outsourced customer relationship management services via front-line personnel (11,000+ agents) and e-care located in 15 custom contact centers and strategic partners based in five countries. He served as Vice President of Sales and was responsible for new client development, new customer implementation, and account penetration. He

played a key role in RMH's organic growth of $230 million in four years. RMH was sold to NCO Group in April 2004.

Mr. McIlhenny held Senior Sales and Senior Relationship Manager positions with a premier provider of outsourced training and consulting services, AchieveGlobal, Tampa, Florida, from 1994 to 1999. He was in sales and management with Friden Neopost, Hayward, CA (now Neopost) from 1986 to 1994. He served as Sales Executive with Data Decisions in 1985.

Throughout his career he has earned awards and recognition for his outstanding achievements in sales and management.

Education: Mr. McIlhenny earned a B.A. degree in Economics from Ursinus College, Collegeville, PA and is currently re-pursuing an EMBA with Drexel University, Philadelphia, PA.

Dick Davis

Senior Vice President, IT Systems

Career Overview: Mr. Davis has responsibility for NCO corporate IT functions supporting collections and back-office operations and ensuring alignment between IT and business plans. *This includes responsibility for the Government Services division, including government clients similar in size and scale to the City.* He manages a staff of directors and IT professionals whose key functions include:

- First-party and collections systems enterprise administration and support
- Development and maintenance of client interfaces
- Development and support of client portfolio reconciliations
- Application and report development (for supported applications)
- Dialer support
- Workflow implementation
- Systems integration
- Business and vendor communication
- Implementation and adherence to client business rules in coordination with Operations
- Report services

Experience: Mr. Davis has 30 years of finance experience and over 25 years of experience in the collection industry. He joined NCO when it acquired Outsourcing Solution Inc. (OSI) in February 2008. He was promoted to NCO Senior Vice President - IT Systems in 2008. He has served in progressively responsible management positions, including Vice President – Business Systems from 2006-2008; Vice President – Support Application Services from 2000 to 2005; and Vice President – Finance and Controller from 1997 to 1999.

Prior to joining OSI in 1984, he worked for Arthur Anderson & Company for five years and served four years in the U.S. Navy.

Education: Mr. Davis holds a bachelor's degree in Business Administration from the University of Southern California and a master's degree in Business Administration from Marquette University, Milwaukee, Wisconsin. He is a CPA.

Jeff Smith

Vice President – Sales, Government Services

Career Overview: Mr. Smith has 24 years of collection management experience including 21 years of collection contracting experience.

In his role as Vice President – Sales, Government Services, Mr. Smith is responsible for bringing customized NCO solutions to government agencies and managing client contracts. He serves government clients in the states of Arizona, California, Colorado, Hawaii, Idaho, Kansas, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, and Washington.

As the Contract Administrator, Mr. Smith will be responsible for the City's and Court's overall satisfaction.

Experience: His experience includes court collection programs for clients or past clients such as Seattle Municipal Court in Washington; Dallas County Courts in Texas; Mesa Municipal Court in Arizona; Pierce County Municipal Court in Washington; Tacoma Municipal District Court in Washington; Thurston County District Court in Washington; Kansas Attorney General's Office (statewide court contract); Henderson Municipal Court and Justice Court in Nevada; Colorado Judicial Department (statewide court contract); Clark County Justice Courts (9 Courts); Arizona Administrative Office of the Courts (statewide court contract); Maricopa County in Arizona; and Utah Office of State Debt Collections (including 44 District Courts).

Mr. Smith also has vast experience with numerous other government clients or past clients, including Arizona Department of Revenue; California Department of Transportation; California Franchise Tax Board; California Highway Patrol; California Department of Industrial Relations; California Employment Development Department; City of Los Angeles, City and County of San Francisco, City of Long Beach, and Humboldt County, California; Iowa Department of Revenue; Kansas Department of Revenue; Missouri Department of Revenue; Montana Department of Revenue; City of Chicago, IL; Illinois Department of Revenue; Illinois State Toll Highway Authority (Tollway); Nevada Department of Motor Vehicles; Nevada Controller's Office; Nevada Department of Taxation; Oklahoma Tax Commission; Oregon Department of Administrative Services; Oregon Department of Revenue; Sacramento Municipal Utility District; City of Seattle, Washington; Texas Department of Transportation; Texas Comptroller's Office; Utah Tax Commission; and Washington Department of Revenue

Mr. Smith has a very strong background and understanding of collection procedures and techniques along with collection laws and regulatory compliance. He has significant experience and expertise in collection operations, call center activity and programming. In addition Mr. Smith has significant experience in quality control and assurance, project design, customer service, and implementation of collection and government contracts.

Mr. Smith joined NCO when it acquired Outsourcing Solutions Inc. (OSI) on February 29, 2008, continuing the leadership role in Government Services sales he held with OSI.

He held numerous positions of progressive responsibility in his 20+ years with OSI. These positions included five years as a Regional Vice President of Sales for OSI's Government Services Division and four years as a Regional Sales Director for OSI Collection Services. In addition, Mr. Smith served four years as a Regional Vice President of Operations, one year as a General Manager, and six years as a Regional Account Manager, all for OSI subsidiary The Continental Alliance, which merged into OSI Collection Services, Inc. in 1999.

Education: Mr. Smith holds a Bachelor Degree in Business and Public Administration from California State University, Sacramento, California.

Bill Girsch

Vice President – Operations, Government Services

Career Overview: Mr. Girsch brings 29 years of leadership and management experience in both sales and operations environments, including 18 years in the receivable resolution industry.

He is responsible for managing Government Services offices across the U.S. He also has overall operations responsibility for student loan billing subsidiary University Accounting Service (UAS). Mr. Girsch joined NCO when it acquired OSI in February 2008 and continues in the leadership role in Government Services he assumed in February 2006.

Experience: Mr. Girsch was promoted to Executive Director of OSI's staffing business unit, Coast to Coast Consulting, LLC, in October 2002. He was responsible for the unit's reorganization, stabilizing and repositioning it as a premium provider of on-site billing and collection services. These services for healthcare providers focus on billing and collections of government and commercial receivables. As Director of Business Development beginning in September 2000, he was responsible for creating business opportunities for the Healthcare Services Division. He contributed significant new client sales revenue while maintaining exceptional client service relationships with existing clients.

Prior to joining NCO/OSI, Mr. Girsch served with BCC Financial Management Services Inc., Fort Lauderdale, FL from 1993 – 2000. He held the positions of Director of Operations and Vice President of Sales and Marketing. BCC's core business was to provide receivable management services.

Mr. Girsch was Manager of Manufacturing for Eaton Corp., Danbury, CT, from 1982 through 1993. During his employment he was responsible for the day-to-day operations for 220 FTE's in the manufacturing, production planning and quality control departments for government and non-government clients. During this time, Mr. Girsch held a Department of Defense secret clearance.

Memberships, Certifications and Awards: Bill has been a part of industry organizations since 1993 and served on various committees and Boards of Directors.

Education: Business Administration, State University of New York at Morrisville

James Berry

Director of Operations – Rancho Cordova, California Government Services

Career Overview – Mr. Berry will serve as Project Manager for this contract, responsible for ongoing program performance. He brings 22 years of collections experience to this contract, including experience developing high-performance teams delivering sustained superior performance results.

He is an aggressive leader with a proven track record of success in team-building and program management. He demonstrates excellent vision, planning, coaching and organizational skills.

Experience –Mr. Berry's experience includes seven years serving in progressively responsible operations management positions with The West Corporation; 10 years with States Recovery Systems, where he started as a collector and advanced through Collection Manager, and Operations Manager, to Director of Operations; and stints in management with Freedom Debt Relief, Loan Review, Inc., and Erin Capital & Associates. He joined NCO in January 2011.

Among his accomplishments, Mr. Berry built a team and grew business by 600 percent over three years. He grew staffing to support growth from 16 to 240 employees.

Mr. Berry ran multiple offices in the United States and Near Shore. He was responsible for monthly revenue in excess of $16 million gross and $5.5 million in fee. He developed and launched new customer contact plans to ensure top productivity for an entire team of representatives

Mr. Berry has handled a national portfolio of Fortune 500 clients. His client list included Wells Fargo Bank, Toyota, Bank of America, Wachovia Bank, Discover Card, Capital One, Sprint/Nextel, GMAC and many more. He also directed and managed multiple offices that included five directors, eight assistant directors, 60 front-line managers, and 850 employees. The team exceeded monthly sales goals for a record 39 months straight.

Education and Development - Mr. Berry attended York College, in York, Pennsylvania, majoring in Business Administration. He also completed a course in "Model-Netics," a comprehensive, model-based, management training and communication program taught and used in over 500 organizations worldwide -- large and small, for-profit and not-for-profit, government, and education.

Carlton Williams

Collections Manager – Rancho Cordova, California Government Services

Career Overview - Mr. Williams has 13 years of collection experience and eight years of collection management experience with NCO's Government Services division. As Government Services Collection Manager, Mr. Williams is responsible for helping to meet and exceed collection goals for government clients serviced by the Rancho Cordova, California office.

Experience - Mr. Williams joined NCO when it acquired Outsourcing Solutions Inc. (OSI) on February 29, 2008, continuing in his role as Collections Manager.

Mr. Williams is responsible for the maintenance of receivable accounts placed for collection. Responsibilities include account assignments, inventory control, call monitoring, ensuring work standards and compliance issues are met, providing ongoing developmental and coaching sessions, handling debtor disputes relating to specific client issues, and ensuring proper close and return procedures are performed on bankruptcy notices and client requests. He contacts clients to inquire about possible direct payments as well as to request additional backup/support documentation if requested by a debtor.

Mr. Williams assists the Operations Manager in formulating monthly projection reports for individual clients and collection representatives, and for tracking daily, weekly and monthly gross collections as well as revenue production and client placements.

Prior to joining the former OSI, Mr. Williams served six years as a Medical Chief Orderly in a 32-room operating suite. He supervised daily schedules and assignments for all Surgical Unit Orderlies, approximately 12 to 18. Mr. Williams also served six years in the United States Navy as a Financial Records Keeper. He was responsible for 1.2 million in retail merchandise inventory that was sold on board Navy ships stores. Mr. Williams supervised 14 to 16 junior sailors.

Lynn Edwards

Customer Service – Rancho Cordova, California Government Services

Career Overview - Ms. Edwards has 24 years of customer service experience, including 23 years in the collection industry.

She has a well-rounded knowledge of all facets of the collection business, which enables her to provide our clients with top-rated service.

Experience - Ms. Edwards joined NCO when it acquired Outsourcing Solutions Inc. (OSI) on February 29, 2008, continuing in her role as Customer Service Representative.

Ms. Edwards is responsible for serving high-profile government clients whose accounts are placed for collections at our Rancho Cordova, California office. She has been consistently praised by clients for

her pleasant demeanor, strong work ethic, and prompt service in providing answers to questions or providing requested reports in a timely manner. She has also served as backup to various positions within the administrative office.

Ms. Edwards joined the former OSI in 1994 as a customer service representative. She was awarded OSI's Managers Recognition Award in 1995 for outstanding work, helpfulness to clients and management, and achievements in her position. From 1990 to 1994 she was a customer service/collection representative for Aalert Paging where she assisted large business customers with orders and service, tracked merchandise, and handled any discrepancies. She also contacted customers to arrange payment on seriously delinquent accounts. From 1988 to 1990 Ms. Edwards was a loss prevention coordinator for Weinstocks. Prior to that, she was a collection representative for Golden One Credit Union from 1986 to 1988.

Susan Gifford

Director of Training and Development

Career Overview: Ms. Gifford is responsible for training and development for NCO's Government Services, Education Services, Attorney Network Services, and Commercial Services divisions nationwide.

As a learning and development professional with more than 14 years of experience, she is skilled in adult learning methodologies, including Kirkpatrick Evaluations and Programmed Instruction.

Experience: Prior to joining NCO in June 2009, Ms. Gifford served in progressively responsible training roles for major financial services providers.

She worked at Barclays Capital: EquiFirst Corporation from November 2005 to February 2009, serving stints as HR and Learning Business Partner, Training and Development Supervisor.

She served as Senior Learning and Performance Consultant at AmerCredit Financial Services from August 2003 to June 2005.

At Midland Credit Management, she was Training and Development Specialist II from October 2002 to June 2003.

She worked at Alliance Data Systems from January 1997 to August 2002 as Training Manager/Instructor and Training Specialist.

Awards and Recognition:

- 2011 "Young Trainers to Watch," "Training" magazine
- EquiFirst Corporation: Award of Excellence (2007) received for professionalism and leadership

- Midland Credit Management: Birdie Award (2003) recognized for identifying organizational needs, leadership and excellent facilitation
- Alliance Data Systems: People-to-People Award (2001) recognized for outstanding personal leadership
- Alliance Data Systems: Star Award (2001; 2000; 2000) received for extra effort in project management and facilitation

Education, Certifications and Training: Ms. Gifford earned a Bachelor of Science degree in Business from Franklin University. She graduated Summa Cum Laude (G.P.A. 4.0).

Her certifications, memberships, and community involvement include:

- Certified Senior Professional of Human Resources
- Certified Ken Blanchard Situational Leadership II Facilitator
- Certified CCL Skillscope 360 Facilitator
- Certified Psychometric/Diagnostic Facilitator (MBS, DiSC)
- Certified Achieve Global Facilitator
- Society for Human Resource Management (SHRM) Member
- American Society of Training & Development (ASTD) Member
- Rio Salado Adjunct Faculty Member
- Habitat for Humanity Volunteer
- Junior Achievement Volunteer

Jessica McMullen

IT Client Manager

Career Overview: Ms. McMullen has 19 years of experience in the Information Technology field. As NCO IT Client Manager, Ms. McMullen works with clients and IT personnel to design, implement, and execute successful technical solutions that meet each client's individual needs.

Experience: Ms. McMullen joined NCO when it acquired Outsourcing Solutions Inc. (OSI) on February 29, 2008, continuing in the IT Client Manager position she held previously.

She was promoted to her current position as IT Client Manager in 2000. She serves as the voice of the client, working to ensure clients' technical solutions meet program requirements and continually evaluating processes to identify opportunities for improvement. She works hand-in-hand with both client and NCO IT personnel to design successful implementations for new programs, develop

technical solutions to business issues, and analyze current processes to determine risks and balances against business objectives.

Ms. McMullen also serves as the central point of contact for any IT service-related issues, and she works closely with the client and the IT team to facilitate quick and efficient resolution to any technical issues.

Jessica served as Production Support Analyst from 1998-2000, providing second-tier support for all production processes. Her main responsibilities included: applying updated application releases to the collection system; coordinating production changes to client programs, and managing scripts.

From 1991-1998, she served as Computer Operator and then Programmer/Analyst, responsible for assisting programming and technical departments with various system problems, working to alleviate any loss of processing availability.

Education: Waukesha County Technical College, Computer Programming

10. What is your firm's policy regarding installment agreements with debtors?

NCO understands that sometimes the best course of action is to establish a payment plan with the debtor. Although our staff is trained to always ask for payment it full, when it is clear that the debtor cannot pay in full, NCO will negotiate voluntary, reasonable, and affordable partial payment arrangement (PPA) in compliance with the City's guidelines and all applicable rules and regulations.

Before negotiating a PPA, NCO representatives develop a financial profile of the customer, based on the existence of gainful employment, bank accounts, real property and other potential assets. NCO typically requires at least 30 percent down and the balance in full over 90 days, altering this policy to meet the City's requirements.

Our representatives will inform debtors of their rights and responsibilities, describe various repayment options to debtors, and interview them to complete a financial profile and develop a repayment plan that is appropriate for their financial situation.

Upon conclusion of the call with the debtor the collection representative will note the conversation and insert payment information in the debtor's file as to when payments are due and the amount that will be due according to the agreed upon terms. Once this information is entered into the debtor's FACS account file the system automatically monitors the account to ensure payments are received according to the scheduled terms.

Once a payment is received, NCO's automated FACS system verifies payments posted against arrangements, schedules and triggers reminder letters to be sent 14 days before the next due date, and monitors accounts in anticipation of future payments. The system automatically identifies accounts where a customer has failed to submit a payment within one business day after the payment due date.

If an arrangement is broken, the account is automatically notifies the assigned collection representative's queue for follow-up via telephone. Contact is again made with the customer, a broken promise letter is mailed, and solicitations for payment in full begin again.

NCO allows a maximum payout period of 12 months when no other terms are possible. PPAs longer than 90 days are reassessed every three months to determine whether or not the customer can pay in full, increase payments over a shorter term, or otherwise expedite the repayment period. Again, NCO representatives request payment in full each time contact is made.

11. What is your firm's policy and procedure for reporting to credit agencies?

NCO uses credit bureau reporting as a collection tool in accordance with the City's policy, federal statutes, and client guidelines. At the direction of the City, NCO reports delinquent accounts to one or more of the three national credit bureaus (Experian, Equifax, and TransUnion). NCO's initial notification letter informs debtors that they have 30 days to dispute the validity of the debt.

We recommend not reporting for 90 days from placement to filter out all disputes, accounts listed in error, and to give debtors the opportunity to make a short payment arrangement before affecting their credit profile for 7 years.

During this recommended 90-day period, representatives work diligently to leverage the prospect of credit bureau reporting while urging customers to remit payment in full. Credit bureau reports are updated electronically once a month and manually on a daily basis. NCO adheres to this schedule for deletions as well.

Support Services

NCO Support Services is responsible for overseeing the credit bureau department. On average NCO receives 25,000 credit bureau calls per month.

Once the agent receives the call, the agent advises the caller that the call may be monitored or recorded for quality assurance. Each agent asks questions to find out the nature of the call and then asks the debtor what they are disputing—a credit report, a phone call, difficulty locating an account, credit bureau inquiry, or if the call is regarding a mortgage or loan company.

After determining the nature of the call, the agent then researches the information provided by the debtor. Once the account in question is located, the agent verifies they are speaking to the right party by asking an additional series of questions.

If the caller/debtor states they are disputing the debt, the agent attempts to resolve the dispute over the phone. If the debtor still disputes the debt, then the agent requests the debtor either fax or mail in their dispute. The agent terminates the call, categorizes the account as a dispute status, updates the collection system of record as to the nature of the dispute, and then submits a UDF (universal data

form) online using the E-Oscar system to all three major credit bureaus: TransUnion, Equifax, and Experian. E-Oscar is a web-based tool used to communicate with the credit bureaus.

The Credit Bureau Department also receives electronic disputes; the average monthly volume is 89,000. These disputes are generated from the debtor/debtor contacting any or all three credit bureaus. Upon receipt of an electronic dispute, the bureau generates a debtor dispute verification form (CDV). The credit bureaus allow 30 days to respond to the CDV.

Every credit reporting data path/directory is set up on E-Oscar to receive CDVs by subscriber code. There are two queues, dispute and fraud, in E-Oscar for each data path/directory.

All credit bureau agents log into their designated queues for that day and process outstanding disputes. The agent then submits the CDV back to the bureau using the E-Oscar online system advising them that the account was either deleted, modified, updated as paid, updated as bankruptcy, etc. After submitting the CDV back to the bureau, the agent updates the collection system of record that a CDV was sent to TransUnion, Equifax or Experian, and categorizes the account as a dispute if appropriate.

Each credit bureau sends NCO a report card on a monthly basis. NCO has stayed within the required 90 percent score for this process.

12. Are Account Analysis reports available on-line?

Yes. The City already has access to all of their reports online. All reports are populated automatically by systems managed by our IT staff. All contact related data is stored in a relational database (MS SQL Sever) for use in reporting. We utilize a variety of reporting tools to generate custom reports for our clients, including, but not limited to: spreadsheets generated by Microsoft Excel, reports generated by Microsoft FoxPro and Microsoft Access. We also generate files in a variety of data models, depending on client needs. Depending on the complexity of the report, the reporting solution may be as simple as feeding the data into a spreadsheet template. More complex reporting requirements are custom developed utilizing tools such as Crystal Reports.

NCO has the capabilities to provide electronic and/or hardcopy versions of all necessary reports on a daily, weekly, and monthly basis. NCO regularly posts client results, reports, and files to client FTP sites. NCO also has the ability to send and receive data by using its own password protected (PGP encrypted) FTP site. We also have clients requiring reports to be delivered by e-mail, fax, and other methods. We can transmit reports utilizing any method or format that our clients require.

NCO has strong processes in place that ensure our clients receive their reports when and how they want them. We will work diligently to meet and exceed all program reporting requirements.

13. What is your firm's estimated success rate of collections based upon various types and ages of accounts?

We have provided a range of collection recovery rates in the table below. Collection rates vary widely on individual portfolios, depending upon factors such as age, type of collection (first- or third-party, pre-collection, primary, secondary, etc.), previous collection efforts, geographic origination of debt, demographics, etc.

Recovery Rate by Type of Debt		
Type of Debt	**Subcategory**	**Recovery Rate**
Court Ordered Debt	Moving Violations	18% to 35%
	Parking Violations	12% to 28%
	Criminal Violations	2% to 10%
	Miscellaneous	1% to 10%
Education Loan Debt	Various	7% to 40%
Healthcare Debt	Various	10% to 30%
Tax Debt (1st & 3rd Party)	Corporate	7% to 20%
	Individual	8% to 30%

For court debts, of the accounts we are successful in collecting on over a period of 18 months, we typically recover approximately 40% of the total collected by six months from time of referral, 80% after 12 months, and 100% after 18 months. Again, these percentages can vary widely depending on portfolio characteristics such as age of the accounts, amount and type of previous collection efforts, availability of valid contact information, demographics of the debtor population, etc.

14. Does your firm have the means to validate address information received from the City before commencing the collection action?

Yes. As part of our Skip Tracing process, NCO verifies address, and continuously monitors our database. Through LexisNexis, NCO can access the U.S. Postal Service National Change of Address (NCOA) and electronic directory assistance (EDA) databases, among others. It identifies bankrupt and deceased customers, as well as residency information and same last names. In addition, LexisNexis gives NCO the ability to monitor our debtor population as they change addresses and phone numbers. Within 24 hours of an address or phone number change, we have the updated information in our system. **No other collection agency offers this important service.** It should be noted that the team who developed this functionality for NCO also developed the system to assist law enforcement in tracking sex offenders.

Using **Accurint** a LexisNexis product, Accurint assists NCO in locating customer information, including aliases, addresses, relatives, associates, neighbors, assets, and more. Accurint uses a name,

past address, phone number, or Social Security number to locate a current phone number and address. Address information dating back 30 years is readily accessible. Accurint dramatically improves our ability to find up-to-date contact information for skip accounts, which comprise about half of all accounts referred for collection.

15. Does your firm perform skip-tracing of debtors?

Yes. We currently utilize skip tracing procedures when we receive new accounts for the City. Please see the following paragraphs for more information on Skip Tracing.

Skip Tracing

NCO uses various location methods and electronic databases to find current contact information for referred accounts having inaccurate addresses and telephone numbers. Upon placement, NCO processes all accounts to verify telephone and address information, segregating those accounts ready to be contacted from those requiring skip tracing. NCO searches its internal database to see whether information about the customer exists among its 450 million records.

All accounts with balances greater than $200 are automatically referred to TransUnion for credit bureau reports. Files are returned to NCO within 48 hours with credit scores, trade lines, and updated telephone numbers and addresses. Customers who are making timely payments to other creditors are identified. Scores provided allow us to prioritize accounts and focus our efforts on the most collectible accounts.

After accounts are loaded on our collection system, collectors have direct access to the interactive skip tracing tools LexisNexis and Accurint. These tools are integrated with NCO's system and permit unlimited access to these databases. They are our primary search tools because they provide effective and efficient find rates.

If contact information changes due to the debtor moving or changing their telephone number, our collectors can access online skip tracing tools at their desktop. These tools are integrated with our collection system through enterprise agreements that NCO has with LexisNexis, permitting NCO unlimited access to these databases.

Using LexisNexis, we can:

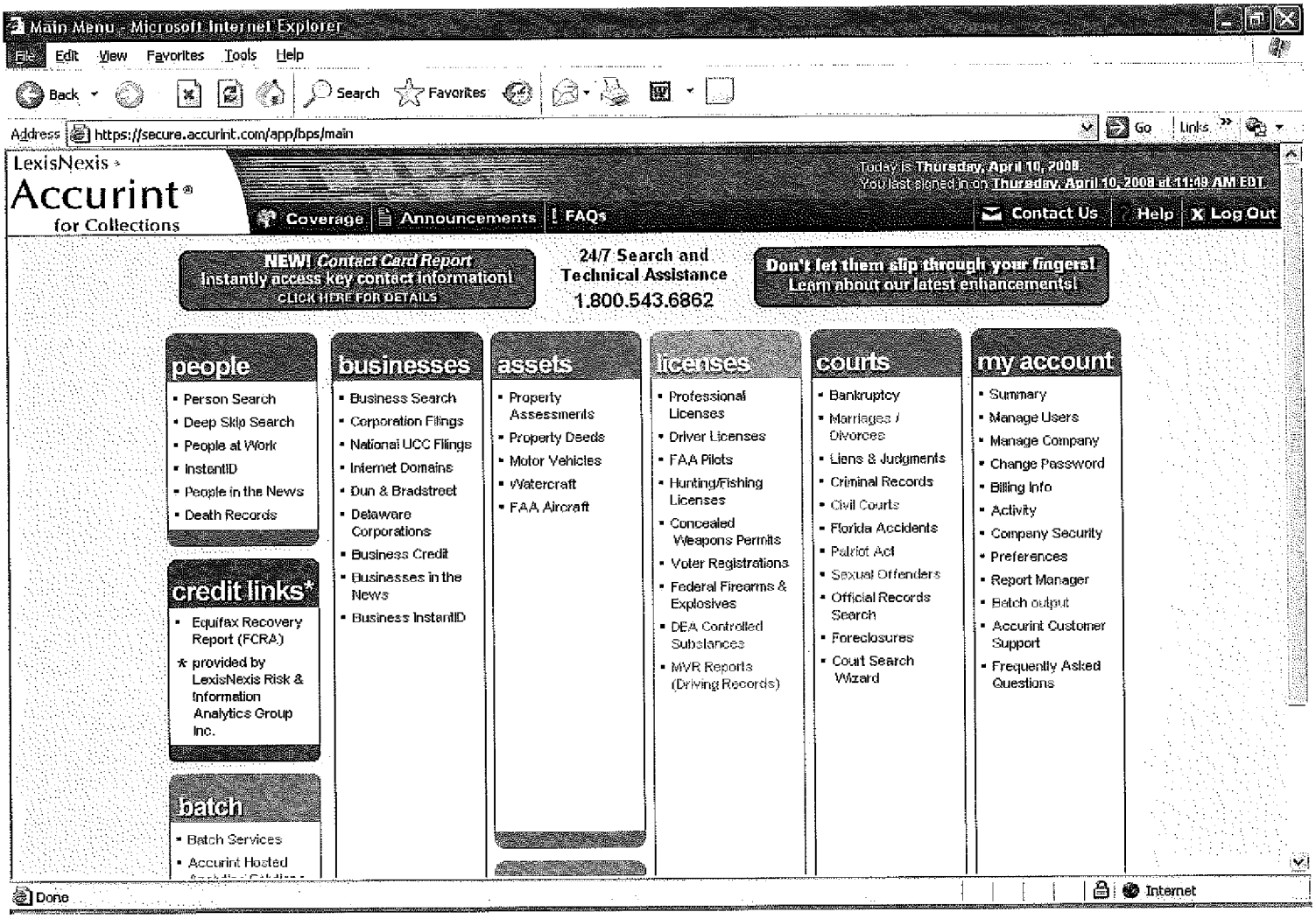
- Locate more debtors
- Increase dollars collected
- Shorten the collection cycle
- Enhance operational efficiencies

LexisNexis is a comprehensive electronic database containing 18.8 billion public records, including names, addresses, and telephone information for more than 244 million individuals and 381 million businesses. Through LexisNexis, NCO can access the U.S. Postal Service National Change of Address (NCOA) and electronic directory assistance (EDA) databases, among others. It identifies bankrupt and deceased customers, as well as residency information and same last names. In addition, LexisNexis gives NCO the ability to monitor our debtor population as they change addresses and phone numbers. Within 24 hours of an address or phone number change, we have the updated information in our system. No other collection agency offers this important service.

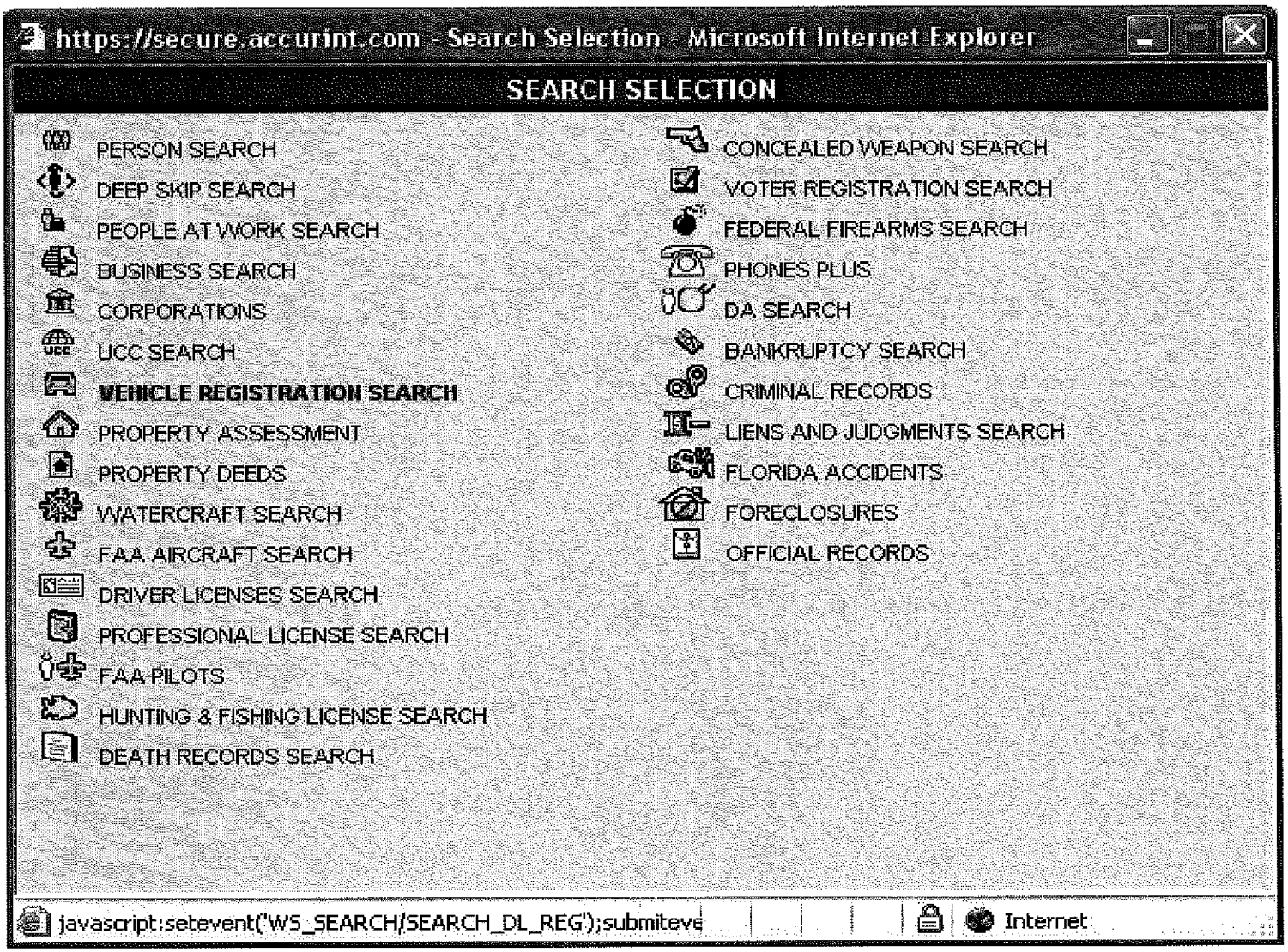
Using **Accurint** a LexisNexis product, Accurint assists NCO in locating customer information, including aliases, addresses, relatives, associates, neighbors, assets, and more. Accurint uses a name, past address, phone number, or Social Security number to locate a current phone number and address. Address information dating back 30 years is readily accessible. Our partnership with LexisNexis enables us to locate almost anyone and find deep background and historical information, including aliases, addresses, relatives, associates, neighbors, assets, and more. LexisNexis uses a name, past address, phone number, or Social Security number to locate a current phone number and address.

Our agreements with LexisNexis have dramatically improved our ability to find current contact information skip accounts, which comprise about half of all accounts referred for collection. Because these technologies have advanced the location process, NCO is able to better serve our clients.

The following screen shots depict Lexis Nexis and its robust features and illustrate the LexisNexis Accurint tool NCO uses for its skip tracing efforts.


Main Menu - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Address https://secure.accurint.com/app/bps/main
Go Links
LexisNexis
Accurint®
for Collections
Today is Thursday, April 10, 2008
You last signed in on Thursday, April 10, 2008 at 11:49 AM EDT
Coverage Announcements FAQs Contact Us Help X Log Out
NEW! Contact Card Report
Instantly access key contact information!
CLICK HERE FOR DETAILS
24/7 Search and Technical Assistance
1.800.543.6862
Don't let them slip through your fingers!
Learn about our latest enhancements!
people
Person Search
Deep Skip Search
People at Work
InstantID
People in the News
Death Records
credit links*
Equifax Recovery Report (FCRA)
* provided by LexisNexis Risk & Information Analytics Group Inc.
batch
Batch Services
Accurint Hosted
businesses
Business Search
Corporation Filings
National UCC Filings
Internet Domains
Dun & Bradstreet
Delaware Corporations
Business Credit
Businesses in the News
Business InstantID
assets
Property Assessments
Property Deeds
Motor Vehicles
Watercraft
FAA Aircraft
licenses
Professional Licenses
Driver Licenses
FAA Pilots
Hunting/Fishing Licenses
Concealed Weapons Permits
Voter Registrations
Federal Firearms & Explosives
DEA Controlled Substances
MVR Reports (Driving Records)
courts
Bankruptcy
Marriages / Divorces
Liens & Judgments
Criminal Records
Civil Courts
Florida Accidents
Patriot Act
Sexual Offenders
Official Records Search
Foreclosures
Court Search Wizard
my account
Summary
Manage Users
Manage Company
Change Password
Billing Info
Activity
Company Security
Preferences
Report Manager
Batch output
Accurint Customer Support
Frequently Asked Questions
Done
Internet

Menu



Search Options

Person Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address https://secure.accurint.com/app/bps/main Go Links

Coverage Help

SSN Last Name First Name Middle Name

Search

Street Address City State Zip County Radius

Clear

Phone DOB Age Range

Reference Code:

Search for other possible name spellings Include Bankruptcies

Output Type: Formatted HTML Cut and Paste / Printer Friendly Text (No Reports)

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from the individual state's Department of State.

Search completed Records: 1 to 4 of 4

SEARCH: SSN: 123601392 Edit Search | New Search

Click Icons Below To Run a Report

Click Below for Next Steps

All	Full Name	SSN	Address	Phone Information	
COPY	JOHN D[redacted] JOHN O[redacted] DOB: [redacted]/1973 (34)	[redacted]	42[redacted]AVE [redacted]NY 11[redacted] Nov 00 - Mar 08	([redacted] - Verified [redacted]JOHN & GINA ([redacted]	Next Steps

We Also Found: Property Records Motor Vehicles Purchase Results

Internet

Reverse Lookup

Directory Assistance - Reverse Lookup - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address https://secure.accurint.com/app/bps/main Go Links

REVERSE LOOKUP

Coverage Help

Phone Number State

[redacted] NY

Search

Clear

Enter either: • 7-digit phone number (with or without state)

OR

• 10-digit phone number

Reference Code:

Important: The Public Records and commercially available data sources used in this system have errors. Data is sometimes entered poorly, processed incorrectly and is generally not free from defect. This system should not be relied upon as definitively accurate. Before relying on any data this system supplies, it should be independently verified. For Secretary of State documents, the following data is for information purposes only and is not an official record. Certified copies may be obtained from that individual state's Department of State.

Search completed Records: 1 to 2 of 2

SEARCH: Phone: [redacted] State: NY

Edit Search | New Search

Export to Excel Icon Legend Click Icons Below To Run a Report

All	Type	Name	Address	Phone	Caption
COPY	R	[redacted] JOHN & GIIA	42[redacted] AVE [redacted] NY 11[redacted]	([redacted]	
COPY	R	[redacted] JOHN & GIIA	42[redacted] AVE [redacted] NY 11[redacted]	([redacted]	

Export to Excel Records: 1 to 2 of 2

SEARCH: Phone: [redacted] State: NY

Edit Search | New Search

Done Internet

Phone Number Search

Property Deeds Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address https://secure.accurint.com/app/bps/main Go Links

Export to Excel | Icon Legend | Click Icons Below To Run a Report

All | Property Deeds

Property Address - 42 [redacted] AVE, [redacted] NY 11[redacted]
Owner Name - [redacted], JOHN & GINA
Owner Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Sale Amount -
Mortgage Amount - [redacted]
Data Source - A

Sale Date - 08/23/2004
Recording Date - 09/15/2004
Parcel Number - [redacted]
Document Type - DEED OF TRUST
Land Usage - SINGLE FAMILY RESIDENCE
Brief Description -

Property Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Owner Name - [redacted], JOHN & GINA
Owner Address - 42[redacted] AVE, [redacted] 11[redacted]
Sale Amount -
Mortgage Amount - [redacted]
Data Source - A

Sale Date - 04/21/2003
Recording Date - 06/09/2003
Parcel Number - [redacted]
Document Type - DEED OF TRUST
Land Usage - SINGLE FAMILY RESIDENCE
Brief Description -

Property Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Owner Name - [redacted], JOHN & GINA
Owner Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Sale Amount -
Mortgage Amount - [redacted]
Data Source - A

Sale Date - 04/21/2003
Recording Date - 06/09/2003
Parcel Number - [redacted]
Document Type - DEED OF TRUST
Land Usage - SINGLE FAMILY RESIDENCE
Brief Description -

Property Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Owner Name - [redacted] JOHN
Seller Name - [redacted] CAROLYN
Owner Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Seller Address - 42[redacted] AVE, [redacted] NY 11[redacted]
Sale Amount - [redacted]
Mortgage Amount -
Data Source - A

Sale Date - 10/31/2000
Recording Date - 11/03/2000
Parcel Number - [redacted]
Document Type - GRANT DEED
Land Usage - SINGLE FAMILY RESIDENCE
Brief Description -

Internet

Property Search

16. Please provide the single point of contact information for the customer service contact that will be assigned to the City of Tempe - name, phone, cell phone and e-mail information. An alternate should be included for times when the primary account representative is not available.

Main Contact
Jim Berry
Director of Operations and Project Manager
Office Phone: (916) 636-2680
Cell Phone: (916) 849-1994
E-mail: James.berry@ncogroup.com

Alternate Contact
Carlton Williams
Collection Manager
Office Phone: 916-636-2681
Cell Phone: (916) 425-1557
E-mail: Carlton.willliams@ncogroup.com

17. Provide a timeline detailing your collection process after receipt of a referral.

Approach to Government Receivables Collection

Key elements and components of our work standards are identified in the table below from the time an account is received for referral.

Key Elements and Components of NCO Work Standards	
Skip Tracing	Accounts are routed through our internal database and skip traced for debtor contact information on day 1 and as needed thereafter for contact information. This process includes a "scrub" the debtor's name and address data to verify and/or update the information prior to sending out the initial notice.
Scoring and Segmentation	Accounts are scored on day 1. We then apply customized and proven collection treatments based on segment characteristics to increase collection results.
Collection Notices	All initial collection notices that are sent to debtors are sent within 48 hours after placement.
First Telephone Activity	Customer service agents will begin initial attempts to establish contact with debtors where we have telephone numbers. Those accounts with no telephone numbers will be scheduled to be skip traced. Calling campaigns are initiated within two days of placement.

Left Messages	All "left messages" are scheduled for callbacks on a daily basis.
Promises-to-Pay	All "promises-to-pay" are identified accordingly and scheduled for follow-up should payment not be received as promised by the debtor.
Payment Arrangements	Account is moved to a central file once an acceptable payment arrangement is made and immediately noted in the debtor's file.
Follow Up Telephone Activity	Accounts that were not able to be contacted through our initial telephone efforts or where we received returned left message calls are continually contacted on a weekly basis until contacted.
Additional Collection Notices	After 30 days from placement, if the debtor has a good address and is not in a payment plan then NCO will send additional collection notices as required to the debtor regarding their delinquent debt.
Broken Promises	All "broken promises" where payment has not been received as agreed are immediately identified to be called and lettered if necessary if contact cannot be made by phone.
Remittances	Collections are remitted to the client on a regular schedule as agreed upon with the client's needs.
Credit Reporting	Accounts that aren't paid in full are reported to the National Credit Bureaus, normally after 90 days from placement.
Legal Action	Accounts that aren't paid in full after 90 days are searched for attachable assets. Once assets are located the client is contacted to obtain written permission to begin legal action to obtain monies through the court system.
Monthly Quality Assurance Monitoring	Reinforces compliance with agreed-upon work standards, NCO and City policies and procedures, and applicable regulations.
Monthly Production Tracking	Management uses a variety of reports to track collection activity and results as compared to goals.
Monthly Performance Gap Analysis	Management continuously monitors for any gaps in collection performance to achieve sustained high performance.

18. Can you provide a quarterly report showing "piggyback" utilization tracking as requested by the City of Tempe?

Yes, we have flexible reporting capabilities and can provide any requested report. Many government clients utilize another government agency's contract by "piggybacking" off of that contract so as not to have to issue their own RFP. NCO will provide the City with a quarterly report tracking any "piggyback" utilization of the City's contract.

19. Do you agree to the Terms and Condition of the RFP?

Yes __X__ No _____

If No, please explain below

20. List three (3) governmental or large corporate references for which you currently provide similar services.

Government Client	Contact Person	Telephone Number
Pierce County District Court	Ms. Elsa Anderson, Administrative Services Manager	(253) 798-2974
City of Tacoma Municipal Court	Ms. Yvonne Pettus Court Administrator	(253) 591-2019
City of Mesa Municipal Court	Mr. Albert Lemke Assistant Court Administrator	(480) 644-3106

Notations:

13. Payment by City Procurement Card: The City Procurement Office may elect to remit payment through the use of a City procurement card. Each Offeror may indicate on the Price Sheet of this Request for Proposal its ability to accept City procurement card payments. The inability to accept payment by City procurement card will not disqualify a proposal.

NCO does not currently accept payment by procurement card.

Price Sheet has been modified

The original price sheet asked for a dollar amount instead of a percentage.

Include this modified price sheet with your submittal.

	Description	Age – when referred	Cost * Option A	Cost ** Option B
1	Debt Collection and Locate Service	0 to 180 days	15%	15%
2	Debt Collection and Locate Service	181 to 730 days	15%	15%
3	Debt Collection and Locate Service	731 day and up	15%	15%
4	NSF Collection	0 to 180 days	15%	15%
5	NSF Collection	181 to 730 days	15%	15%
6	NSF Collection	731 day and up	15%	15%
	Optional Services Offered		Cost	
#1.	License Plate Recognition (LPR) Services by		25% Option A	
	Municipal Intelligent Group (MIG)		22% Option B	
#2.	On-site NCO Cashier at Court Facility		See notes	
#3.	Law Firm services for legal action if needed		See notes	

NOTES: * Cost Option A - If NCO is awarded half of contract we offer the following:

1. Rate of 15% for all collection services through NCO
2. Rate of 25% for MIG LPR stickers & $250 add on boot fee as allowed by City Code
3. On-site NCO Cashier at Court is available but cost would have to be negotiated
4. Law Firm services for legal action if needed would be 28%

* Cost Option B - If NCO is awarded all of contract we offer the following:

1. Rate of 15% for all collection services through NCO
2. Rate of 22% for MIG LPR stickers & $250 add on boot fee as allowed by City Code
3. On-site NCO Cashier at Court would be provided at no cost to the City
4. Law Firm services for legal action if needed would be 28%

The balance of the specifications and bid solicitation instructions to remain the same. Bidders/Proposal Offerors are to acknowledge receipt and acceptance of this addendum by returning of signed addendum with bid/proposal response. Failure to sign and return an addendum prior to bid/proposal opening time and date may make the bid/proposal response non-responsive to that portion of the solicitation as materially affected by the respective addendum.

NCO Financial Systems, Inc.
NAME OF COMPANY

Albert Zezulinski, EVP
BY NAME (please print) TITLE

507 Prudential Road
ADDRESS (or PO Box)

215-441-3312
TELEPHONE

Horsham PA 19044
CITY STATE ZIP

AUTHORIZED SIGNATURE

City of Tempe
P. O. Box 5002
20 East Sixth Street
Tempe, AZ85280
480-350-8321
www.tempe.gov

Financial and Technology
Procurement

September 28, 2011

Albert Zezulinski
NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044
Al.zezulinski@ncogroup.com

Re: **Best and Final Offer for RFP 12-020**
Collection Services

Mr. Zezulinski,

Thank you for submitting an offer to the above referenced solicitation. In accordance with City procurement code, your firm is hereby invited to submit a Best and Final offer. **This is your opportunity to ensure that the best possible offer has been submitted.**

If you do not submit a written notice of withdrawal or a written final proposal revision, your last revisions shall be accepted as your final proposal.

Best and Final response is due no later than Friday, September 30, 2011 at 1:00 pm.

Revised Pricing Detail

The City of Tempe is requesting that cost be a fixed percentage for each of the categories of the solicitation regardless of aging status. Please provide a cost in the table below – percentage stated should be to the nearest whole percentage – no fractions.

Collection Services Description	Cost
Debt Collection and Locate Service – Rate if NCO gets awarded half of the contract and collection referrals	13%
NSF Collection – Rate if NCO gets awarded half of the contract and collection referrals	13%
***Debt Collection and Locate Service** – Rate if NCO gets awarded all of the contract and collection referrals	12%
***NSF Collection** – Rate if NCO gets awarded all of the contract and collection referrals	12%
Value Added Services Description	**Cost**
Law Firm Services (if needed and authorized by Court)	28%
License Plate Recognition Services (LPR Stickers)	22%
License Plate Recognition Services (LPR Booting)	As allowed by City Code

*** NOTE:** As previously stated in our original Price Sheet, if NCO is awarded all of the contract and collection referrals we are offering to provide an on-site NCO cashier at the Court's location at no cost to the City.

Interview

The City will conduct interviews with the top firms prior to recommendation for award of contracts. You will be allow 45 minutes and should be ready to provide information about your firm, its capabilities, staffing, etc and to answer questions.

If you are unable to attend, we can do the review telephonically. You will need to provide a number if you choose this option.

I have scheduled the following time for your firm:

Monday, October 17, 2011 @ 2:00 to 2:45
The interview will be held at the following location:
City of Tempe Procurement Conference Room
525 Building, Second Floor (Corner of Mill Ave and Sixth St behind Urban Outfitters)
Tempe, AZ

Please indicate acceptance of this interview below – provide any special instructions:

NCO accepts the date and time of the interview and will do a short PowerPoint Presentation. If we attend we will need an LCD Projector and screen. If we review telephonically we will do a webinar and provide the City with log on information.

Additional Questions

Please provide answers to the following questions:

Who will be the account representative for the City of Tempe?:

Jeff Smith, Regional Vice President of Sales would be the City of Tempe's account representative.

Describe the staffing that you expect to assign to the City of Tempe account if awarded. Provide information on their current workloads and the ability to take on the added work from Tempe.

As the current provider of collection services for the City of Tempe, NCO is fully staffed and trained and will not require any ramp-up time associated with the award of this collection contract. NCO's collection staff in our Rancho Cordova, California location consists of 20 to 25 account / customer service representatives with previous City of Tempe account level expertise. Should the city re-award NCO this collection contract and decide to increase the volumes placed, we are well positioned with functional workstations to accommodate growth. Should the work load dictate, the Rancho Cordova location can expand its account representative staff level from 25 – 35 up to 75+.

NCO's dialing campaigns are staffed with 12 to 18 City of Tempe trained collectors daily. This allows maximum production to penetrate each account weekly ensuring timely debtor contact. Upon contact, all additional efforts are designed and scheduled as a result of that contact. All accounts with phone numbers are dialed at different times of the day on a rotating schedule, mornings, afternoons, evenings and Saturdays, until contact is made or numbers are verified to be the wrong party.

Describe your hiring procedures for collectors.

Hiring Procedures

NCO strives to recruit, hire, and retain the best personnel available in the geographic regions where the company has contact centers. Our contact centers are strategically located within or in proximity to significant population centers offering large labor pools.

As an equal opportunity employer, NCO makes hiring decisions based on an individual's skills and relevant experience. We recruit through such traditional avenues as print and radio media, job fairs, postings on college campuses, employment agencies, and government and social agencies. We have an

employee referral program, whereby current employees are rewarded for referring a new employee. We also recruit through the Internet, posting employment opportunities on popular websites designed for this purpose, such as hotjobs.com and Monster.com.

Job applicants complete an application for employment, which is reviewed by operations and human resources personnel for previous industry experience, education level, and a minimum of two professional references.

To qualify a candidate for accounting, financial, and information technology positions, we obtain a credit report and perform a criminal background check and drug screen. For specific contracts as required by clients, other NCO personnel may be subject to background investigation, drug testing, and credit bureau check.

Qualified candidates interview with NCO's human resources personnel and managers of various departments in operations. When a consensus is reached regarding an applicant, we contact the individual, extend an offer of employment, and confirm a starting date.

Program managers and human resources personnel collaborate to develop a profile of the ideal candidate for specific programs. They specify qualifying factors such as education, skill sets, and experience.

This cooperative approach to developing a program-specific employee profile yields a high standard that applicants must meet for consideration. We hire individuals whose previous experience and potential for future growth are most compatible with program requirements.

Agent Recruiting

NCO recruits contact center agents by advertising in all media, including radio, television, newspapers, and the Internet. We run classified advertisements in major newspapers and local publications. We run both display and in-column ads for our agent positions. Online, we advertise job postings on Monster.com and other recruiting sites as well as our own Web site, www.ncogroup.com. Our recruiters also regularly attend job fairs to identify qualified candidates for agent positions.

NCO targets college-educated people to work in our contact centers through relationships with colleges and universities that are located near our contact centers. Our recruiters frequently post positions with these schools, targeting upcoming graduates, recent grads, and alumni.

Additionally, NCO has found satisfied employees frequently refer qualified candidates to join our team. NCO offers referral bonuses within the contact centers to provide incentive for referrals.

The Agent Hiring Process

NCO uses the following process to screen, interview, and hire contact center agents:

- Phone Screen – An NCO recruiter conducts an initial phone screen of applicants.
- Interview – Applicants are invited to attend an interview with the NCO recruiter.
- Testing – All agent candidates are required to take a series of tests to assess their skills. Candidates take the Myers Briggs Indicator Profile that gauges personality, a verbal characteristic test to determine clarity in voice and comprehension, and a computer test demonstrating their data entry skills and ability to follow directions.
- Reference Checks – Prior to hire, the site recruiter checks previous employment and personal references through letters and the telephone.

NCO University: Supporting Clients by Training and Developing World-class Associates and Leaders

NCO's award-winning training supports clients by training and developing world-class associates and leaders. **NCO University (NCOU)** designs and supports all training and development programs company-wide, ensuring that NCO serves its clients with the best people in the business.

Six key features distinguish NCOU:

1. **Structure** -- NCOU focuses on delivering learner-centered training programs and business-based results. Professional trainers, knowledgeable in adult learning theory, create and maintain a structured learning environment at each NCO site. NCOU has an infrastructure of managers and curriculum developers who provide support and development to our trainers.

2. **Retention** -- By creating an environment of continuous learning that supports career growth and advancement, NCOU helps NCO attract and retain qualified associates and leaders who possess the specialized knowledge and skills necessary to deliver outstanding performance and service to our clients.

3. **Compliance** -- NCOU's training and testing programs promote, reinforce and help ensure compliance with regulations, security and confidentiality requirements, and client and NCO work standards and service standards. NCOU customizes training programs based on client input. Our training agility sets us

apart, allowing our curricula to scale to meet the needs of the individual program.

4. **Communication** – NCOU fosters an environment of open communication among NCO sites and training resources, ensuring application of best practices.

5. **Consistency** -- To ensure consistency, each program contains learning objectives and goals set by our internal and external clients and are assessed at the completion of training.

6. **Achieving Business Goals** – NCO's goal is to help clients reduce operating expenses, increase cash flow, and improve their customers' experience. Every facet of our training and development supports these ends.

"Training Top 125 Award" – In February 2011, NCO University was again named to the *Training Top 125*, a prestigious annual ranking of organizations worldwide that excel at employer-sponsored as determined by "Training" magazine. NCO joins other elite companies, non-profit organizations, and government agencies recognized for their innovative programming. Thousands of companies and organizations worldwide compete for the awards, including many Fortune 1000 and Fortune 500 firms. In addition, NCO won a *2011 Special Training Top 125 Award*, a distinction pertaining to span, quality, and number of training programs offered and delivered.

Training and development includes:

- New-Hire Training
  - Includes classroom training, demonstration training, hands-on training and self-paced learning
  - Promotes NCO as a solid choice for career growth and creates a solid foundation for continued advancement
  - Supports compliance with regulatory, client and NCO work requirements
  - Provides new employees the foundational skills and knowledge and motivation required to succeed in their jobs
- Development Training – Supports ongoing growth and development of associates, positioning them for career growth and ensuring compliance with changing regulations and client/NCO requirements.
- Skills Enhancement – Improves key skills that drive performance and quality, ensuring

- Peer-to-Peer Coaching – Leads employees to higher job satisfaction, improved retention, better communication skills, higher rates of promotion, thereby providing a stable, knowledgeable and motivated workforce to fulfill client needs and expectations.
- Leadership Development for Excellence – Develops leadership skills to ensure we have the best leaders in the business to serve you, the client.
- Certification and Testing – Annual certification programs such as FDCPA and HIPAA, along with rigorous testing, ensure client satisfaction and regulatory compliance.

Benefits to our Clients

NCOU's world-class training expertise, resources and capabilities benefit NCO's clients through:

- Timely, seamless program startup
- Cost-effective, customized business process outsourcing solutions supported by well-trained associates and skilled managers
- Consistently high performance results and service levels
- Reduced costs
- Compliance with regulations and with client and NCO requirements
- Security and confidentiality of sensitive customer information
- Increased customer satisfaction
- Agility to adapt rapidly to changes in volume, regulations, requirements, or procedures

NCOU also offers clients a full range of services to help you better train and develop your internal resources and achieve higher performance and service levels. For details, see below.

External Training / Consulting Services

In addition to support internal NCO needs, NCOU offers clients a full range of services to help you better train and develop your internal resources and achieve higher performance and service levels. NCOU service offerings include:

- Leadership Development Consulting and Training
- Classroom Training Services
- Train-the-Trainer Services
- Communication Training

- Online Training Platform Set-Up and Deployment
- Succession Management Consulting
- Survey Set-Up
- Scoring and Segmentation Set-Up
- Certified, experienced, and award-winning trainers

Do you do background checks on the individuals?

Background Checks

Yes, NCO verifies identities, conducts criminal background checks, and checks references for employees, consultants, temporary workers, and external providers.

NCO conducts background checks for felony records, previous employment, education, and personal references. We tailor our hiring standards to each client program, and we will conduct any background investigation required to support the City's programs, including comprehensive background checks, credit investigations, fingerprinting, bonding, or drug testing.

All U.S.-based employees are subject to pre employment criminal investigations. NCO employees in other countries receive criminal background checks according to client requirements. Additionally, all employees in the Shared Services division (which includes Legal, Finance, Accounting, IT, Sales, Marketing, HR, Payroll/Benefits) are subject to pre-employment background checks and are included in a monthly random selection for criminal investigations.

NCO performs criminal background checks before hiring representatives and repeats background investigations annually, normally during the second quarter.

Do you verify that your collectors are not themselves under collection proceedings?

Yes, part of our background check is to check our internal database and a credit report to ensure that no collector is under any collection proceedings as a condition of employment.

Please give me a call if you have any questions

Sincerely,

Tony Allen
Procurement Officer
480-350-8548
Anthony_allen@tempe.gov

This Best and Final Offer is made by:

NCO Financial Systems, Inc.

Name of Authorized individual (Type or print): John R. Schwab

Title of Authorized Individual (Type or print): EVP and CFO

Signature of Authorized Individual: _____

Date: September 30, 2011