

Indiana Governmental Collection Proposal

Atlas Collections has developed a collection product to work in concert with Boyce Systems/Keystone and your local efforts. Atlas will assist in the payment management of your unpaid utility accounts and violation accounts such as: weed cutting, animal control, parking, demolition, city court costs, etc.

Atlas Collections takes a "firm but fair" approach with all accounts placed for collection.

Atlas Collections will customize its approach to accommodate any special needs that your accounts require. Many times, based upon type and age, ongoing client relationship accounts must be handled with a specific touch. We will work with you to develop the appropriate "touch" for your area based upon our combined mutual experience in handling these types of accounts. Custom settlement options, based upon industry standards, should be considered as an important collection tool on your accounts.

Our unique approach will provide a two step progressive collection plan that will provide your municipality with a more aggressive approach for those just refusing pay the fee or fine. Our goal is to work as an extension of your staff and court while providing the additional resources to make your office more effective and profitable.

Collection fees may be added as part of collection efforts in accordance Indiana legislation codes IC 5-22-6.5 "Contracts for Collection Services" and IC 36-1-4 General Corporate Powers "Unit".

First Placement Collection Program

Fee: 30% Fee Added to Violation Balance

The First Placement Management program is part of the Atlas Collections' mainstay debt recovery focus. The services within this program span from letters to litigation. Atlas Collection staff members will work with your staff to customize these services around your unique collection goals. Steps included in this program are as follows:

- 1. Initial Notice Letter Sent: Atlas Collections will initiate the collection effort by validating the debt with one letter. If no response is received from the account within 30 days, the account moves to step 2.
- 2. Account Calls: Calls will begin on the account starting day 31. If no response from our initial letter, Atlas Collections staff members will be either asking for payment in full or moving the account to step 3 if a valid place of employment exists.
- 3. Litigation: If no resolution can be reached, an account review will be conducted to determine the possibility of garnishments (both wage and/or bank).

SPECIAL ADDITIONAL BENEFITS

Staff Efficiency. The Atlas Collections/Keystone Indiana Governmental Collection Program will allow your administration staff more time to handle the day-to-day operations and "hand off" some of the collection requirements that may bog them down. In addition, many times, these are not their favorite tasks.

FTP and Regular Account Transfer. Atlas maintains a secure FTP site for file transfers via the Internet. Accounts may also be submitted by fax or regular mail.

Billing. As many courts and offices allow only Payment in Full and do not allow payments to be made on accounts to be made, Atlas is able to accommodate either style. Atlas will send a monthly statement along with the "Net" amount due you by the 15th of the month or a "Gross" billing can occur to accommodate your software and accounting needs that will send all monies collected directly to you for posting and a monthly statement for the collection fees earned for the month. This will provide you will ease of posting all of the accounts into your system.

Custom Reports. As you identify needs for reviewing collection information, Atlas Collections will work with your staff to ensure available information is provided to you as quickly as possible and in a format, which best meets your needs. This will give you the information needed to make necessary decisions associated with you accounts for maximum profitability.

SUMMARY

We would like to thank you for the opportunity to present this Indiana Governmental Collection Program. After our investigation into your needs we believe that the Atlas Collections Letter to Litigation collection package will serve as a great solution for your office.

If selected, you can expect our staff to work diligently to create a relationship and collection solution to your specific needs. Our team understands your satisfaction and success with our products will lead to the success of our organization.

In closing, we ask you please review the terms of the proposal closely. If you have any further questions or comments relating to this proposal, or Atlas Collections in general, please feel free to contact me using the information listed below. We look forward to working with you.

Sincerely,

Alan Holdren Vice President & Director of Sales

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