



West Virginia Purchasing Division

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Charleston, WV 25305
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The following documentation is an electronically-submitted vendor response to an advertised solicitation from the *West Virginia Purchasing Bulletin* within the Vendor Self-Service portal at ***wvOASIS.gov***. As part of the State of West Virginia's procurement process, and to maintain the transparency of the bid-opening process, this documentation submitted online is publicly posted by the West Virginia Purchasing Division at ***WVPurchasing.gov*** with any other vendor responses to this solicitation submitted to the Purchasing Division in hard copy format.

Header

List View

General Information

Contact

Default Values

Discount

Document Information

Procurement Folder: 30609

SO Doc Code: CRFQ

Procurement Type: Central Master Agreement

SO Dept: 0212

Vendor ID: 000000186445 

SO Doc ID: SWC1500000006

Legal Name: EOS CCA

Published Date: 11/12/14

Alias/DBA:

Close Date: 11/20/14

Total Bid: \$0.00

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Response Date: 11/20/2014 

Status: Closed

Response Time: 12:44

Solicitation Description: Addendum #1 Statewide Contract for Debt Collection

Total of Header Attachments: 0

Total of All Attachments: 0



Purchasing Division
 2019 Washinton Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

**State Of West Virginia
 Solicitation Response**

Proc Folder : 30609

Solicitation Description : Addendum #1 Statewide Contract for Debt Collection

Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation No	Version
	2014-11-20 13:30:00	SR 0212 ESR11201400000001072	1

VENDOR

000000186445

EOS CCA

FOR INFORMATION CONTACT THE BUYER

Debbie Watkins
 (304) 558-3568
 debbie.a.watkins@wv.gov

Signature X **FEIN #** **DATE**

All offers subject to all terms and conditions contained in this solicitation

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Debt collection services - Colleges and Universities				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
2	Debt collection services - Worker's Compensation				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Default Account % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
3	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - New Accounts % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
4	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Levy Account % of Amount Collected -
-------------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
5	Debt collection services - Div. of Environmental Protection				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
6	Debt collection services - Other Spending Units				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
7	Debt collection services - Rate of Second Placement				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
8	Debt collection services - Rate of Second Placement-Colleges				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Colleges % of Amount Collected -
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REQUEST FOR QUOTATION
CRFQ 0212 SWC150000005 Debt Collection

SPECIFICATIONS

1. **PURPOSE AND SCOPE:** The West Virginia Purchasing Division is requesting bids for a statewide, open-end Contract for Debt Collection for all West Virginia State Agencies and political subdivisions.

West Virginia State Code §14-1-18A empowers the Secretary of the Department of Administration to collect, or cause to be collected, debts and claims due to the State of West Virginia and/or its spending units. Any changes made in the law will be communicated to the successful vendor(s) by the Purchasing Division of the Department of Administration and made a part of the contract. All collections must be in accordance with West Virginia State Code Chapter 45A, West Virginia Consumer Credit and Protection Act, and Chapter 46A-2-122-129 (attached as Exhibit A); along with any Federal law that may preempt the West Virginia Consumer Credit and Protection Act.

2. **DEFINITIONS:** The terms listed below shall have the meanings assigned to them below. Additional definitions can be found in section 2 of the General Terms and Conditions.

2.1 **“Contract Services”** means debt collection services, as specified below.

2.2 **“Pricing Page”** means the pages upon which Vendor should list its proposed price for the Contract Services. The Pricing Page is either included on the last page of this CRFQ or attached hereto as Exhibit C.

2.3 **“CRFQ”** means the official request for quotation published by the Purchasing Division and identified as CRFQ 0212 SWC150000005.

2.4 **“Primary Placement”** is an account that has never been placed with another collection company or collection attorney.

2.5 **“Second Placement”** is an account that another collection company or collection attorney has previously tried to collect and failed.

1. **QUALIFICATIONS:** Vendor shall have the following minimum qualifications:

- 1.1. The collection agency must be a full service agency and have the ability to handle several classifications of accounts, including educational, medical, and any other account assigned to it. A minimum of 22 state spending units have indicated to the Purchasing Division that they anticipate the utilization of

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collection services. Other State Agencies may elect to use the collection services provided by the successful bidders.

These spending units are –

- 1.1.1. Marshall University – Huntington, WV
- 1.1.2. West Virginia State University – Institute, WV
- 1.1.3. Shepherd College – Shepherdstown, WV
- 1.1.4. West Liberty State College – West Liberty, WV
- 1.1.5. Bluefield State College – Bluefield, WV
- 1.1.6. Glenville State College – Glenville, WV
- 1.1.7. Concord College – Athens, WV
- 1.1.8. West Virginia Northern Community College – Wheeling, WV
- 1.1.9. West Virginia Graduate College – Institute, WV
- 1.1.10. Potomac State College – Keyser, WV
- 1.1.11. WV University Institute of Technology – Montgomery, WV
- 1.1.12. WV School of Osteopathic Medicine – Lewisburg, WV
- 1.1.13. West Virginia University – Morgantown, WV
- 1.1.14. Fairmont State College – Fairmont, WV
- 1.1.15. Southern West Virginia Community College – Logan, WV
- 1.1.16. West Virginia Division of Highways – Charleston, WV
- 1.1.17. West Virginia Department of Transportation – Charleston, WV
- 1.1.18. West Virginia Dept. of Health and Human Resources – Charleston, WV
- 1.1.19. West Virginia Dept. of Tax and Revenue – Charleston, WV
- 1.1.20. Barboursville Veterans Home – Barboursville, WV
- 1.1.21. WV Workers’ Compensation – Charleston, WV
- 1.1.22. WV Division of Environmental Protection – Charleston, WV

1.2. Out-of-State Collection Agencies: Out-of-state collection agencies without an office in the State of West Virginia are restricted to contacting residents of this State for the collection of debts by letters and telephone calls. Prior to award the successful bidder is required to designate to the Tax Commissioner a resident agent (name, address and phone number) upon whom notices, orders or other communications may be served and upon whom process may be served. West Virginia Secretary of State may be designated as the resident agent for service process pursuant to West Virginia State Code §56-3-33, attached as Exhibit B.

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2. MANDATORY REQUIREMENTS:

4.1 Mandatory Contract Services Requirements and Deliverables: Contract Services must meet or exceed the mandatory requirements listed below.

4.1.1 Vendor must attempt to collect debts on behalf of the State of West Virginia and/or its spending units.

4.1.2 The Department of Administration reserves the right to request an examination or audit of any or all records relating to matters covered by this contract. All records must be kept a minimum of six (6) years by the vendor.

4.1.3 In accordance with national direct student loan guidelines, all fees charged against student loan accounts will apply only to the original principal and interest owed by the debtor, excluding any added collection costs.

4.1.4 Placements (Both Primary Placement and Secondary Placement)

4.1.4.1 The vendor(s) must have the ability to handle several account classifications of accounts separately, in order to provide the spending unit with information on the collection performance for each class of accounts.

4.1.4.2 By West Virginia State law, a spending unit must attempt to collect a claim for three (3) months before a claim can be placed with a collection agency.

4.1.4.3 Upon Placement of an account with a collection agency, the spending unit will forward a letter of transmittal to the collection agency in its designated area. These transmittals will contain the following –

4.1.4.3.1 Type of Account and description of service

4.1.4.3.2 Name of whom the claim is made against

4.1.4.3.3 Address, including zip code

4.1.4.3.4 Balance Due

4.1.4.3.5 Date of Service or age of account

4.1.4.3.6 Telephone number (Optional)

4.1.4.3.7 Previous collection reports received on individual accounts when available

4.1.4.3.8 Any other information deemed important by the spending unit.

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- 4.1.4.4** The collection agency will have a minimum of 180 calendar days to attempt to collect debts. Upon expiration of 180 calendar days, the collection agency will transfer all uncollected debts back to the originating spending unit. Collection agencies are not required to transfers accounts back to the spending unit on which payments are still being received at the end of the 180 day period or that are in dispute or nearing settlement, however all accounts not paid in full at the end of two (2) years, inclusive of the 180 day period, will be referred back to the originating spending unit unless exempted by the Secretary of Administration. When returning a claim, the collection agency must submit a completed litigation referral form.
- 4.1.4.5** The vendor will implement collection procedures and attempt to achieve maximum recovery from debtors. These procedures will include at least 2 monthly telephone calls and 1 monthly letter. Procedures will also include direct mailing efforts and skip tracing procedures when the address is identified as undeliverable by the post office.

4.1.5 Payments and Reporting

- 4.1.5.1** The collection agency will forward all payments collected during any month by the 15th day of the following month to the originating spending unit accompanied by the report specified below. The collection effort will continue until an account is paid in full, except as otherwise restricted, until the spending unit desires collection efforts to be terminated, or until the 180 period has lapsed.
- 4.1.5.2** The collection agency must send a completed report to the spending unit on or before the 15th of every month for the preceding month, whether or not any payments were received.
- 4.1.5.3** The following information must be included in each report by debtor in alphabetical order, by debtors surname:
- 4.1.5.3.1** Debtor's name(s) and social security number(s) or other identification number(s) as agreed upon by the spending unit and collection agency.
 - 4.1.5.3.2** Placement date of accounts
 - 4.1.5.3.3** Beginning amount to collect, additional amount authorized for collection, amounts previously collected,

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amounts collected for current month, total collections to date, and balance owed.

4.1.5.3.4 Amount(s) forwarded to spending unit and balance due to spending unit.

4.1.5.3.5 Fees assessed, amount collected and balance due

4.1.5.3.6 Reason for returned or closed accounts (if applicable)

4.1.5.3.7 Remarks

4.1.5.3.8 Percent of dollar amounts collected to date

4.1.5.3.9 All collection agencies shall have the capacity to add accrued interest to applicable accounts on a monthly basis, this shall be included in the report

4.1.6 Litigation – Accounts that have not been collected by the collection agencies may be referred to the Attorney General’s Office for litigation. When returning a claim to the referring state spending unit, the collection agency must submit a completed litigation referral form which must contain all information requested.

4.1.7 HIPPA Any Collection Agency doing business with any State Agency that is bound by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) must sign the attached agreement and return prior to award of bid.

3. CONTRACT AWARD:

5.1 Contract Award: The Contract is intended to provide Agency with a purchase price for the Contract Services. If it is in the best interest of the state, the contract will be a progressive award with multiple vendors. Award will be made for low bid percentage to high percentage and usage will be in the same manner, per line item. If the low bid cannot provide the needs for the Facility at the requested time, the second low bid will be contacted. We will allow 48 hours for vendor to determine if they will be able to meet our needs.

5.2 Pricing Page: Vendor should complete the Pricing Page. The fees stated on the cost proposal must be wholly contingent on collection. Cost proposals must be bid in the form of percentage rates, as a percentage of collections. Price shall be a straight overall percentage. The quoted fees in the bid proposal shall be all inclusive and shall include all expenses to be incurred in connection with the services to be performed. Vendor should complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor’s bid being disqualified.

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Vendor should type or electronically enter the information into the Pricing Page to prevent errors in the evaluation.

- 4. PERFORMANCE:** Vendor and Agency shall agree upon a schedule for performance of Contract Services and Contract Services Deliverables, unless such a schedule is already included herein by Agency. In the event that this Contract is designated as an open-end contract, Vendor shall perform in accordance with the release orders that may be issued against this Contract.
- 5. PAYMENT:** Upon payment to the spending unit of all sums collected on behalf of the spending unit by the collection agency, the collection agency will invoice the spending unit for the fee assessed. Compensation will be paid only if the debtor pays all or a portion of the account due. The collection agency is prohibited from retaining its fee from the amount collected on behalf of the State. Furthermore, fees assessed by the collection agency for collecting a claim shall never exceed the fee specified in the purchase order issued by the Purchasing Division of the Department of Administration, or the amount specified by law. Agency shall pay for all Contract Services performed and accepted under this Contract. Vendor shall accept payment in accordance with the payment procedures of the State of West Virginia.
- 6. TRAVEL:** Vendor shall be responsible for all mileage and travel costs, including travel time, associated with performance of this Contract. Any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on Vendor's bid, but such costs will not be paid by the Agency separately.
- 7. FACILITIES ACCESS:** Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

 - 7.1.** Vendor must identify principal service personnel which will be issued access cards and/or keys to perform service.
 - 7.2.** Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.
 - 7.3.** Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.
 - 7.4.** Anyone performing under this Contract will be subject to Agency's security protocol and procedures.

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7.5. Vendor shall inform all staff of Agency's security protocol and procedures.

8. VENDOR DEFAULT:

8.1. The following shall be considered a vendor default under this Contract.

8.1.1. Failure to perform Contract Services in accordance with the requirements contained herein.

8.1.2. Failure to comply with other specifications and requirements contained herein.

8.1.3. Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

8.1.4. Failure to remedy deficient performance upon request.

8.2. The following remedies shall be available to Agency upon default.

8.2.1. Immediate cancellation of the Contract.

8.2.2. Immediate cancellation of one or more release orders issued under this Contract.

8.2.3. Any other remedies available in law or equity.

9. MISCELLANEOUS:

9.1. **Contract Manager:** During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

Contract Manager: Ray Perez
Telephone Number: 800-886-9177 Ext. 14260
Fax Number: 781-681-4358
Email Address: ray.perez@eos-cca.com



With head and heart in finance

Response to CRFQ 0212 SWC1500000006 Debt Collection



for

A statewide, open-end Contract for Debt Collection for all West Virginia State Agencies and political subdivisions.

November 20, 2014

1:30 p.m.

From:

EOS CCA

700 Longwater Drive
Norwell, MA 02061

www.eos-cca.com

Telephone: 800-886-9177

Fax: 781-681-5196

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Section 1 – Executive Summary

INTRODUCTION

The EOS CCA contact for all matters related to this proposal is:

Ray Perez
VP Business Development
800-886-9177, ext. 14260
Fax: 781-681-4358
ray.perez@eos-cca.com

EOS CCA welcomes the opportunity to respond to the State of West Virginia's request for proposal for debt collection services.

EOS CCA also desires to serve the State of West Virginia with a proven approach to debt collection that generates maximum return to the state agencies and political subdivisions and also makes it easy for you to do business with us. EOS CCA is recognized for its exceptional commitment to client service, and we feel confident that our resources and techniques will provide the State of West Virginia the best overall results of any agency.

EOS CCA was incorporated on January 9, 1991 in the Commonwealth of Massachusetts. Several of EOS CCA's upper management team have been with the company since its inception and have transformed EOS CCA into a leader among national and international accounts receivable management corporations with an annual average growth rate of between 25-30%.

A 2001 merger of resources with EOS, one of Europe's largest accounts receivable outsourcing companies, expanded EOS CCA's presence worldwide. EOS employs over 9,000 professionals in the United Kingdom, Germany, and other principal countries in Europe. EOS CCA, as the EOS United States Recovery Management Division, is part of a truly international single-source solution partner for accounts receivables management and responsive customer care, with unmatched global resources and experience.

EOS CCA is a recognized leader in account-recovery. EOS CCA recovery teams managed over \$8.4 billion in accounts placed in 2013 for state and federal government contracts, higher education, healthcare, commercial, telecommunications, and banking.

EOS CCA's ongoing investment in technology has resulted in a customized system that links all of our call centers for rapid resource deployment and optimal contract execution. Enhanced by industry-leading technical resources, EOS CCA has the organizational structure to produce maximum results and exceptional client service in a complaint-free environment.



EOS CCA – With Head and Heart in Finance
700 Longwater Drive, Norwell, MA 02061

Telephone: 800-886-9177 www.eos-cca.com Fax: 781-681-4358

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The address for Debt Collection Services Contract for the State of West Virginia will be:

EOS CCA
700 Longwater Drive
Norwell, MA 01061
Toll Free: 800-886-9177
Fax: 781-681-5196
www.eos-cca.com



EOS CCA is fully qualified and authorized to provide comprehensive, diligent, and innovative services to the State of West Virginia. All aspects of the State of West Virginia's debt collection contract, including collections, skip-tracing, data processing, accounting, reconciliation, and management and control of the contract will be at our corporate headquarters located in Norwell, Massachusetts.

EOS CCA's headquarters are where some of our most experienced client service managers, key account coordinators, IT staff and Collectors are. Most of our government and education contracts are worked in our Norwell office and all personnel assigned to the State of West Virginia's debt collection services contract will be pulled from this pool of highly trained professionals.

This Executive Summary provides an overview of EOS CCA's relevant experience, financial strength, and program plan. These areas are covered in more detail throughout the entirety of this proposal response.

EOS CCA started out as a one-person operation in 1991, and now just 23 years later, EOS CCA employs over 1,500 people, including over 750 permanent collectors with annual sales in 2013 of \$8.4 billion.

OPERATIONS PROFILE

EOS CCA's organizational structure and wealth of resources support nationwide coverage. EOS CCA has nine regional centers across the country and we are prepared to handle any level of inbound and outbound communications, to manage sudden increases of account-placement volume, and to respond rapidly to unexpected client needs with superior client service.

In February 2001, the agency became the US debt-management arm of EOS, one of Europe's largest accounts-receivable outsourcing companies, a company which employs over 9,000 professionals in the United Kingdom, Germany and elsewhere throughout Europe.

EOS CCA is 100% wholly owned by EOS Holdings, (USA) Inc The address of EOS, EOS CCA, and the directors and officers is:



EOS Holding (USA) Inc.	
700 Longwater Drive, Norwell, MA 02061	Toll Free: 1-800-886-9177

Directors and Officers

Hans Werner Scherer	Director Chairman
Paul E. Leary, Sr.	Founder/Director
Paul E. Leary, Jr.	CEO/Director
Paul E. Leary, Jr., President and Chief Executive Officer, EOS CCA	
Candice O'Brien, Senior Vice President, Business Development, EOS CCA	
Brittiany Leary, Senior Vice President of Operations, EOS CCA	

The officers of the company, responsible for its day-to-day operations and EOS CCA's success, are:

Paul E. Leary, Jr., President and Chief Executive Officer
Candice E. O'Brien, Senior Vice President, Strategic Business Development
Brittiany Leary, Senior Vice President of Operations



Resumes of Key Personnel

Paul Leary, Jr., Chief Executive Officer (21 years of experience; all with EOS CCA)

Paul Leary, Jr. became EOS CCA's Chief Executive Officer in April 2001. Responsible for the ultimate oversight of all regional operations, corporate recoveries, IT, finance, and project coordination, he served as the company's president for six years. Prior to joining EOS CCA in 1993, Mr. Leary participated in the financial management and analysis of a \$100 million aerospace facility for General Electric. Mr. Leary is a graduate of Boston University.

Tod Dillon, Chief Financial Officer, (CFO), and Chief Administrative Officer (CAO)

Tod Dillon, Chief Financial Officer, (CFO), and Chief Administrative Officer (CAO) joined EOS CCA in 2010, and leads EOS CCA's forecasting and budgeting, financial analysis, accounting and processing efforts. Tod assumed the role of Chief Administrative Officer in 2013, and is also responsible for Compliance, Corporate Auditing, and other areas of Corporate Services. Previously employed for 14 years with Fidelity Investments, Tod held a series of increasingly complex financial and operational roles, ranging from head of finance for Fidelity's Ireland-based software development start-up company, to head of the central financial planning & analysis group for Fidelity's systems organization, to divisional finance leadership in Fidelity's pricing and cash management group. Prior to joining Fidelity, Tod was a consultant with American Management Systems, focusing on assisting clients with business process improvement and financial systems implementation efforts. Tod received his B.A., Magna cum Laude, in Economics and Government from Bowdoin College and his MBA from Northeastern University.

Candice E. O'Brien, Sr. Vice President, Business Development (20 years of experience; all with EOS CCA)

Candice E. O'Brien, Senior Vice President, Strategic Business Development, with EOS CCA since 1994, has extensive experience in management, operations, analytics and strategy development. Most recently, she was Sr. VP of Operations, where she was a leader to the Quality Assurance Team, Analytics and Strategy Department, and all the Regional Recovery Centers, creating a proactive culture within these departments that is client-focused and solution-driven. She has a Master's degree in Business Administration, held a lead faculty position with the University of Phoenix, and was the Membership Chair and a Director of a division of ACA's Collectors' Association and sat on SoundBite's Collection Advisory Board.



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700 Longwater Drive, Norwell, MA 02061

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Brittiany Leary: Senior Vice President of Operations, CORE & USAM, (14 years of experience; all with EOS CCA)

Brittiany Leary, Sr. Vice President of Operations, Core & USAM, has been with EOS CCA since 1997. She is responsible for overseeing the core collection operations, working with strategic planning, development and implementation and quality control over all operations functions. In addition, she works closely with Strategy and Operational Senior Directors. Over the course of her career at EOS CCA, Brittiany has been the Contract Administrator for Department of Education, Regional Vice President and Operations Analyst. Brittiany is a graduate of University of Tampa, receiving her B.S. in 1992.

Ray Perez, Vice President of Business Development,

Ray Perez, Vice President of Business Development, joined EOS CCA in 2007. Ray began his career with the Florida Office of Student Financial Assistance and eventually joined Sallie Mae, where he spent nearly a decade involved in operations and compliance. In 1994, he began his tenure in the collection industry where he assumed responsibility for working with educational institutions, guarantee agencies, lenders and other loan holders. Ray earned a Bachelor of Arts degree from Florida International University.

Rick Gilbertson, Vice President of IT (20 years of experience)

Rick Gilbertson, Vice President, Information Services & Technology is responsible for EOS CCA's computer, network, telecom, software systems infrastructure, strategic planning, implementation, support and also regulatory compliance programs for Security including PCI, FISMA and ISO. Over the last 20 years, Rick held key leadership roles in IT including Vice President of IT and Security at Karen Clark and Co., Vice President and Chief Security Officer at Shaw's Supermarkets Inc., and Senior Director, IT Operations at Staples. Rick, who joined EOS CCA in 2013, earned his BS in Finance and Business Administration from Northeastern University and his MBA from Suffolk University.



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Susan Giordano, Senior Vice President Compliance and Sr. Legal Counsel (15 years of experience; six with EOS CCA)

Susan Giordano, Sr. Vice President Compliance and Sr. Legal Counsel, is responsible for our expanded compliance organization and for overseeing all aspects of Corporate Compliance, including Consumer Relations and Call Auditing. An attorney by training, Ms. Giordano worked for several years as a Contracts Attorney for Massachusetts Water Resources Authority prior to joining EOS CCA in 2004. Ms. Giordano is responsible for litigation and professional liability matters, as well as managing legal risk; ensuring compliance with all federal and state laws and regulation; reviewing all client and vendor contracts; and handling all regulatory, licensing and insurance issues. She also serves as EOS CCA's HIPAA Privacy Officer. Ms. Giordano graduated cum laude from Bentley University and earned a Juris Doctor degree from Boston College. She ensures that EOS CCA is in strict contract compliance at all times. Ms. Giordano's professional licenses and other affiliations include the Massachusetts Board of Bar Overseers of the Supreme Judicial Court; the Massachusetts Bar Association; and ACA International, Members' Attorney Program.

Chris Lawrence, Senior Director of Operations

Chris Lawrence, Senior Director of Operations, is responsible for contract collection results. Mr. Lawrence joined EOS CCA in early 2009. He ascended rapidly through the ranks, beginning as a collector in our Telecom group, and being promoted to Unit Manager approximately six months later. He was quickly promoted to Assistant Manager and then Collection Manager, within a year. A short two years later, Chris was promoted Director of Operations in EOS CCA's Chicago office, and then returned to our Norwell Corporate Headquarters as Director of Strategy for the Department of Education contract. He was then promoted to Director of Core Strategy and then Sr. Director of Operations. An experienced manager before coming to EOS CCA, Chris welcomes the challenge of driving contract results for the contracts he currently manages.



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Danielle Favazza, Director of Operations CORE Government and Education (20 years experience; 14 years with EOS CCA)

Danielle Favazza, Director of Operations CORE Government and Education, has some twenty years of collection industry experience, half of it with EOS CCA. Her collection and supervisory experience includes working in a number of different vertical markets, including government, education, communications, and healthcare. Previously, she held the positions of Training and Audit Manager / Operations Manager and Director of Operations on the U.S. Department of Education contract. In these positions, she implemented work flows, standard operating procedures, and recovery strategies. Ms. Favazza will monitor recovery team techniques to ensure that the State of West Virginia's compliance requirements and recovery objectives are met.

Patty Justice: Director, Recovery and Operations Services (20 years of experience; 15 with EOS CCA)

Patty Justice, Director, Recovery and Operations Services, joined the EOS CCA team in 1996 and has been in the collection industry since 1987. Patty's previous positions include Corporate Director of Client Services and Legal Coordinator. Her experience encompasses all aspects of project operations including managing, organizing, and scheduling contract deliverables, implementing quality control procedures, overseeing work performed by project staff, and ensuring client satisfaction.



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OVER 20 YEARS OF SUCCESSFUL PERFORMANCE FOR GOVERNMENT ENTITIES & HIGHER EDUCATION

We are a company large enough to provide comprehensive services at consistently high quality, but small enough to work closely with you on a personalized level.

Founded in 1991, EOS CCA provides quality services in accounts receivable outsourcing. Collection activities are our exclusive focus, and we presently serve government agencies within the following states:

<ul style="list-style-type: none">• California• Connecticut• Florida• Illinois• Massachusetts• Minnesota	<ul style="list-style-type: none">• Missouri• Nevada• New York• North Carolina• Pennsylvania• Rhode Island• South Carolina
---	--

Since its inception, EOS CCA has been providing collection services to colleges and universities throughout the United States. In addition, EOS CCA also provides collection services to the U. S. Department of Education, state-backed student loans and private student loans.

Our message of quality services is focused on our commitment to providing true **service** to both you and your debtors at the level of the individual. This is what makes our message and our method unique in the collection industry.



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FINANCIALLY STRONG AND STABLE

EOS CCA has the financial resources to maintain a consistently intense debt collection recovery project. We have the personnel, technical support, and infrastructure to handle any unexpected events over the life of the contract.

In addition to having experienced personnel who provide our clients with knowledgeable, ethical and efficient collection efforts, EOS CCA is a financially strong, privately-held company that can dedicate the resources necessary to generate maximum recoveries throughout the life of any contract. EOS CCA is a company with impressive financial security that is documented in our audited financial statements with:

- \$100 million in revenue for our last fiscal year
- Average annual growth rate between 25 to 30%

The financial assets and resources of EOS CCA have allowed us to effectively start-up and maintain the U.S. Department of Education collection contract including space, work stations, Ontario FACS terminals and telephone systems for 450 additional employees.

Upon request, EOS CCA will provide copies of our audited financial statements on an annual basis to the State of West Virginia.

A PROGRAM PLAN FOR MAXIMIZING RETURN, DELIVERING QUALITY SERVICES, AND MAINTAINING FULL REGULATORY COMPLIANCE

EOS CCA will develop a customized and effective debt collection recovery plan for each state department and agency.

EOS CCA proposes to provide debt collection recovery services to all of the state agencies and political subdivisions of the State of West Virginia that meet or exceed prescribed levels of performance. We will diligently pursue all debt collection methods available on all referred accounts, regardless of the age, amount, or type of debt.

EOS CCA is a diversified collection agency providing services for many different industries. To provide outstanding services and recoveries, EOS CCA has divisions for each industry we serve, which include dedicated client service representatives, collection staff and management.

EOS CCA proposes to provide professionally trained personnel from each of our divisions to meet the needs of all of the state agencies and political subdivisions of the State of West Virginia.

At a minimum, EOS CCA will use our Government Collection Division, Tax Recovery Division and the Higher Education Division.



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EOS CCA's detailed collection plan is in Section III of this proposal.

EOS CCA OFFICE RESOURCES

EOS CCA's organizational structure and wealth of resources support nationwide coverage. In addition to our Headquarters, EOS CCA has seven (9) regional centers across the country and we are prepared to handle any level of inbound and outbound communications, to manage sudden increases of account-placement volume, and to respond rapidly to unexpected client needs with superior client service.

EOS CCA employs over 1,500 people, including over 750 permanent full-time collectors, with annual sales for 2013 of \$8.4 billion dollars.

While headquartered in Norwell, Massachusetts, EOS CCA is truly an international accounts receivable management company with unmatched global resources and unmatched debt-collection experience.

EOS CCA has the necessary resources to continue to maintain a successful relationship with the State of West Virginia.

<p><u>Headquarters</u> EOS CCA 700 Longwater Drive Norwell, MA 02061 Toll Free: 800-886-9177 Fax: 781-681-4340</p>	<p><u>New York Regional Center</u> EOS CCA 300 Canal View Blvd Rochester, NY 14623 Toll Free: 800-947-6770 Fax: 585-256-2238</p>
<p><u>Midwestern Regional Center</u> EOS CCA 8201 West 183rd Street Tinley Park, IL 60487-9220 Toll Free: 800-700-0220 Fax: 708-342-2498</p>	<p><u>Southwestern Regional Center</u> EOS CCA 4099 McEwen Road Dallas, TX 75244 Toll Free: 800-388-4704 Fax: 972-661-2487</p>
<p><u>Mountain Regional Center</u> EOS CCA 7900 E. Union Ave Denver, CO 80237 Toll Free: 800-321-1108 Fax: 720-529-9851</p>	<p><u>Western Regional Center</u> EOS CCA 100 Wood Hollow Drive, Suite 200 Novato, CA 94945 Toll Free: 888-224-5557 Fax: 415-892-7593</p>



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	<u>Canadian Headquarters</u>
	EOS NCN
	1111-325 Milner Ave
	Toronto, ON M1B 5N1
	Phone: 604-540-1200
	Fax: 416-412-3042

COMMITMENT TO PARTNERSHIP

EOS CCA's activities are guided by our EOS CCA mission statement:

To provide receivable services of the highest ethical and moral standards, to accomplish unparalleled results anchored by a philosophy of performance and client commitment, and to provide personal growth and opportunity to all our staff.

EOS CCA's mission is to continue to partner with the State of West Virginia. EOS CCA will serve each department and agency of the State of West Virginia by tailoring our resources – personnel, collection systems, finances, and customized programs to each department or agency's organizational mission, vision, structure, and processes.

EOS CCA's 23-year record of performance success has a solid foundation in the values shared by associates across the country: **Integrity, Commitment to Clients, Exceptional Work Ethic, Teamwork, Respect for Individuals, and Diversity and Equal Opportunity.** In our corporate culture, these are more than mere words: they are the guiding principles of every individual and corporate activity.

These values inspire the way EOS CCA serves clients who rely on EOS CCA professionals for quality results, timely and accurate communications, and full regulatory compliance. With a collection strategy, performance-driven culture, and common mission, EOS CCA demonstrates that excellence, integrity and commitment go along with success and growth.



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Section 2 – Minimum Qualifications

PREVIOUS EXPERIENCE

EOS CCA has extensive experience with State Government Contracts and can continue to effectively provide the State of West Virginia with collection services.

EOS CCA provides superior debt recovery services to over 1000 clients nationwide, covering all 50 U.S. states, Canada, Puerto Rico, and Guam. We are positioned with the automated recovery resources and legal network necessary to provide the very best local, national and global services.

Over **\$8 billion** was placed with EOS CCA from the following major markets:

<u>Government Contracting</u>	Federal, State and Local. Taxes, child-support, fines and fees.
<u>Education</u>	Campus-Based Loan Programs, Debtor Receivables and Federal and State student loans
<u>Healthcare</u>	Hospitals and Physicians' Practices
<u>Insurance</u>	Deductibles, Workman's Compensation, and Subrogation
<u>Retail and Banking</u>	Loan and Credit Card Collections
<u>Telecommunications</u>	Landline and Wireless

EOS CCA is well versed in meeting the needs of a multi-department collection contract. With EOS CCA's experience in managing large State Government Contracts encompassing state departments and offices as well as colleges and universities, we can continue to provide collection services to all entities of the State of West Virginia.

Often, when working with state governments, we serve many different entities simultaneously. Each entity is treated as a separate client and receives an individual effort to match its operating processes, standards, and special needs.



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EOS CCA has been providing collection services to colleges and universities and to federal, state, and local governments since 1991. Several clients, including the Commonwealth of Massachusetts, began partnerships with EOS CCA in the early 1990's, and remain clients today.

Within the **Government Collection Division**, EOS CCA has extensive experience with collecting public sector debt, including:

- Workers Compensation
- Motor Vehicle License Fees and Tickets
- Environmental Fines
- Insurance Subrogation
- Various State Fines, Levies, and Judgments
- Child Support
- Tax and Revenue
- Lottery Debt
- Overdue Taxes:
 - Excise/Auto Taxes
 - Property Tax
 - Personal Income
 - Withholding
 - Corporate

The **Higher Education Collection Division** has highly professional individuals with extensive training in the federal regulations governing the various federal student loan programs and experience in recovering all student debt. EOS CCA has been recovering all debtor debt types, including tuition and fees, campus-based federal student loans and institutional loans since 1991.

In addition to providing collection services to the U. S. Department of Education, four alternative student loan lenders and two guarantee agencies, EOS CCA currently provides collection services to over 70 colleges and universities located throughout the United States.



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REFERENCES – STATE AGENCIES & DEPARTMENTS

<p>Massachusetts Department of Revenue</p>	<p>Contact Person Name: Allan Willard, Quality Assurance Program Manager</p> <p>Address: 100 Cambridge Street Chelsea, MA 002114</p> <p>Phone: 617-887-6634</p> <p>E-mail Address: Willard@dor.state.ma.us</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection services for the Massachusetts Department of Revenue since June 2003. EOS CCA provides collection services for highway damage.</p>	
<p>Connecticut Department of Administrative Services</p>	<p>Contact Person Name: Kathy Sobieski, Manager, Delinquent Accounts</p> <p>Address: 165 Capital Avenue Hartford, CT 06106</p> <p>Phone: 860-713-5459</p> <p>E-mail Address: KathleenSobieski@CT.gov</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to the CT Department of Administrative Services since July 2004 to collect on out of state unemployment taxes.</p>	
<p>North Carolina Department of Health and Human Services</p>	<p>Contact Person Name: Jacqueline Johnston, A/R Supervisor</p> <p>Address: 1050 Umstead Drive Raleigh, NC 27699</p> <p>Phone: 919-527-6225</p> <p>E-mail Address: jacqueline.johnston@dhhs.nc.gov</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to the North Carolina Department of Health and Human Services since June 2014 to collect on State government debts</p>	



North Carolina Department of Transportation	Contact Person Name: Lee Johnson, Manager Address: 1514 Mail Service Center Raleigh, NC 27699 Phone: 919-707-4211 E-mail Address: ljohnson@ncdot.gov
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to the North Carolina Department of Justice since July 2014 to collect state fines.	
New Mexico Taxation & Revenue Dept.	Contact Person Name: Fred Cabbage, Bureau Chief Address: P.O. Box 8485 Albuquerque, NM 87198 Phone: 505-841-6311 E-mail Address: fred.cabbage@state.nm.us
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to New Mexico Taxation & Revenue Dept. since September 2012 to collect on State government taxes.	
City of New Britain	Contact Person Name: Cheryl Blogoslawski, Tax Collector Address: 27 West Main Street New Britain, CT 06051 Phone: 860 826-3317 E-mail Address: CBlogoslawski@NewBritainCT.gov
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to the City of New Britain since November 2014 to collect on Motor Vehicle and Property taxes.	



REFERENCES – HIGHER EDUCATION

University of Massachusetts	<p>Contact Person Name: Kathleen Eubanks, Bursar</p> <p>Address: 285 Old Westport Rd. N. Dartmouth, MA 02747</p> <p>Phone: 508-999-8086</p> <p>E-mail Address: keubanks@umassd.edu</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing pre-collection, collection services, and litigation services to the University of Massachusetts since 1991.</p>	
Florida State College	<p>Contact Person Name: Darlene Pike, Bursar</p> <p>Address: 501 West State Street Jacksonville, FL 32202</p> <p>Phone: 904-632-3253</p> <p>E-mail Address: dpike@fccj.edu</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection and litigation services for Florida State College since 2005.</p>	
Saint John’s University	<p>Contact Person Name: Patrick Breen, Bursar</p> <p>Address: 8000 Utopia Parkway Jamaica, NY 11439</p> <p>Phone: 718-990-6182</p> <p>E-mail Address: pbreen@stjohn.edu</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection and legal services to St. John’s University since 1999.</p>	



LICENSES, BONDS AND INSURANCE

EOS CCA maintains the necessary licensing, bonding and certifications to effect collections in all U. S. states, Guam, Puerto Rico, and the Virgin Islands and has never been denied a license or license renewal. The following is a copy of EOS CCA's Business Registration for the state of West Virginia.

**WEST VIRGINIA
STATE TAX DEPARTMENT
BUSINESS REGISTRATION
CERTIFICATE**

ISSUED TO:
**COLLECTO INC
DBA EOS CCA
700 LONGWATER DR 2
NORWELL, MA 02061-1624**

BUSINESS REGISTRATION ACCOUNT NUMBER: **1006-3800**

This certificate is issued on: **11/18/2011**

This business is licensed as a collection agency.

*This certificate is issued by
the West Virginia State Tax Commissioner
in accordance with Chapter 11, Article 12, of the West Virginia Code*

*The person or organization identified on this certificate is registered
to conduct business in the State of West Virginia at the location above.*

This certificate is not transferrable and must be displayed at the location for which issued.

This certificate shall be permanent until cessation of the business for which the certificate of registration was granted or until it is suspended, revoked or cancelled by the Tax Commissioner.

Change in name or change of location shall be considered a cessation of the business and a new certificate shall be required.

TRAVELING/STREET VENDORS: Must carry a copy of this certificate in every vehicle operated by them.
CONTRACTORS, DRILLING OPERATORS, TIMBER/LOGGING OPERATIONS: Must have a copy of this certificate displayed at every job site within West Virginia.

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A complete list of licenses, certificates and registration numbers can be found in Section 6 of this proposal. At the request of the State of West Virginia, EOS CCA will provide actual copies of each individual license or certificates held that are required at the local, state, and federal levels in the course of performance of provided services to the State of West Virginia.

A copy of EOS CCA's ACORD Insurance Certificate reflecting EOS CCA's insurance coverage and providers can be found on the following page.



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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/03/2014

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

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

PRODUCER Hays Companies of New England 133 Federal Street 2nd Floor Boston, MA 02110	1-617-723-7775	CONTACT NAME: Seamus King PHONE (A/C, No, Ext): E-MAIL ADDRESS: sking@hayscompanies.com FAX (A/C, No): 617.723.5155
INSURED Collecto, Inc dba EOS CCA 700 Longwater Drive Norwell, MA 02061		INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: TRANSPORTATION INS CO 20494 INSURER B: AMERICAN CAS CO OF READING PA 20427 INSURER C: CONTINENTAL CAS CO 20443 INSURER D: HARTFORD FIRE IN CO 19682 INSURER E: INDIAN HARBOR INS CO 36940 INSURER F: TRAVELERS CAS & SURETY CO 19038

COVERAGES CERTIFICATE NUMBER: 40629869 REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADD'L SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		5092185929	01/30/14	01/30/15	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ Excluded GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS		B 5092185932 (AOS)	01/30/14	01/30/15	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTIONS \$ 10,000		5092185946	01/30/14	01/30/15	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	08WBCK7893 (AOS)	12/01/13	12/01/14	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
E	Professional Liability		MPP9031147	07/01/14	07/01/15	2,000,000
F	Crime		105595233	04/01/13	01/30/15	4,000,000

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

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

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ACORD 25 (2010/05)
Seamus King
40629869

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Section 3 – Collection Methodology & Procedures

EOS CCA'S COLLECTION METHODOLOGY

EOS CCA will develop a customized and effective debt collection recovery plan for each state department and agency.

EOS CCA is a diversified collection agency handling several debt portfolios. To effectively provide outstanding services to our clients, EOS CCA maintains dedicated divisional departments for each portfolio type. Within each of the divisional departments, EOS CCA has dedicated professional staff members – from Collectors to vice presidents – who will work a specific portfolio type and no other business. EOS CCA never crosses responsibilities of the divisional departments.

The State of West Virginia's Debt Collection Services accounts will be placed within two of EOS CCA's divisions; the **Government Collection Division** and the **Higher Education Collection Division**. These two divisions are both located at EOS CCA's headquarters in Norwell, Massachusetts.

EOS CCA proposes to provide debt collection recovery services to all of the departments and agencies of the State of West Virginia that meet or exceed prescribed levels of performance. We will diligently pursue all debt collection methods available on all referred accounts, regardless of the age, amount due, or account status.

EOS CCA's methods and procedures fully comply with the ethics and standards of the American Collectors Association as well as with all federal, state and local regulations affecting collections.

With EOS CCA's extensive training, experienced staff, technical capabilities, internal structure, and resources EOS CCA can provide outstanding collection results for the State of West Virginia.

Throughout the life of the contract, EOS CCA will continue to modify the strategic work plan as needed in order to maintain maximum results for the State of West Virginia.

EOS CCA will create and maintain unique and specific Client Numbers for each department and agency and for each program(s), and placement tier. This approach allows EOS CCA to assign specific debt collection accounts to specific departments and provides an unlimited access to customized reports and allows any state department, agency or the State of West Virginia to follow the placements and recoveries on a micromanagement level.



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EOS CCA will provide separate reports for each department's program(s); provide a summary report combining all activity, or both, on a quarterly basis. Reports can be provided in a variety of sort orders such as social security number, debtor name or placement date and can be provided in any media requested.

EOS CCA can provide the State of West Virginia a full range of collection services at consistently high quality. Available core services include, but are not limited to, the following:

- Customized pre-collection call campaigns
- Customized pre-collection letter campaigns
- Billing services
- Data preparation activities
- Outgoing calls to debtors, with emphasis on "Prime Time"
- Receiving incoming calls from debtors (using a contract-specific "800" number)
- Sending demand letters to debtors
- Managing payment arrangements
- Skip tracing bad phone numbers and/or addresses (including place of employment, references, and credit lines)
- Using unattended dialer activity to increase call-backs and contacts
- Legal recommendations/services
- Credit Bureau reporting
- Standard and specialized management reports

Minimum work standards include written demand notices followed by a series of telephone contacts.

Minimum work standards include written demand notices followed by a series of telephone contacts as well as comprehensive skip-tracing. Services will meet compliance requirements of the state and federal levels. Reporting and payment processing will meet strict standards of timeliness and reliability.



Telephone Communication

After daily unit and individual meetings to discuss goals, objectives and special situations, collection activity will begin. Each day, the Collector will work account files in the following sequence:

A Collector's daily telephone procedures will be monitored by the unit supervisor

- **Broken promises to pay.** The Collector always handles these accounts first, sending out a broken-promise letter to the debtor and making daily attempts to reach these debtors. Once contact is renewed, the Collector stays in regular contact with the debtor until payments are back on schedule.
- **Files not yet worked that were received within the previous 24 hours.** All new files receive an initial dunning noticed, are placed within a work queue within one day of receipt, and Collectors will begin attempting to reach the debtors by telephone to discuss their defaulted debtor loan.
- **Files that need specific time and date follow-up**—an automated function that ensures full due-diligence compliance.
- **Collector will then move into the ongoing active inventory until:**
 - All rescheduled/timed call-backs are worked;
 - All future promises are worked;
 - Active files scheduled for the day are worked; and
 - Files that need re-processing and require immediate attention are worked.
- **Files that must be worked in the evening** (No answer; three consecutive daytime contact attempts)

If accounts have telephone numbers, the Collectors make two attempts each week to reach the debtor, regardless of balance size.

If accounts have no telephone numbers, but do have good addresses where mail is being received, the collector will leave messages at places of probable receipt, as allowed by state and federal law.



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Example of Collector Call Script

To ensure customer-focused telephone techniques, EOS CCA collection representatives use a proven, approved call script and receive monitoring from supervisors. Collectors communicating with taxpayers in Spanish use a translated script. The following table presents a sample call script that Collectors use to ensure effective recoveries in compliance with applicable state and federal debt collection regulations.

Call Action	Sample Statements
1. Identify the debtor/verify current address	<p>“Ms. Smith, this is a personal business call. To protect your privacy and to verify that I am speaking with the proper party, may I have the last four digits of your social security number?”</p> <p>“Will you please verify your address?”</p>
2. Disclose collection information (including Mini-Miranda)	<p>“Ms. Smith, my name is [Collection Representative]. I am calling from EOS CCA, regarding an overdue account you have with [the referring State agency] for the amount of \$375.00.”</p>
3. Pitch balance-in-full using an “urgency” method	<p>“The balance in full is now due. We can accept payment via [state payment methods]. Which payment method would you like to use?”</p>
4. Build rapport	<p>“I understand.”</p>
5. Describe debtor’s alternative sources of money for payment (e.g., banks, credit unions, credit cards, cash advance from employer, family/friends, etc.)	<p>“I know of another person who was in a similar situation, and this is what s/he did....”</p>
6. Explain consequences of not paying the debt	<p>“We cannot let this debt go any further. To avoid possible further action and additional fees, can you make a payment today?”</p>
7. In the event of a “Cross Call”	<p>“Please hold one moment. I will get my supervisor to help us.”</p>



All of EOS CCA's written communication is approved by our general counsel, the ACA, as well as the Massachusetts Banking Division.

Written Communication

In addition to telephone contact, EOS CCA will send out many written communications which are also subject to regulations. All letters are written in accordance with federal and state regulations and are approved by our corporate counsel.

Collection representatives can use the automated collection system to generate situation-appropriate letters. The sequence of letters reflects the stages of the collection process. The first notices explain that EOS CCA has received the debtor's account and debtors are informed of their legal rights.

The initial collection letter is sent to the debtor on the same day the account is received and additional collection letters are sent, at a minimum, every 30 days, or as necessary. Copies of EOS CCA's letter are available upon request.

Documentation of Attempted Work Effort

All activity performed by the Collector and any other EOS CCA staff member is fully documented on the *FACS* Collector screen, which provides full audit trail capability. At any time, you can review account information for a full understanding of activity performed on the account. This information includes both Collector activity as well as system-generated activity.

The following is a brief summary of information contained/ documented:

- Phone called made or received.
- Letters sent.
- Tactics or strategies used.
- Payments Promised.
- Bankruptcy information.
- Beneficiary information.
- Spousal information.
- Skip-trace documentation.
- Responsible party.
- Dispute information.
- Credit bureau reporting information, if applicable.



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We skip trace all accounts regardless of age or balance.

Skip Tracing

At EOS CCA, skip tracing is primarily an automated function, ensuring the client of full compliance with the Privacy Act, HIPAA, the FDCPA, the Fair Credit Reporting Act, and all other applicable laws.

All skip data located manually or returned via vendors is loaded into defined fields for analytics and collection efforts. EOS CCA staff constantly performs analytics and reviews vendor data for right-party hits. All vendors must pass required compliance and security testing.

EOS CCA uses skip-tracing on day one, prior to sending accounts to collectors. We strive to locate correct debtor contact information for debtors with missing or inaccurate addresses and to search for place of employment (POE) information. Accounts undergo an intelligent 10-step skip tracing process, followed by an address enhancement and verification scrub.

While your accounts are placed with us, we periodically replace inventory through our skip tracing vendors and we have Experian triggers set to notify us when any new information including new or updated address, phone number, or place of employment.

When applicable, we record professional voice talent and use our dialers to leave messages for the borrower. Our collection specialists call any numbers uncovered for cell phones; for relatives and associates; and, when applicable, place of employment.

EOS CCA uses the following sources for skip trace vendors:

Skip Trace Vendors and Sources		
OneClick-Data	LexisNexis®	Equifax
Google / Internet Searches	Experian	Talx Corporation
CBC Innovis	Netwise Data	RNN Group



Professional's Detective Agency	Verifacts, Inc.	
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On occasion, EOS CCA accesses credit bureau reports for address and location purposes and to validate a debtor's financial profile, as well as for the attributes they provide to us for the population of fields in our system to assist us in the collection process.

Detail for skip trace accounts, documented in Collector notes on our FACS system, includes such information as the skip trace vendor that provided the information and the website used. Collectors use a special window in our system to update the type and date of the skip attempt.

Collectors confirm that the address is correct during initial contact and after confirmation of right party contact. They also verify whether a new phone number obtained during the skip tracing process is correct by answering machine or by leaving a message with a third party.

EOS CCA absorbs the cost of using skip tracing products, regardless of the number of times the skip tracing products are used for skip tracing purposes. Services like Accurant charge us sliding-scale fees depending on the amount of information we request. For some types of accounts more information is necessary, such as asset or business information; for other accounts, just the right address and telephone number suffice to enable the collectors to contact the student and begin the communication, counseling, and support that will end up in resolving the debt.

EOS CCA provides updated address data gathered during the skip tracing process to the State of West Virginia via the monthly Address Change report/file.

As with our letters and reports, EOS CCA can customize the skip tracing process to meet your needs, and we will agree to the State of West Virginia's format of the report. At the minimum, the file will include the following: License plate, collection account ID, license plate jurisdiction, old address including city, state, and zip code, and new address, including city, state, and zip code.



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EOS CCA will develop and provide any customized reports required by the State of West Virginia.

Reports

EOS CCA has eleven full-time computer programmers who can easily meet all the reporting requirements described in RFQ DEBT10. All reports required, and any other future reports, will be supplied to each state department or office in any media type requested and at whatever frequency desired.

Examples of EOS CCA's standard reports and remittance statements can be found in Section 6 of this proposal.

Toll Free Number & EOS CCA Office Hours

All debtors will be able to reach a collection representative from 8:00 a.m. to 9:00 p.m. Monday through Thursday and 8:00 a.m. to 5:00 p.m. on Friday and 8:00 a.m. to noon on Saturday. Debtors will be able to leave voice mail message for a call back if they call before or after office hours.

EOS CCA'S GENERAL COLLECTION PROCEDURES

EOS CCA works all accounts and all balances aggressively. We stress number of files worked and quality of that work to produce necessary recoveries and to reach collection goals. The following work standards will be used for this contract and modified as needed to match specific requirements and attain required performance standards.

In the EOS CCA collection approach, debtors reached under the provisions of this contract will be able to contact live collection representatives through letters, telephone (using a toll-free inbound line), and email.

We will achieve maximum liquidation will be achieved with the following features and strategies:

- Six-day workweek and full coverage during "Prime Time" hours (includes Saturdays and evenings)
- Account allocation for optimal collection representative workload and effectiveness of liquidation
- Frequent live phone contact and automated correspondence
- 10:1 collector-to-supervisor ratio, frequent phone monitoring and auditing of collectors
- Dedicated collection personnel
- Automated and tailored reports to allow monitoring of contract performance
- Skip tracing databases for high-speed, reliable searching and locating
- Use of auto-dialer to maximize contacts
- Proven talk-off procedures to counter objections to repayment



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- Availability of bi-lingual collectors (English and Spanish)

To maximize the collection rates, EOS CCA's strategy consists of credit scoring of all account placed, allowing collectors to focus on a specific group of debtors with high credit scores. This approach has proven to have an immediate impact on recoveries. In addition, each collector will have a maximum of five-hundred (500) active accounts. Having a maximum five-hundred (500) active accounts, coupled with our low supervisor to collector ratio, the Ontario *FACS* system, dedicated collection personnel, and credit scoring allows EOS CCA to achieve the highest recovery rate possible.

With close supervision and assistance from the supervisors and managers, each account is worked each week with appropriate action being taken – two telephone calls per week, at least one appropriate dunning notice sent monthly and performing all necessary and appropriate skip tracing functions.

EOS CCA's work plan is designed to ensure that we:

- 1) Meet all contract requirements
- 2) Provide superior collection results, and;
- 3) Create a positive experience for the debtor.

Collection Teams

EOS CCA's Collection Teams are second to none; with extensive training, experienced staff, and technical capabilities, EOS CCA will be ready to provide collection services for the State of West Virginia with no interruptions.

Each Collector assigned will receive files into a work queue with a maximum of five-hundred (500) active accounts. The collector, with assistance from the supervisors and managers, is responsible for all work within the work queue. This allows our management team to closely monitor the work standards and minimum performance requirements set forth by our clients.

Collector Experience

Due in large part to our dedicated collection professionals, EOS CCA has grown at an average annual rate of 30%. Bright, customer-focused individuals of all backgrounds choose to work for EOS CCA because the company is committed to providing all employees opportunities for professional and personal growth. New collection professionals continue to join the EOS CCA team, and some Collectors have a decade of EOS

Bright, highly trained professionals will provide outstanding collection services for all state departments and offices.



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CCA collection experience.

Collection Actions

On all initial contacts, the Collector identifies the call as from EOS CCA, representing our client, the location, the debt, the original balance, the amount due and demand an immediate repayment of the full amount due and make appropriate arrangements. If that is not possible, the Collector functions in the adherence to the Repayment Schedule and Collection Guidelines. The Collector also notifies the debtor of proper mailing address, provides payment coupons, if needed, and insures that personal checks, postal money orders, ACH Payments, Western Union, MasterCard, Visa, wire transfer and certified checks are the only acceptable methods of payments. The Collector will instruct the debtor to make all checks payable to the creditor and provide mailing information for payments and correspondence.

If the initial collection attempt is not met with success, the collector schedules the debtor file for follow-up, not before three days and not longer than seven days from the date of initial contact. The collector is responsible for working the file and substantiating the status six times per 30 calendar days. If a file is in a suspended status, it will not be worked until EOS CCA has been notified to release the suspended status.

Standard Collection Approach & Repayment Agreements

EOS CCA's initial account resolution will always be payment-in-full is due. For debtors who cannot or will not pay the account in full, EOS CCA accepts various repayment arrangements designed to liquidate balances in an efficient manner based upon the debtor's ability and willingness to pay. While our client's specific payment timing and payment amount criteria are factored into repayment arrangements designed.

EOS CCA's first objective is to receive immediate payment in full.

For debtors who cannot or will not make payment in full, collectors will negotiate appropriate monthly payment plans on the balances due with consideration to the debtor's current finances, using the following standards:

- 1) One-third down with repayment of the balance due to cover a period of no more than six to twelve months.
- 2) If the first option is not possible, arrange for repayment of the entire balance due over the next six to twelve months.



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- 3) If the first and second options are not possible, assess the debtor's financial status and set up an agreeable repayment plan.

All repayment agreements will be reviewed quarterly to reassess the debtor's current financial status and will make the necessary adjustments to their monthly promised payment amount.

For debtors with repayment agreements, collectors will send out monthly reminder notices for payment.

In the event of a broken promise, EOS CCA will send a reminder letter to the debtor and will make daily attempts until contact is made. Once contact is made, EOS CCA will stay in contact with the debtor until a new arrangement can be reached. Broken promises to pay are the first calls that a Collector will make in the morning.

Payment Methods

To achieve maximum recoveries and achieving successful repayment plans, EOS CCA offers a wide variety of payment methods to debtors including:

- Western Union Quick Collect
- Credit Cards
- Post-Dated Checks (where legal)
- Pay-by-Phone (in-house check writer)
- Overnight Payments
- ACH Payments
- Walk-In

Collection Techniques for Government Departments

EOS CCA has over 20 years of government collections. EOS CCA receives in excess of \$1B in placements annually from our federal, state and local government clients.

EOS CCA's **Government Collection Divisions and Tax Revenues** are uniquely designed by having dedicated collectors for each type of debt placed. In addition to having specialized collectors addressing each debt type, each collector is assigned a work queue where accounts are placed for collections.

This work plan ensures our clients that each and every account is completely worked. Collectors will work each account within their queues regardless of age, balance or placement type.

Assisted by automated collection software, the Government Collection Division's collection professionals will make telephone calls from



individual workstations. On all initial contacts, collection professionals do the following:

- Identify their calls as originating from EOS CCA, on your behalf
- Specify the debt, the original balance, and the amount due
- Ask for payment in full

When payment in full is not an option, the collector will follow the Standard Repayment Plan guidelines.

Collectors will meet *daily* to review the State of West Virginia's contract and to go over pertinent topics including daily, weekly, monthly and quarterly goals. They are monitored throughout their shifts and supervisors work in partnership with the project manager to ensure that each client's specific goals are met and that each client's accounts are worked as directed.

Service to debtors and our clients is at the core of EOS CCA's philosophy and approach to debt collection. Rather than interacting with debtors confrontationally – which only alienates them and fosters ill-will – EOS CCA's professional Collectors work with them to increase voluntary repayments and maximize successful account resolution.

Our experience has taught us that combined with diligent follow-up; this approach consistently achieves high recovery rates and minimal complaints.

Collectors will solicit payment in full of the past due amount from the debtors by instructing the debtor of the amount due and providing the debtor with the necessary information regarding their repayment options.

EOS CCA's collection services for the State of West Virginia will include an intense call campaign using *LiveVox* to all accounts with a valid telephone number. The call campaigns can also be customized to meet the needs of each entity of the State.

Collection Techniques for Student Receivables

EOS CCA has pioneered a counseling approach to collections, whereby our collection representatives view and treat students appropriately as customers. We provide pragmatic counseling to resolve each student's obligations, and we receive very few complaints because of this approach. Our experience has taught us that this approach, combined with diligent follow-up, consistently achieves high recovery rates in a complaint-free environment.



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EOS CCA will customize collection programs for each entity of the State of West Virginia.

Collectors who work debtor loan accounts at EOS CCA have excellent negotiating skills and know how to explain the importance of repaying their debtor loans.

Collectors will meet *daily* to review the college and university contract requirements and to go over pertinent topics including daily, weekly, monthly and quarterly goals. They are monitored throughout their shifts and supervisors work in partnership with the project manager to ensure that each client's specific goals are met and that each client's accounts are worked as directed.

In addition, EOS CCA's Higher Education Collection Division has specialized collection teams to address each type of student debt – receivables, pre-defaulted student loans and defaulted student loans.

Default Loan Work Approach- Optional Program for Schools of Higher Education

Each work plan at EOS CCA is designed to meet client expectations and goals. EOS CCA proposes to assign three primary teams; one team will receive accounts with active telephone numbers for immediate debtor contact, a second team will manage the repayment plans including loan rehabilitations and loan consolidations, and the third team will receive skip trace accounts. As the skip tracers locate the debtors, the accounts will be immediately transferred to a collector for account resolution.

EOS CCA has an excellent reputation in maintaining balances due.

EOS CCA's collectors know how to review the debtor's loan status and effectively provide the necessary information to promote on-time monthly payments. The collectors will work with the debtor to resolve the delinquency via:

- Payment in full
- Provide information on the various loan consolidation programs available
- If the debtor cannot pay the account in full, and does not qualify for any loan consolidations, the collector will set up a repayment plan to pay the account in full in the shortest period of time (under twelve months)
- Provide information on loan rehabilitation

Maintaining Balances Due

EOS CCA is highly knowledgeable concerning the intricacies of maintaining the correct balance due on all accounts placed for collections. When appropriate, EOS CCA typically reconciles our figures with those of our client's on a monthly basis. Any inconsistencies are included in an Exception Report and adjustments are made appropriately. Monthly or even weekly reconciliation reports can be provided for even



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greater accuracy if required by the any of our clients.

EOS CCA will increase the past due principle, interest, fees and collection cost on a monthly basis. This will allow for accurate payment in full of the debtors past due amount. EOS CCA will also update the entire balance due on a monthly basis.

Interest Accrual

EOS CCA has a full understanding of assessing the appropriate interest rates, updating the interest amount due from the debtor, and adjusting interest rates when appropriate. EOS CCA's Ontario FACS system will automatically update debtor's interest due every thirty (30) days, or if a debtor makes a payment prior to the next scheduled interest/fee update, FACS will calculate the interest due and update prior to posting the payment received.

Pay-off Figures

Prior to quoting a final pay-off figure to any debtor, EOS CCA will contact the appropriate contact at each client to confirm the exact amount due but will accept responsibility for any inaccuracies that may arise. Any inaccurate final pay-off figures quoted by EOS CCA, without consulting the OAC department or office, will be the sole responsibility of EOS CCA.

Overpayments

EOS CCA will forward all overpayments received to the college or university with an explanation of the overpayment. EOS CCA understands it will not be entitled to any fees on overpayments.

Credit Bureau Reporting

At each agency or office request, EOS CCA will report to major credit bureaus on a monthly basis. EOS CCA can interface with the bureaus at any frequency and in any manner required.

For clients that have previously reported to the credit bureaus, EOS CCA recommends having the status code changed to "account assigned to internal or external collections". Depending on the existing format, Metro One or Metro Two, the code to use is ninety-two (92), or ninety-three (93), respectively.

When accounts are transferred to EOS CCA using the proper code, EOS CCA can then appropriately report monthly updates including the current



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EOS CCA will report to all major bureaus, provide monthly updates, respond to disputes, and process deletions at no cost to the departments and offices of the State of West Virginia.

balance and payments made.

EOS CCA will respond to all credit bureau disputes within forty-eight (48) hours of receipt using e-oscar and will inform our clients of all disputes, resolutions, and notification of any accounts with suspended reporting as a result of failure to respond to appropriate credit bureau disputes.

EOS CCA will stop reporting to the credit bureaus by properly coding accounts when the accounts have been closed and returned to the state departments or office.

OVERVIEW OF COLLECTION ACTIVITY & WORK PLAN

EOS CCA's work plan is designed to ensure that EOS CCA does the following:

- 1) Meets all contract requirements and is 100% compliant,
- 2) Provides superior collection results, and
- 3) Creates a positive experience for the debtor.

As the diagrams on the following pages illustrate, EOS CCA's integrated collection methodology churns business to achieve maximum liquidation and uses intensive front-end and back-end collection activities.

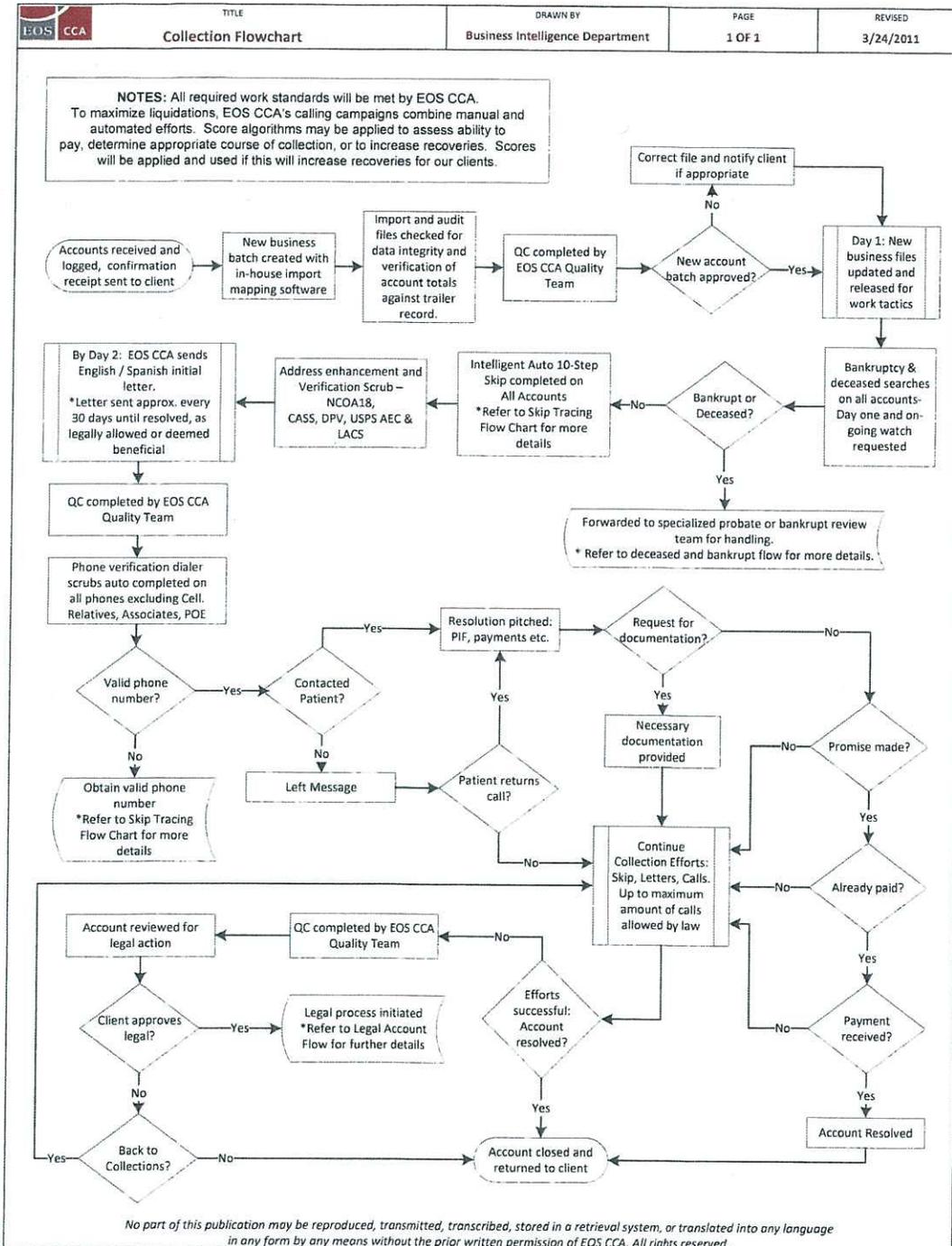


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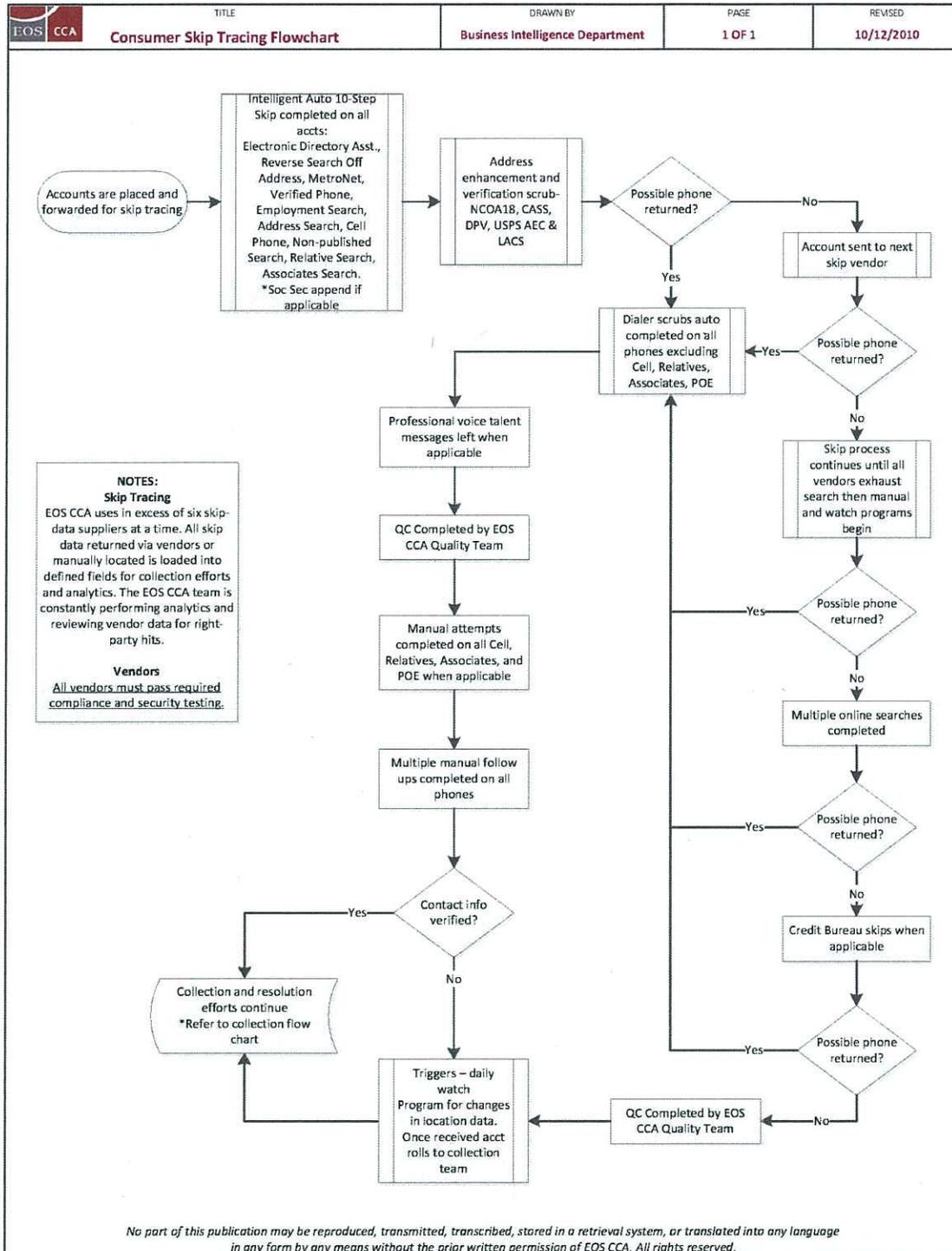
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Receiving and Acknowledging Accounts Placed for Collection



Skip Tracing



PROCEDURAL SPECIFICATIONS

Compliance & Employee Training

EOS CCA's collection methods and procedures fully comply with the ethics and standards of the American Collectors Association as well as with all federal, state and local regulations affecting collections. Ms. Susan Giordano, Director of Compliance and Risk Management is responsible for overseeing regulations and developing training material for all management, Collectors, supervisors, and client-services personnel to ensure EOS CCA operates in full compliance to state and federal laws regulating collection activity.

EOS CCA maintains an unwavering commitment to employee training. This is one reason we are not just successful; we are respected professionals. All EOS CCA management personnel, including our CEO, actively participate in training employees on the basics and refinements of the collection process.

EOS CCA employees are well informed about the individuals' rights and privileges, and all personnel receive vigorous training, testing, and continuous follow-up on all aspects of FDCPA and all other communications, privacy, and confidentiality regulations. *In addition to the FDCPA we stress federal and state Fair Credit Reporting Acts, the Personal Privacy Act of 1974, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Americans with Disabilities Act of 1990, and all other relevant statutes, regulations, policies and procedures, including the ACA's Code of Ethics and those regulations which address equal employment opportunity.*

All EOS CCA higher-education personnel have verifiable knowledge and training concerning not just applicable federal regulations, but also due diligence, rehabilitation, consolidation, deferment, and cancellation provisions. In addition to becoming proficient in using our technological tools effectively, our training for Collectors and others means thoroughly covering the following laws and regulations:

34 CFR, Parts 668 and 674	FFEL Program
42 CFR § 57.201 et seq.	Gramm-Leach-Bliley Act
Debt Collection Act of 1982	Personal Privacy Act of 1974
Debt Collection Improvement Act of 1996	Title IV of the Higher Education Act of 1965
Health Professions Education Assistance Act, 1963	Title II of the National Defense Education Act of 1958



Fair Debt Collection Practices Act	Fair Credit Reporting Act
Family Educational Rights and Privacy Act	Titles VII and VIII of the Public Service Act, amended
Federal Claims Collection Standards	US Bankruptcy Code
HIPAA	
<p>In addition, EOS CCA employees are regularly informed about all regulations, policies, and administrative guidelines issued by the US Department of Education. EOS CCA employees also comply with US Postal Service regulations and abide by our stringent internal policies concerning collection etiquette, behavior and integrity.</p>	

Records of training for each employee are maintained by EOS CCA management and are available for review upon request. EOS CCA's complete training course materials, including new hire training and higher education materials and tests will be provided upon request.

CAP System Access, Operating Software & State Employee Training

EOS CCA's CAP system provides the client with "point and click" access where you can easily:

- enter accounts for placement;
- access standard and ad-hoc reports, including:
 - Inventory Report
 - Legal Status Report
 - Month Batch Collection Analysis
 - Name and Address Change Report
 - Annual Collection Recovery Report
- access Management Reports, such as:
 - Accounts Assigned, by day, month, year, life of contract;
 - Recovery information by day, month, year, life of contract; and
 - Calls made: attempted/completed.
- access debtor Account Information, such as:



- Current demographic information
- Employment Information
- Placement date/Amount listed
- Debt type
- Balance Due
- Access to several windows to view including:
 - Payments made
 - Payment application
 - Past addresses
 - Credit bureau report
 - Letters sent
 - Co-borrower & reference information
 - Collector notes

At no additional cost, EOS CCA offers demonstration, staff training and on-going support as often as needed. EOS CCA provides each staff member with a user's manual.

We will maintain these files and records shall be maintained in safe, secure document storage for a period of no less than six (6) years following the termination of the collection action on each account.



Section 4 – Information Technology Overview

INTRODUCTION

EOS CCA uses state-of-the-art computer/networking technology supporting mission critical client implementations. EOS CCA provides secure connectivity to all its clients through a system of firewalls and data encryption. The use of Ontario Systems, Inc. FACS System, provides EOS CCA with the ability to meet our clients' processing requirements. This post-relational database application is very responsive and scalable in meeting EOS CCA's processing needs. EOS CCA uses a Microsoft environment for office automation and management. The integration of Microsoft products with the FACS/Cache allows EOS CCA to be flexible when addressing client deliverables. What follows is a breakdown of the systems used by EOS CCA

Information technology allows EOS CCA to process placement inventories quickly and efficiently. It also allows us to offer tailored management reports and correspondence letters. We support our reliable hardware, software, and telecommunications resources with a full-time Information Technology Department and an annually updated disaster recovery plan.

Throughout all of EOS CCA's collector workstations, the following technology is integrated:

EOS CCA's collection programs combine direct collection activity and automated tools. Collection professionals are supported by advanced technical resources such as the Ontario FACS system, the Avaya Definity telephone system, Ontario Corporation's GC dialer, and an array of automated and manual skip tracing tools.

- Dialer
- Unattended Voice Messaging
- Blended Calling (Inbound/Outbound)
- Inbound Call Overflow
- Time Zone Inbound Call Strategies
- Voice Response System
- Bi-lingual Automated Voice Communications



IN-HOUSE COMPUTER CAPABILITIES

EOS CCA can meet any requirements for account assignment, tracking, reporting, and collection activity recording. Our current hardware platform is a Hewlett-Packard Series 9000 Model N Class Server with the following:

To support and verify collection activities, EOS CCA uses the Ontario FACS, which tracks all consumer information and automatically manages the collection workflow.

- 2 HP9000 Multi-processor mainframes
- EMC CLARiiON Storage Array
High level storage and high performance data access across fiber channel
- Large disk storage capacities expandable to 7.1 TB
- Storage Area Network (SAN) over fiber
- Multi-tiered backup strategy using disk and tape
- APC – UPS
- Dedicated Frame Relay service between remote facilities for serial based devices
- Site to Site VPN tunnels to service between remote facilities and IP based devices
- Redundant Data T1s - including Wireless Contingency
- HP-UX Version 11.00 unlimited-user licenses
- Cache for HP-UX 11.0 Enterprise server license

This high-end, UNIX-based system has no restrictions in the number of payments or actions it can accept on a daily basis. It can easily handle the addition of several hundred workstations without modification, and EOS CCA has available resources to add terminals, if necessary, within seven (7) days' notice.



COLLECTION SOFTWARE

EOS CCA's automated collection system leads the industry with unlimited file processing capacity and capabilities for handling input and output in a totally electronic environment.

Collection Software (FACS) Ontario Systems - Version 18.2
The FACS system:

Tracks and verifies debtor Information	Provides fully-customizable integrated online credit bureau access
Manages various accounts types	Provides flexible reporting capabilities for customized reporting
Provides auditing capabilities for collection activity	Facilitates file transfer and processing with electronic input/output interface
Provides integrated data processing	Provides a customizable client EFT interfaces.
Processes large placement volume	Provides for online training
Automates inventory management	Automates letter management
Schedules collection activity	Automates payment follow-up
Provides flexible and integrated skip-tracing	Provides customized correspondence



TELEPHONE SYSTEMS

EOS CCA uses Avaya Definity telephone systems and vendors such as:

- Verizon
- CenturyLink
- AT&T
- Global Crossing



EXTERNAL DATA INTERFACES

Our Collection System seamlessly interfaces with our Predictive Dialers and is supported by a suite of FACS-LINK integration and PC-based products to directly import information from external sources. Some of them include:

- Credit Bureau Reports (Equifax, Experian and Trans Union)
- ProComm Plus
- MetroSearch, Accurant, LexisNexis – skip tracing
- NCOA (National Change of Address files)
- Matrix Imaging - laser-printed dunning notices
- Microsoft Access - custom reporting and file handling requests
- Enable – allows for the exchange of data in virtually any format

PREDICTIVE DIALER

We use one of the industry's leading predictive dialing systems, the Guaranteed Contacts MVP. This system is a fully integrated, inbound/outbound predictive dialing system that provides us with a highly efficient, high level of management and performance in our dialer campaigns. Some of the system benefits include:

- Increased Contact Rate while collectors use the account information screens
- Reduction in cost/contact as contact rates often increase threefold
- Call-by-call blending that gives account representatives the ability to continue outbound calling while managing inbound calling simultaneously



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- Automatic Number Identification (ANI) that lets you route calls based on account ownership and perform automated account searches and screen “pops” on inbound calls
- Progressive-pooled pacing algorithm that sends answered calls, according to contact sequence, to any one of the available agents working the same pool. Using this progressive-pooled algorithm, it is possible to never place a contact on hold or hang up on a contact.
- Quick Response Time for function key operations, such as hang-up and hold and access to the account screen, is exceptionally fast. The hang-up response time is 200 milliseconds.
- Call-pacing algorithms provide better balancing of phone numbers dialed vs. calls answered, resulting in fewer debtors being put on hold and allowing our debt counselors to handle more calls during dialer sessions. The latest in switch technology provides better answering machine detection and fewer dialing vacancies, allowing for better overall actual contacts per debt counselor.
- Voice Trak call recording system lets us record all incoming and outgoing calls and attach them to the account as they happen, providing verification of debtor dialogue as it may apply to “payment arrangements” or “disputes”. This system is necessary for proper quality assurance measures as well as training initiatives. The archiving option allows us to store recordings off the server, if desired. Upon request, specific call recordings can be emailed to Clients for audio-review.
- Artiva Manager allows managers to supervise and coach account representatives, check the progress of dialing campaigns, view inbound call activity, view account representative activity, and compare account representative performance.

The Management Console Program allows our floor supervisors to actively monitor and adjust dialing campaigns. Supervisors can monitor both dialing pools and individual debt counselors to get a real-time status of contacts and “promise to pay” activity.



DISASTER RECOVERY PLAN

EOS CCA can remain operational within 36 hours of even the most catastrophic event, and can continue collection operations during a disaster by using its disaster prevention and recovery procedures.

EOS CCA has a detailed Disaster Recovery plan that is reviewed and updated on a quarterly basis for IT infrastructure updates and changes in personnel, responsibilities, and/or 3rd party vendors. Our detailed Disaster Recovery plan is available, upon request, for full review.

Each US-based EOS CCA facility is equipped as a standalone site in the event that the other sites are not reachable, and is equipped with a Lone Survivable Phone system that integrates with the main phone system in Norwell, MA facility. All EOS CCA facilities are on a single MPLS data network that provides a true virtual call center and disaster recovery capabilities.

In the Norwell and Chicago Data Centers, environmental controls for disaster prevention and early detection have been put in place to notify IT management of a power failure, an AC failure, or an occurrence of high humidity.

In the event of a critical disaster that renders a facility “unusable”, the Disaster Recovery plan for that site would be executed. Depending on the facility, work that was done would move to one of the other US-based EOS CCA facilities.

Corporate Headquarters (Norwell, MA) Disaster Recovery Plans

From both a collection and IT standpoint, our Norwell, MA corporate headquarters is the facility most critical to EOS CCA operations. In the event of a catastrophic disaster and the inaccessibility of corporate headquarters, the following will take place:

1. Collection operations will be switched to the Chicago, IL facility within a matter of minutes. Replicated data will be brought on-line and all remaining facilities will be redirected through DNS (Domain Name System) to the Chicago system for collection (FACS) information.

The address of our Chicago facility is:

Midwestern Regional Center
EOS EOS CCA
8231 West 185th Street
Tinley Park, IL 60477-9220
Toll Free: 800-700-0220
Fax: 708-342-2407
Contact Person: Alex Sosa



2. Based on the coverage needed, all 800 numbers will be automatically redirected to one of the other four US offices within a matter of minutes.
3. IT staff and Executive staff required will be deployed to Chicago.
4. Norwell management staff with home Internet access will work from home through a dedicated SSL/VPN (Secure Socket Layer/Virtual Private Network).
5. Collection staff will be redeployed as follows:
 - Most will be directed to a local facility or to multiple facilities that will handle up to five (5) to 100 or more collectors. These facilities are close to Norwell, MA and will be set up as needed.
 - Staff will be sent to one of the other five facilities for an extended period of time based on the nature of the work.
6. All free space in each of the four locations will be used as needed.
7. Any tapes required from Iron Mountain will be requested with a four-hour turnaround. Tapes will be restored to the appropriate facility.

Each Regional Center has similar, detailed disaster plans, contained in our formal Disaster Recovery Plan.

As part of our ongoing commitment to safeguarding data, EOS CCA recently installed a generator at our Norwell site to ensure that we can continue processing and operations in the event of a power failure.



ACKNOWLEDGMENT FOR THE MONTH OF DECEMBER 2009

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS. OUR COLLECTORS HAVE STARTED WORKING THESE ACCOUNTS FOR YOU. IF THE DEBTOR CONTACTS YOU, PLEASE ACCEPT ONLY A BALANCE IN FULL PAYMENT OR REFER THE DEBTOR TO US TO ACHIEVE COLLECTION OF THE TOTAL ACCOUNT.

THE IMMEDIATE REFERRAL OF YOUR UNCOLLECTABLE ACCOUNTS WILL GUARANTEE A QUICKER RETURN ON YOUR MONEY.

THIS LIST WAS CHECKED AND APPROVED

BY: _____

EOS CCA
700 Longwater Drive
Norwell MA 02061

CLIENT NAME

ACCOUNT #	LAST NAME	FIRST NAME	PRINC BAL	TOTAL BAL.	
004-56-95	ALEXANDER	STUDENT	1500.00	1991.28	
004-60-37	BREWER	STUDENT JE	2686.00	3530.41	
007-62-42	BROOKS	STUDENT MI	1000.00	1395.85	
230-82-79	COLE	STUDENT	576.81	766.17	
230-82-79	COLE	STUDENET	582.51	773.63	
623-12-85	COLLINS	STUDENT	1500.00	1995.56	
006-62-92	DOYLE	STUDENT	1976.70	2593.55	
005-58-62	HALL	STUDENT RA	1062.26	1381.62	
004-70-76	HILL	STUDENT	644.40	863.94	
006-68-46	HUTCHINS	STUDENT	845.28	1130.43	
004-76-36	MITCHELL	STUDENT E	1181.00	1893.09	
GRAND TOTAL			11 ACCOUNTS	14554.96	19634.51
YEARLY TOTALS			100 ACCOUNTS	254356.89	
TO DATE TOTALS			500 ACCOUNTS	1985574.26	

Provides Totals for:

- Monthly Placement
- Yearly Totals
- To Date Totals



Close & Return

CANCEL REPORT FOR CLIENT NAME

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS WITH OUR AGENCY. AT THE PRESENT TIME, THESE ACCOUNTS ARE UNCOLLECTABLE. WE ARE CANCELLING AND RETURNING THEM TO YOU.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU. DEC 28 2009

CLIENT NAME EOS CCA
CLIENT ADDRESS 700 Longwater Drive
Norwell MA 02061

ACCOUNT NUMBER	NAME	DATE LISTED	BALANCE	REASON RETURNED
123456789	ALVES, STUDENT J	07/20/00	2091.50	PAID PRIOR TO LIST
111223333	BIRD, STUDENT	07/20/00	650.00	ASSIGNED IN ERROR
222334444	BRAGA, BORROWER	07/20/00	268.50	EFFORTS EXHAUSTED
333445555	CHASSE, DEBTOR	06/20/00	365.50	RECOMMEND 2 ND PLC
444556666	COAKLEY, FORMER	05/27/98	318.00	CLIENT REQUEST
555667777	COGGESHALL, ST	07/07/99	362.56	RECOMMEND LEGAL
666778888	COMERFORD JR, FORMER	05/05/00	368.29	DECEASED
777889999	DANIELS, STUDENT	07/20/00	1493.31	RECOMMEND NY TAX
888990000	DARGON, BORROWER	07/07/99	0.50	PAID IN FULL
999001111	DELISLE, CHRISTINE M	07/20/00	444.46	EFFORTS EXHAUSTED
987654321	DIPIETRO, STUDENT	07/20/00	1052.72	CLIENT REQUEST
123445555	FELICIANO, PROMISSORY	06/20/00	1260.87	RECOMMEND LEGAL
345667777	FREITAS, SUNY	07/20/00	523.12	EFFORTS EXHAUSTED
567889999	FURTADO, SLSC	07/07/99	307.16	EFFORTS EXHAUSTED
890112222	GILCOINE, STUDENT	06/08/00	5407.64	RECOMMEND LEGAL
222338888	GUILLOTTE, BORROWER	06/08/00	121.00	EFFORTS EXHAUSTED
111447777	HARDIMAN, OWER	05/08/01	938.83	ASSIGNED IN ERROR
222558888	HUBBARD, DEBTOR	07/20/00	2158.50	EFFORTS EXHAUSTED
333669999	HURD, STUDENT	06/08/00	2964.00	EFFORTS EXHAUSTED
111559999	KARAMPATOS, STUDENT	05/08/01	1152.51	ASSIGNED IN ERROR
333557777	LONGSTREET, STUDENT	03/19/01	1867.50	BANKRUPTCY
999551111	LUBIEJEWSKI, STUDENT	07/20/00	1064.24	REFUSE TO PAY

EOS CCA can create cancel codes to include those of which are indicative of your institution i.e. Recommend Legal Action, Recommend Second Placement.



EOS CCA – With head and heart in Finance
700 Longwater Drive, Norwell, MA 02061
Telephone: 800-886-9177 www.eos-cca.com Fax: 781-681-4358

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Progress Report

***** PROGRESS REPORT *****
 CLIENT NAME
 CLIENT ADDRESS

YOUR ACCOUNT NUMBER AND NAME	DATE LISTED	AMOUNT LISTED	DATE LAST PAY	TOTAL PAY	BALANCE	ACCOUNT STATUS
02/123-45-6718/131788-S STUDENT JR,	08/21/09	18164.00			19512.43	PURSUIING DEBT
02/111-55-9999/5746-S FORMER, PETER	08/18/09	13131.00			14027.83	PURSUIING DEBT
02/333-55-7777/9263-S STUDENT, BORR	08/18/09	1579.00	10/17/09	800.00	845.05	PAYMENT PLAN
02/999-55-1111/173629-S STUDENT, D	08/21/09	555.00	11/15/09	400.00	58.75	PROMISED PAYMENTS
02/777-55-3333/110420-S BOURGET, STU	08/21/09	3844.00			4042.75	SKIPTRACING
02/123-58-9874/8495-S BRENNAN, DEET	08/18/09	89353.00	12/15/09	2000.00	94134.60	POSSIBLE DISPUTE
02/987-65-4321/7873-S CREAMER, STUF	08/18/09	32255.00	12/28/09	1000.00	33485.18	PAYMENT PLAN
7 ACCOUNTS TOTALED ON THIS REPORT		158881.00		4200.00	166106.59	

** END OF REPORT **

Month Batch Report



EOS CCA – With head and heart in Finance
 700 Longwater Drive, Norwell, MA 02061
 Telephone: 800-886-9177 www.eos-cca.com Fax: 781-681-4358
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CLIENT ANALYSIS BY MONTH-BATCH THRU 12/09
 SELECTED CLIENTS

MONTH & YR	ACCOUNTS LISTED		ADJUSTMENTS TO LIST		CLIENT RECALLED TO DATE			RETURNED ACCOUNTS TO DATE			PIF SIF	COLLECTIONS CURRENT TO DATE		
	NO.	\$AMOUNT	NO.	\$AMOUNT	NO.	\$AMOUNT	PCT	NO.	\$AMOUNT	PCT	NO.	\$AMOUNT	PCT	\$AMOUNT
CLIENT NAME														
09-05	NO LISTINGS													
09-06	NO LISTINGS													
09-07	NO LISTINGS													
09-08	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621
09-09	NO LISTINGS													
09-10	NO LISTINGS													
09-11	NO LISTINGS													
09-12	NO LISTINGS													
00TOT	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621
TOTAL	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621

List Amount
 Adjustments to List
 Client Recall

Collected Amount
 Recovery Percentage

Client Recalls: Assigned In Error, Deferment, Cancellation, Forbearance, Placed in Error
 Adjustments to List: Wrong List Balance Placed, Accumulated Interest, Client Adjustments to Balance Due.

Recovery Percentage

- Listed Amount - /+ Adjustments to List - Client Recall = Adjusted To List Amount
- To Date Collected / Adjusted to List Amount



WV STATE GOVERNMENT

HIPAA BUSINESS ASSOCIATE ADDENDUM

This Health Insurance Portability and Accountability Act of 1996 (hereafter, HIPAA) Business Associate Addendum ("Addendum") is made a part of the Agreement ("Agreement") by and between the State of West Virginia ("Agency"), and Business Associate ("Associate"), and is effective as of the date of execution of the Addendum.

The Associate performs certain services on behalf of or for the Agency pursuant to the underlying Agreement that requires the exchange of information including protected health information protected by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), as amended by the American Recovery and Reinvestment Act of 2009 (Pub. L. No. 111-5) (the "HITECH Act"), any associated regulations and the federal regulations published at 45 CFR parts 160 and 164 (sometimes collectively referred to as "HIPAA"). The Agency is a "Covered Entity" as that term is defined in HIPAA, and the parties to the underlying Agreement are entering into this Addendum to establish the responsibilities of both parties regarding HIPAA-covered information and to bring the underlying Agreement into compliance with HIPAA.

Whereas it is desirable, in order to further the continued efficient operations of Agency to disclose to its Associate certain information which may contain confidential individually identifiable health information (hereafter, Protected Health Information or PHI); and

Whereas, it is the desire of both parties that the confidentiality of the PHI disclosed hereunder be maintained and treated in accordance with all applicable laws relating to confidentiality, including the Privacy and Security Rules, the HITECH Act and its associated regulations, and the parties do agree to at all times treat the PHI and interpret this Addendum consistent with that desire.

NOW THEREFORE: the parties agree that in consideration of the mutual promises herein, in the Agreement, and of the exchange of PHI hereunder that:

1. **Definitions.** Terms used, but not otherwise defined, in this Addendum shall have the same meaning as those terms in the Privacy, Security, Breach Notification, and Enforcement Rules at 45 CFR Part 160 and Part 164.
 - a. **Agency Procurement Officer** shall mean the appropriate Agency individual listed at: <http://www.state.wv.us/admin/purchase/vrc/agencyli.html>.
 - b. **Agent** shall mean those person(s) who are agent(s) of the Business Associate, in accordance with the Federal common law of agency, as referenced in 45 CFR § 160.402(c).
 - c. **Breach** shall mean the acquisition, access, use or disclosure of protected health information which compromises the security or privacy of such information, except as excluded in the definition of Breach in 45 CFR § 164.402.
 - d. **Business Associate** shall have the meaning given to such term in 45 CFR § 160.103.
 - e. **HITECH Act** shall mean the Health Information Technology for Economic and Clinical Health Act. Public Law No. 111-05. 111th Congress (2009).

- f. **Privacy Rule** means the Standards for Privacy of Individually Identifiable Health Information found at 45 CFR Parts 160 and 164.
- g. **Protected Health Information or PHI** shall have the meaning given to such term in 45 CFR § 160.103, limited to the information created or received by Associate from or on behalf of Agency.
- h. **Security Incident** means any known successful or unsuccessful attempt by an authorized or unauthorized individual to inappropriately use, disclose, modify, access, or destroy any information or interference with system operations in an information system.
- i. **Security Rule** means the Security Standards for the Protection of Electronic Protected Health Information found at 45 CFR Parts 160 and 164.
- j. **Subcontractor** means a person to whom a business associate delegates a function, activity, or service, other than in the capacity of a member of the workforce of such business associate.

2. Permitted Uses and Disclosures.

- a. **PHI Described.** This means PHI created, received, maintained or transmitted on behalf of the Agency by the Associate. This PHI is governed by this Addendum and is limited to the minimum necessary, to complete the tasks or to provide the services associated with the terms of the original Agreement, and is described in Appendix A.
- b. **Purposes.** Except as otherwise limited in this Addendum, Associate may use or disclose the PHI on behalf of, or to provide services to, Agency for the purposes necessary to complete the tasks, or provide the services, associated with, and required by the terms of the original Agreement, or as required by law, if such use or disclosure of the PHI would not violate the Privacy or Security Rules or applicable state law if done by Agency or Associate, or violate the minimum necessary and related Privacy and Security policies and procedures of the Agency. The Associate is directly liable under HIPAA for impermissible uses and disclosures of the PHI it handles on behalf of Agency.
- c. **Further Uses and Disclosures.** Except as otherwise limited in this Addendum, the Associate may disclose PHI to third parties for the purpose of its own proper management and administration, or as required by law, provided that (i) the disclosure is required by law, or (ii) the Associate has obtained from the third party reasonable assurances that the PHI will be held confidentially and used or further disclosed only as required by law or for the purpose for which it was disclosed to the third party by the Associate; and, (iii) an agreement to notify the Associate and Agency of any instances of which it (the third party) is aware in which the confidentiality of the information has been breached. To the extent practical, the information should be in a limited data set or the minimum necessary information pursuant to 45 CFR § 164.502, or take other measures as necessary to satisfy the Agency's obligations under 45 CFR § 164.502.

3. Obligations of Associate.

- a. **Stated Purposes Only.** The PHI may not be used by the Associate for any purpose other than as stated in this Addendum or as required or permitted by law.
- b. **Limited Disclosure.** The PHI is confidential and will not be disclosed by the Associate other than as stated in this Addendum or as required or permitted by law. Associate is prohibited from directly or indirectly receiving any remuneration in exchange for an individual's PHI unless Agency gives written approval and the individual provides a valid authorization. Associate will refrain from marketing activities that would violate HIPAA, including specifically Section 13406 of the HITECH Act. Associate will report to Agency any use or disclosure of the PHI, including any Security Incident not provided for by this Agreement of which it becomes aware.
- c. **Safeguards.** The Associate will use appropriate safeguards, and comply with Subpart C of 45 CFR Part 164 with respect to electronic protected health information, to prevent use or disclosure of the PHI, except as provided for in this Addendum. This shall include, but not be limited to:
 - i. Limitation of the groups of its workforce and agents, to whom the PHI is disclosed to those reasonably required to accomplish the purposes stated in this Addendum, and the use and disclosure of the minimum PHI necessary or a Limited Data Set;
 - ii. Appropriate notification and training of its workforce and agents in order to protect the PHI from unauthorized use and disclosure;
 - iii. Maintenance of a comprehensive, reasonable and appropriate written PHI privacy and security program that includes administrative, technical and physical safeguards appropriate to the size, nature, scope and complexity of the Associate's operations, in compliance with the Security Rule;
 - iv. In accordance with 45 CFR §§ 164.502(e)(1)(ii) and 164.308(b)(2), if applicable, ensure that any subcontractors that create, receive, maintain, or transmit protected health information on behalf of the business associate agree to the same restrictions, conditions, and requirements that apply to the business associate with respect to such information.
- d. **Compliance With Law.** The Associate will not use or disclose the PHI in a manner in violation of existing law and specifically not in violation of laws relating to confidentiality of PHI, including but not limited to, the Privacy and Security Rules.
- e. **Mitigation.** Associate agrees to mitigate, to the extent practicable, any harmful effect that is known to Associate of a use or disclosure of the PHI by Associate in violation of the requirements of this Addendum, and report its mitigation activity back to the Agency.

- f. **Support of Individual Rights.**
- i. **Access to PHI.** Associate shall make the PHI maintained by Associate or its agents or subcontractors in Designated Record Sets available to Agency for inspection and copying, and in electronic format, if requested, within ten (10) days of a request by Agency to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR § 164.524 and consistent with Section 13405 of the HITECH Act.
 - ii. **Amendment of PHI.** Within ten (10) days of receipt of a request from Agency for an amendment of the PHI or a record about an individual contained in a Designated Record Set, Associate or its agents or subcontractors shall make such PHI available to Agency for amendment and incorporate any such amendment to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR § 164.526.
 - iii. **Accounting Rights.** Within ten (10) days of notice of a request for an accounting of disclosures of the PHI, Associate and its agents or subcontractors shall make available to Agency the documentation required to provide an accounting of disclosures to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR §164.528 and consistent with Section 13405 of the HITECH Act. Associate agrees to document disclosures of the PHI and information related to such disclosures as would be required for Agency to respond to a request by an individual for an accounting of disclosures of PHI in accordance with 45 CFR § 164.528. This should include a process that allows for an accounting to be collected and maintained by Associate and its agents or subcontractors for at least six (6) years from the date of disclosure, or longer if required by state law. At a minimum, such documentation shall include:
 - the date of disclosure;
 - the name of the entity or person who received the PHI, and if known, the address of the entity or person;
 - a brief description of the PHI disclosed; and
 - a brief statement of purposes of the disclosure that reasonably informs the individual of the basis for the disclosure, or a copy of the individual's authorization, or a copy of the written request for disclosure.
 - iv. **Request for Restriction.** Under the direction of the Agency, abide by any individual's request to restrict the disclosure of PHI, consistent with the requirements of Section 13405 of the HITECH Act and 45 CFR § 164.522, when the Agency determines to do so (except as required by law) and if the disclosure is to a health plan for payment or health care operations and it pertains to a health care item or service for which the health care provider was paid in full "out-of-pocket."
 - v. **Immediate Discontinuance of Use or Disclosure.** The Associate will immediately discontinue use or disclosure of Agency PHI pertaining to any individual when so requested by Agency. This includes, but is not limited to, cases in which an individual has withdrawn or modified an authorization to use or disclose PHI.

- g. Retention of PHI.** Notwithstanding section 4.a. of this Addendum, Associate and its subcontractors or agents shall retain all PHI pursuant to state and federal law and shall continue to maintain the PHI required under Section 3.f. of this Addendum for a period of six (6) years after termination of the Agreement, or longer if required under state law.
- h. Agent's, Subcontractor's Compliance.** The Associate shall notify the Agency of all subcontracts and agreements relating to the Agreement, where the subcontractor or agent receives PHI as described in section 2.a. of this Addendum. Such notification shall occur within 30 (thirty) calendar days of the execution of the subcontract and shall be delivered to the Agency Procurement Officer. The Associate will ensure that any of its subcontractors, to whom it provides any of the PHI it receives hereunder, or to whom it provides any PHI which the Associate creates or receives on behalf of the Agency, agree to the restrictions and conditions which apply to the Associate hereunder. The Agency may request copies of downstream subcontracts and agreements to determine whether all restrictions, terms and conditions have been flowed down. Failure to ensure that downstream contracts, subcontracts and agreements contain the required restrictions, terms and conditions may result in termination of the Agreement.
- j. Federal and Agency Access.** The Associate shall make its internal practices, books, and records relating to the use and disclosure of PHI, as well as the PHI, received from, or created or received by the Associate on behalf of the Agency available to the U.S. Secretary of Health and Human Services consistent with 45 CFR § 164.504. The Associate shall also make these records available to Agency, or Agency's contractor, for periodic audit of Associate's compliance with the Privacy and Security Rules. Upon Agency's request, the Associate shall provide proof of compliance with HIPAA and HITECH data privacy/protection guidelines, certification of a secure network and other assurance relative to compliance with the Privacy and Security Rules. This section shall also apply to Associate's subcontractors, if any.
- k. Security.** The Associate shall take all steps necessary to ensure the continuous security of all PHI and data systems containing PHI. In addition, compliance with 74 FR 19006 Guidance Specifying the Technologies and Methodologies That Render PHI Unusable, Unreadable, or Indecipherable to Unauthorized Individuals for Purposes of the Breach Notification Requirements under Section 13402 of Title XIII is required, to the extent practicable. If Associate chooses not to adopt such methodologies as defined in 74 FR 19006 to secure the PHI governed by this Addendum, it must submit such written rationale, including its Security Risk Analysis, to the Agency Procurement Officer for review prior to the execution of the Addendum. This review may take up to ten (10) days.
- l. Notification of Breach.** During the term of this Addendum, the Associate shall notify the Agency and, unless otherwise directed by the Agency in writing, the WV Office of Technology immediately by e-mail or web form upon the discovery of any Breach of unsecured PHI; or within 24 hours by e-mail or web form of any suspected Security Incident, intrusion or unauthorized use or disclosure of PHI in violation of this Agreement and this Addendum, or potential loss of confidential data affecting this Agreement. Notification shall be provided to the Agency Procurement Officer at www.state.wv.us/admin/purchase/vrc/agencyli.htm and,

unless otherwise directed by the Agency in writing, the Office of Technology at incident@wv.gov or <https://apps.wv.gov/ot/ir/Default.aspx>.

The Associate shall immediately investigate such Security Incident, Breach, or unauthorized use or disclosure of PHI or confidential data. Within 72 hours of the discovery, the Associate shall notify the Agency Procurement Officer, and, unless otherwise directed by the Agency in writing, the Office of Technology of: (a) Date of discovery; (b) What data elements were involved and the extent of the data involved in the Breach; (c) A description of the unauthorized persons known or reasonably believed to have improperly used or disclosed PHI or confidential data; (d) A description of where the PHI or confidential data is believed to have been improperly transmitted, sent, or utilized; (e) A description of the probable causes of the improper use or disclosure; and (f) Whether any federal or state laws requiring individual notifications of Breaches are triggered.

Agency will coordinate with Associate to determine additional specific actions that will be required of the Associate for mitigation of the Breach, which may include notification to the individual or other authorities.

All associated costs shall be borne by the Associate. This may include, but not be limited to costs associated with notifying affected individuals.

If the Associate enters into a subcontract relating to the Agreement where the subcontractor or agent receives PHI as described in section 2.a. of this Addendum, all such subcontracts or downstream agreements shall contain the same incident notification requirements as contained herein, with reporting directly to the Agency Procurement Officer. Failure to include such requirement in any subcontract or agreement may result in the Agency's termination of the Agreement.

- m. **Assistance in Litigation or Administrative Proceedings.** The Associate shall make itself and any subcontractors, workforce or agents assisting Associate in the performance of its obligations under this Agreement, available to the Agency at no cost to the Agency to testify as witnesses, or otherwise, in the event of litigation or administrative proceedings being commenced against the Agency, its officers or employees based upon claimed violations of HIPAA, the HIPAA regulations or other laws relating to security and privacy, which involves inaction or actions by the Associate, except where Associate or its subcontractor, workforce or agent is a named as an adverse party.

4. Addendum Administration.

- a. **Term.** This Addendum shall terminate on termination of the underlying Agreement or on the date the Agency terminates for cause as authorized in paragraph (c) of this Section, whichever is sooner.
- b. **Duties at Termination.** Upon any termination of the underlying Agreement, the Associate shall return or destroy, at the Agency's option, all PHI received from, or created or received by the Associate on behalf of the Agency that the Associate still maintains in any form and retain no copies of such PHI or, if such return or destruction is not feasible, the Associate shall extend the protections of this Addendum to the PHI and limit further uses and disclosures to the purposes that make the return or destruction of the PHI infeasible. This shall also apply to all agents and subcontractors of Associate. The duty of the Associate and its agents

and subcontractors to assist the Agency with any HIPAA required accounting of disclosures survives the termination of the underlying Agreement.

- c. **Termination for Cause.** Associate authorizes termination of this Agreement by Agency, if Agency determines Associate has violated a material term of the Agreement. Agency may, at its sole discretion, allow Associate a reasonable period of time to cure the material breach before termination.
- d. **Judicial or Administrative Proceedings.** The Agency may terminate this Agreement if the Associate is found guilty of a criminal violation of HIPAA. The Agency may terminate this Agreement if a finding or stipulation that the Associate has violated any standard or requirement of HIPAA/HITECH, or other security or privacy laws is made in any administrative or civil proceeding in which the Associate is a party or has been joined. Associate shall be subject to prosecution by the Department of Justice for violations of HIPAA/HITECH and shall be responsible for any and all costs associated with prosecution.
- e. **Survival.** The respective rights and obligations of Associate under this Addendum shall survive the termination of the underlying Agreement.

5. General Provisions/Ownership of PHI.

- a. **Retention of Ownership.** Ownership of the PHI resides with the Agency and is to be returned on demand or destroyed at the Agency's option, at any time, and subject to the restrictions found within section 4.b. above.
- b. **Secondary PHI.** Any data or PHI generated from the PHI disclosed hereunder which would permit identification of an individual must be held confidential and is also the property of Agency.
- c. **Electronic Transmission.** Except as permitted by law or this Addendum, the PHI or any data generated from the PHI which would permit identification of an individual must not be transmitted to another party by electronic or other means for additional uses or disclosures not authorized by this Addendum or to another contractor, or allied agency, or affiliate without prior written approval of Agency.
- d. **No Sales.** Reports or data containing the PHI may not be sold without Agency's or the affected individual's written consent.
- e. **No Third-Party Beneficiaries.** Nothing express or implied in this Addendum is intended to confer, nor shall anything herein confer, upon any person other than Agency, Associate and their respective successors or assigns, any rights, remedies, obligations or liabilities whatsoever.
- f. **Interpretation.** The provisions of this Addendum shall prevail over any provisions in the Agreement that may conflict or appear inconsistent with any provisions in this Addendum. The interpretation of this Addendum shall be made under the laws of the state of West Virginia.
- g. **Amendment.** The parties agree that to the extent necessary to comply with applicable law they will agree to further amend this Addendum.
- h. **Additional Terms and Conditions.** Additional discretionary terms may be included in the release order or change order process.

AGREED:

Name of Agency: _____

Name of Associate: Collecto, Inc., d/b/a EOS CCA

Signature: _____

Signature: 
Paul E. Leary, Jr.

Title: _____

Title: CEO

Date: _____

Date: 11/20/14

Form - WVBA-012004
Amended 06.26.2013

APPROVED AS TO FORM THIS 26th
DAY OF Jan 20 14
Patrick Morrisey
Attorney General
BY 

Appendix A

(To be completed by the Agency's Procurement Officer prior to the execution of the Addendum, and shall be made a part of the Addendum. PHI not identified prior to execution of the Addendum may only be added by amending Appendix A and the Addendum, via Change Order.)

Name of Associate: Collecto, Inc., d/b/a EOS CCA

Name of Agency: All State Agencies

Describe the PHI (do not include any actual PHI). If not applicable, please indicate the same.

Any PHI that may be disclosed through the use of this contract, and debt collection activities.



Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Request for Quotation
 33 — Service - Misc

Proc Folder: 30609

Doc Description: Statewide Contract for Debt Collection

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2014-10-28	2014-11-18 13:30:00	CRFQ 0212 SWC1500000006	1

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Name, Address and Telephone Number:

Collecto, Inc., d/b/a EOS CCA
 700 Longwater Drive
 Norwell, MA 02061
 781-753-4135

FOR INFORMATION CONTACT THE BUYER

Tara Lyle
 (304) 558-2544
 tara.l.yle@wv.gov

Signature X

FEIN # 04-3107278

DATE

11/20/14

All offers subject to all terms and conditions contained in this solicitation

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Debt collection services - Colleges and Universities				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :
Type of Account - Per Debt
% of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
2	Debt collection services - Worker's Compensation				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :
Type of Account - Default Account
% of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
3	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :

Type of Account - New Accounts
 % of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
4	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :

Type of Account - Levy Account
 % of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
5	Debt collection services - Div. of Environmental Protection				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :

Type of Account - Per Debt
 % of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
6	Debt collection services - Other Spending Units				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :
Type of Account - Per Debt
% of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
7	Debt collection services - Rate of Second Placement				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :
Type of Account - Per Debt
% of Amount Collected -

INVOICE TO		SHIP TO	
ALL STATE AGENCIES VARIOUS LOCATIONS AS INDICATED BY ORDER		STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER	
No City	WV99999	No City	WV 99999
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
8	Debt collection services - Rate of Second Placement-Colleges				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :

Type of Account - Colleges
% of Amount Collected -

SWC1500000006	Document Phase Final	Document Description Statewide Contract for Debt Co llection	Page 6 of 6
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ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

Exhibit C - Pricing Page

Vendor must complete this schedule, for items being bid. The fee structure submitted to the State of West Virginia is as follows:

Agency	Type of Account	% of Amount Collected
1. Colleges and Universities	Per Debt	6.80%
2. Worker's Compensation	Default Account	4.59%
3. WV Department of Tax and Revenue	New Accounts	5.44%
	Levy Account - Where our employee is instrumental in the preperation of the levies.	5.44%
4. Division of Environmental Protection	Per Debt	6.85%
5. Other Spending Units	Per Debt	6.85%
6. Rate of Second Placement	Per Debt	11.25%
	Colleges	11.25%

Bidder Contact Info

Vendor: EOS CCA

Bidder Name (Print): Paul E. Leary, Jr.

Contact Name (Print): Ray Perez

Phone: 800-886-9177

Ext 14260

Fax: 781-681-4358

E-mail: ray.perez@eos-cca.com

Bidder Signatue:



11/20/14

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