

Drazner, Steven

From: Pilafas, Peter
Sent: Tuesday, February 12, 2019 9:41 AM
To: Drazner, Steven
Subject: FW: Village of Oak Park Fire Department Municipal Collections Of America (MCOA)

From: Jeff Wood [mailto:jdwood@municollect.com]
Sent: Tuesday, February 12, 2019 9:38 AM
To: Pilafas, Peter
Subject: RE: Village of Oak Park Fire Department Municipal Collections Of America (MCOA)

Peter,

Good morning. It is good to hear from you. In regards to credit reporting, MCOA stopped reporting for all municipal clients back in 2015; and we saw no reduction in revenues from our efforts when we stopped. There was a revision/clarification made in 2015 to the collection laws that narrowed the focus of credit reporting down to use for debts with a voluntary extension of credit for consumer goods or services, with a heavy emphasis on the contract between the two parties. This made it illegal for municipal citations to be placed on an individual's credit report. It also muddled the waters in terms of ambulance billings. For example, if the Village transports an unconscious person, did they voluntarily enter into an agreement with the Village? Due to these clarifications and the sudden jump in Fair Credit Reporting Act lawsuits, we determined there was really no real benefit to our clients, as one lawsuit could eliminate virtually all revenues gained with credit reporting.

Unfortunately ambulance debts cannot use all of the tools available for us to use for municipal clients; such as the Local Debt Recovery Program, Vehicular Immobilization, and DL Suspension for fines and other municipal debts. In spite of this and based on our collection efforts, MCOA will still result in a greater recovery of revenue for the Village than any of our competitors. If you have not contacted any of our clients, the City of Aurora would be a prime example to confirm our abilities to return more EMS revenues, as they have remained a client for over 20 years. I would be happy to give you our contacts name, if you wish. Thank you for considering MCOA.

Roger D. Wood
Municipal Collections of America
708-455-4010

From: Pilafas, Peter <ppilafas@oak-park.us>
Sent: Tuesday, February 12, 2019 8:32 AM
To: 'Roger D. Wood' <rwood@municollect.com>
Subject: Village of Oak Park Fire Department Municipal Collections Of America (MCOA)

Roger,

Good Morning! The Village of Oak Park is still in the process of picking a collection agency for our ambulance billing (non-residents). Can you please provide me information on whether credit bureau reporting is mandatory or optional for your company?

Thanks,

Peter J. Pilafas
Deputy Fire Chief
Village of Oak Park Fire Department
100 N Euclid Ave
Oak Park IL, 60301
(o)708-358-5606
(f) 708-383-2495
(c) 630-546-1566

From: Roger D. Wood [<mailto:rwood@municollect.com>]
Sent: Thursday, October 04, 2018 2:04 PM
To: Pilafas, Peter
Subject: Municipal Collections Of America (MCOA)

Deputy Chief Pilafas,

Thank you for contacting MCOA. As a brief background, MCOA has worked exclusively for municipalities for over 25 years. We are located in Lansing, IL and maintain a professional collector and support staff of 40 employees. We work with our clients to design and implement programs to help them recover more timely payments. I understand that you currently work with Andres, who we have worked with for a number of years, and who does a great job with their billing services.

As for our services, once Andres forwards a file of delinquent debts to us, we do the following:

1. Send out an initial collection letter as required by federal law.
2. If no response, we initiate our skip tracing process to confirm the address and identify callable telephone numbers and begin our calling effort.
3. The calls being made are what we call "awareness calls"; as the goals of the call is to make sure the person knows they owe money to the Village and that the Village expects payment along with offering payment options available.
4. Calling continues on a periodic basis until payment arrangement are made.
5. Monthly reports of activity and payments are provided along with the Villages share of revenues recovered with virtually and other specialized reports available upon request.

All calls are non-confrontational and are recorded, so any complaint that might be made can be confirmed by our clients. If a person has a financial hardship, we will set up a payment plan that fits their budget and provide them with the reminder calls to stick with it. Our fees are contingent and based on the amount collected with no other costs to the Village.

MCOA currently services over 100 municipalities across a dozen states. Our Illinois clients include:

City of Aurora	City of Braidwood	City of Calumet City
City of Elgin	City of Highwood	City of Hometown
City of Pekin	City of Wilmington	City of Zion
Lake County	Village of Alsip	Village of Antioch
Village of Bolingbrook	Village of Chicago Ridge	Village of Clarendon Hills
Village of Clifton	Village of Crestwood	Village of Creve Coeur

Village of Dixmoor	Village of Dolton	Village of East Hazel Crest
Village of Glenwood	Village of Grant Park	Village of Green Oaks
Village of Justice	Village of Lansing	Village of Lemont
Village of Libertyville	Village of Manhattan	Village of Merrionette Park
Village of Midlothian	Village of Olympia Fields	Village of Orland Park
Village of Palos Park	Village of Pekin	Village of Posen
Village of Schiller Park	Village of Sandwich	Village of Schaumburg
Village of S. Chicago Hts	Village of South Elgin	Village of Sycamore
Village of Winfield	Village Winthrop Harbor	Village of Worth

I would be happy to provide you with any of the above contact references or meet with you to answer any and all question, if desired. Thank you for contacting me and we look forward to an opportunity to work with you and the Village of Oak Park to increase outstanding revenues.

Respectfully,

Roger D. Wood
Municipal Collections of America
708-455-4010