



Revenue Recovery Service for Debt Collection

A program of the Georgia Municipal Association

What is it?

GMA's debt collection service provides local governments a politically sensitive and experienced approach to collecting unpaid debt. Through our contractual relationship with Penn Credit Corporation, we will work with your city to create a program that is tailored to your requirements.

This service strictly follows all collection laws and respects the rights of the debtors as it pertains to the Fair Debt Collection Practice Act (FDCPA) and the Taxpayer Bill of Rights (TBOR).

Penn Credit Corporation

Penn Credit Corporation (PCC), headquartered in Harrisburg, Pennsylvania, is one of the top 25 collection agencies in the United States. For over 20 years it has consistently offered reliable and highly effective third party debt collection services to a broad range of governmental and corporate clients. Aside from its low rates, PCC also provides each GMA program participant with dedicated customer service representatives and multiple options for submitting and monitoring their account information online. PCC's in-house technology staff will also work with each participant to identify their individual reporting requirements, payment options, and optimal file transfer method.

What Types of Debts are Collected?

Debt collection opportunities include, but are not limited, to:

- Utility Bills – water, sewer, trash, gas, electric, etc.
- Parking and/or Red Light Camera Violations
- Delinquent Taxes and/or Court Costs, Fines and Fees
- EMS and/or any other miscellaneous delinquent receivables

How to get started

Upon execution of the agreement, PCC will contact the city to complete the client set up process. The key focus of this discussion will be to determine the best means to transmit your delinquent account data and gain a clear understanding of your reporting needs.

Upon receipt of your data, PCC will review it to ensure accuracy and enhance collectability, begin skip tracing accounts, send letters, and initiate calls.

After PCC has worked the account for at least 30 days and upon approval by the city, accounts that are over \$50 and have the required information will be sent to all three major credit bureaus.

Frequently Asked Questions

Who can use this service?

Any governmental entity wanting to increase revenue through the collection of unpaid debt.

What benefits can I expect to achieve through this service?

- Collection of unpaid debts
- Increased compliance on non-delinquent revenue sources
- Highly trained professionals who understand the public sector debt collection process
- Sophisticated state-of-the-art debt collection software
- Technology that streamlines and customizes the process, insuring that the city's needs are met
- Web-based client access

How much does this service cost?

16.5% accounts < 2 years old
19.0% all other accounts



For more information about this service, visit the GMA website at www.gmanet.com/Debt.aspx

You may also contact:

Pam Helton at 678-686-6275 or by email at [pkelton@gmanet.com](mailto:phelton@gmanet.com)
Lou Comer at 678.686.6260 or by email at lcomer@gmanet.com