

Frequently Asked Questions

**City of Plantation
Referral of Delinquent Accounts
to
Penn Credit Corporation**

General Information

The City of Plantation (“City”) is committed to collecting delinquent monies legally owed the City, including utility bills, parking citations, emergency medical services (EMS) billing, fire inspections, special assessments such as nuisance abatement and unsafe structure liens and miscellaneous accounts. Delinquent accounts are referred to Penn Credit Corporation (“PCC”), a private collection agency, only after the City has made several unsuccessful in-house collection attempts.

Penn Credit Corporation

PCC is licensed with the State of Florida’s Office of Financial Regulation and one of the top 25 collection agencies in the United States. The City selected PCC to perform collection services based on its reputation for assisting local governments in the collection of delinquent accounts as PCC provides this service for a multitude of Florida cities and counties.

Frequently Asked Questions

Why am I receiving a collection notice from PCC on behalf of the City of Plantation?

You received a notice because the City transferred your delinquent account to PCC for collection after you failed to respond to the City’s previous attempts to obtain payment.

How do I verify that this is not a scam?

PCC is currently the only collection agency authorized to act on behalf of the City.

How long do I have to respond to the collection notice?

Your account is seriously delinquent by the time you receive PCC’s collection notice. You should contact PCC immediately to arrange payment.

Will my personal account information remain confidential?

Yes, the City's contract with PCC requires that any information on delinquent accounts provided to PCC by the City be held in strictest of confidence and used solely for the purpose of collections.

PCC is obligated to comply with applicable state and federal regulations regarding fair debt collection practices, including the Federal Trade Commission's Red Flag Rule which implements Section 114 of the Fair and Accurate Credit Transactions Act of 2003, Code of Federal Regulations, Title 16, Part 681.2. PCC must also undergo an annual review of the design and operating effectiveness of its internal controls system performed by a certified independent accountant and provide a copy of said *Report on the Processing of Transactions by Service Organizations* to the City's Finance Director.

Will this delinquency affect my credit?

At this time PCC will not report information related to the City of Plantation delinquent accounts to any credit bureau.

Who can I call with questions about the details of my delinquent account?

Please contact PCC directly at the phone number that appears on your collection notice as PCC is currently responsible for the collection of your delinquent account.

How was the amount being requested by PCC determined?

Depending on the type of account, the requested payment amount is based on an initial principal balance plus accrued penalties or interest (as applicable) and a seventeen percent (15% - 19.5%) collection fee charged by PCC.

Should I pay PCC or the City department that provided the service?

Since your delinquent account has already been transferred to PCC for collection, you should pay PCC directly as payment to the City will not clear your account any faster.

What happens if I do not respond to the collection notice?

Collection efforts will continue and your account may accrue additional interest or the City may elect to file legal action to collect the delinquent funds. Once legal action is taken, per Section 938.35, Florida Statutes, *Collection of Court Related Financial Obligations*, the City is authorized to recoup a collection fee, including a reasonable attorney's fee in an amount not to exceed 40% of the amount owed at the time the account is referred for collection.

Is PCC authorized to offer payment plans?

PCC has been authorized to provide payment plans at its discretion on a case-by-case basis. Please inquire with PCC directly in this regard.

How do I verify that the City received my payment?

The quickest way to verify payment on all delinquent accounts has been received is to contact PCC directly. In addition, within four to six weeks after the City receives payment in full on a special assessment lien, the City will file a Satisfaction of Lien in the Public Records of Broward County and forward you a recorded copy by mail.

If I pay PCC, how long will it take for my account to be credited?

PCC will credit your account upon receipt of your cash, money order, cashier's check, or credit card payment. Once your account is paid in full, PCC's collection efforts will cease. However, if you pay by personal check, PCC will only post payment to your account after the check has cleared. Payments are credited monthly by the City upon receipt of PCC's statement of collection activity which is due on or before the 13th of each month.

If I recently remitted my payment to the City, should I disregard this collection notice?

Do not disregard the collection notice even if you recently submitted payment. Be advised that once your account has been placed with PCC it is *your* responsibility to notify PCC that you have remitted payment. PCC will cease collection efforts only after the City provides verification that payment has been received.

How do I dispute the collection notice?

Once a delinquent account has been placed with PCC, debtors must contact PCC directly at the telephone number indicated on the collection notice. Pursuant to an established dispute resolution process, PCC is responsible for communicating disputes to the City and will try to resolve the matter.

How do I report abuses or file a formal complaint against PCC?

Complaints can be filed by contacting PCC directly through the contact information listed on PCC's collection notice, via e-mail to the City at:

CollectionAgencyInquiries@Plantation.org

or by writing the

City's Finance Director at 400 NW 73 Avenue, Plantation, FL 33317-1609.

All Complaints should include your (1) name; (2) contact information, including a phone number and mailing or email address; (3) the loan/case/account number (as applicable), as well as the attendant property and (4) if submitting a complaint by mail, a copy of PCC's collection notice.

PCC is required to respond to all complaints. The City will contact you within ten (10) business days of receiving your complaint.

Who can I contact if I have additional questions regarding the City's use of a collection agency?

You can e-mail additional questions, comments, and suggestions regarding the collection agency process to the City's Finance Department at:

CollectionAgencyInquiries@Plantation.org

However, please note that questions regarding the status or balance of your account should be forwarded directly to PCC.