



COLLECTION AGENCY SERVICES

Proposal for City of Coalinga, California
Compliant. Compassionate. Results-Driven Debt Recovery

RFP Details

Due Date
April 21, 2026



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3.0 COVER LETTER

City of Coalinga, CA
Attn: Mai Vang, Financial Services Director



April 21, 2026

Re: City of Coalinga, Request for Proposal Collection Agency Services

On behalf of Cedars Business Services, LLC (“Cedars”), we appreciate the opportunity to be considered to provide collection agency services for the City of Coalinga. The City’s program includes unpaid and delinquent receivables such as utility services, returned checks, damage to City property invoices, service fees, and other miscellaneous receivables. Cedars understands the importance of improving recoveries while maintaining professional, respectful communication that protects public trust and the City’s relationship with its residents and businesses.

Cedars is a California-based accounts receivable management and collection agency established in 1991 and headquartered in Calabasas, California. Our public-sector work supports cities, counties, utilities, and state agencies with compliant recovery services that emphasize transparency, documentation discipline, and a service-forward approach consistent with public agency expectations.

Our experience directly aligns with the City’s needs for managing delinquent utility accounts, returned checks, damage to City property charges, service fees, and miscellaneous receivables. Our programs are designed to operate as a low-burden extension of City finance operations, allowing staff to maintain full visibility and control while Cedars manages the day-to-day collection activity under a contingency-based structure at no cost to the City unless funds are recovered.

Our approach emphasizes compliance, transparency, and professionalism at every stage of the collection process. Our operations adhere to applicable federal and California requirements, and are supported by secure systems, detailed documentation, and audit-ready reporting. Our collectors are trained specifically for public-sector environments and understand the importance of courteous, measured communication when working on behalf of a city government.

Our services are fully self-performed. We do not outsource core collection activity, and we maintain dedicated internal functions for operations, client success, compliance oversight, reporting/remittance support, and secure IT/MIS administration. This structure provides the City with clear accountability, consistent service quality, and direct escalation paths without reliance on subcontracted collection agencies.

In support of the City’s collection program, Cedars confirms the following program commitments:

- **Compliance & Professional Standards:** Our program operates under a compliance-first model supported by documented policies, training, and quality monitoring.
- **Operational Transparency:** Authorized City users will have secure online visibility into account status, documented activity, payments, disputes, and reporting outputs through our *CollectCo™* client access tools.
- **Secure Data Handling:** Our technology environment supports secure data exchange and access controls suitable for public-sector requirements, including encryption and disciplined information security practices.

- *City-Controlled Escalation*: Any legal escalation occurs only with prior written permission, and any settlement/compromise is City-directed and supported in writing.

Our objective is straightforward: *maximize net recovery while protecting the City of Coalinga's reputation and its relationship with residents and businesses*. Our public-sector clients rely on Cedars for consistent performance, reliable reporting, and a collections program that reflects accountability and professionalism.

State of Incorporation

Cedars Business Services, LLC is a California limited liability company established in 1991.

Owner and Principal Parties

Cedars Business Services, LLC principal parties authorized to execute a binding contract include:

- Amir Erez, Chief Executive Officer
- Paul Hoare, Chief Operating Officer
- Syntheia Nagel, Board Secretary and Chief Compliance Officer

Number and Position Titles of Staff

Cedars maintains more than 210 staff members supported by specialized internal departments, including Government Services, Compliance, Client Success, Information Technology/MIS, Accounting/Remittance, and Collections Operations. Key position titles supporting this engagement include: Project/Program Lead (Government Development & Solutions), Operations Leadership, Compliance Leadership, Client Success Leadership, Training Management, Accounting/Remittance support, and IT/MIS support.

Collection Associations / Industry Affiliations

Cedars maintains active memberships and industry affiliations that support continuing education, legislative awareness, and professional best practices, including:

- *ACA International*
- *California Association of Collectors (CAC)*
 - Cedars' Chief Compliance Officer, Syntheia Nagel, currently serves as President-Elect.
- *International Association of Commercial Collectors (IACC)*
- *Commercial Law League of America (CLLA)*

The undersigned certifies that he is an officer and main contact point of the firm with authority to bind Cedars Business Services, LLC to all commitments made in our proposal. We appreciate your time and consideration and look forward to the opportunity to support the City of Coalinga with a compliant, accountable, and community-focused collections program

Sincerely,



Patrick Miller
Director of Government Development & Solutions
Cedars Business Services, LLC
pmiller@cedarfinancial.com / (757) 560-5801

4.0 QUALIFICATIONS & EXPERIENCE

4.1 Cedars Summary



Cedars Business Services, LLC (“Cedars”) is a California-based accounts receivable management and collections firm established in 1991, with more than three decades of continuous experience delivering compliant recovery programs for public-sector portfolios. Cedars’ headquarters is located in Calabasas, California, and our government services and technology administration are managed through our centralized California operations.

Cedars’ public-sector operating model is designed to increase *net recoveries* while protecting public trust and reducing administrative burden through a disciplined, transparent, and service-forward approach that keeps the City in control of key policy decisions. We self-perform collection services (no subcontracting), maintain documented controls appropriate for government environments, and provide transparency through secure reporting and portal-based access to account activity.

For the City of Coalinga, Cedars’ experience aligns directly with a mixed municipal portfolio that includes utility services, returned checks, damage to City property invoices, service fees, and other miscellaneous receivables. Cedars is prepared to support both existing inventory and ongoing placements with a respectful, community-sensitive program that maintains clear City oversight and control.

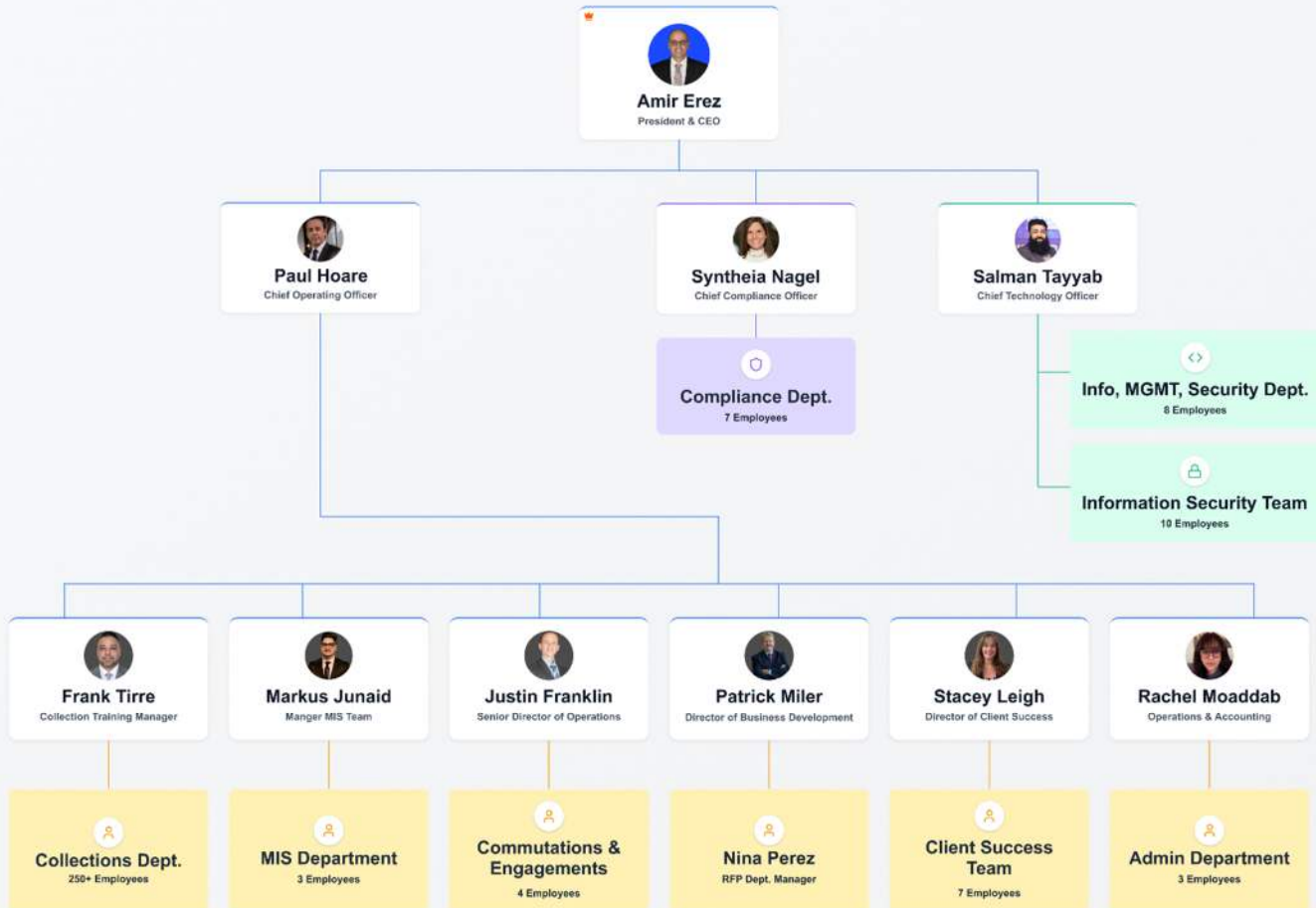
Cedars supports government clients nationwide, enabling consistent recovery efforts when responsible parties relocate outside the City or outside California. Our operating model emphasizes secure intake, consistent account handling, and measurable performance supported by portal-based visibility and structured reporting; so *City staff have continuous transparency without the burden of day-to-day collections activity.*

4.2 Key Personnel and Management

Cedars supports municipal programs through a *layered governance model* that keeps City staff informed and in control while Cedars manages day-to-day execution. Our structure is designed for public-facing receivables; where professionalism, documentation discipline, and responsiveness are essential to protect the City’s reputation while improving net recoveries.

Management Flow Chart

Management Flow Chart



Key Personnel

Patrick Miller – Director of Government Development & Solutions

Patrick serves as the primary program lead and executive point of contact for municipal and government clients. He oversees implementation, ongoing program governance, escalation management, and performance review to ensure each program remains aligned with client policy, fiscal objectives, and public-sector service expectations.

Patrick brings more than two decades of experience *supporting California municipal and state agency receivables, including programs for Caltrans, CalRecycle, CalPERS, Riverside County, Contra Costa County, and multiple city utilities and finance departments.* His involvement typically includes upfront program design, approval of workflow rules, review of reporting and compliance controls, and executive oversight throughout the life of the contract. For the City of Coalinga, Patrick provides senior-level

leadership to ensure the collection program operates as a seamless extension of City operations while maintaining accountability, responsiveness, and reputational protection.

Stacey Leigh – Director of Client Success

Stacey leads client success and ongoing coordination for municipal and government programs. She supports onboarding, day-to-day client communication, reporting coordination, and service responsiveness to ensure City requests are addressed promptly and consistently.

Stacey has extensive experience supporting *city and county clients across California*, including municipal utilities, special districts, and local government finance offices. Her role with these clients includes coordinating data transfers, portal access, reporting schedules, and operational adjustments following implementation. For the City of Coalinga, Stacey serves as a primary operational liaison, ensuring City staff receive timely updates, dependable follow-through, and organized communication without unnecessary administrative burden.

Justin Franklin – Senior Director of Operations

Justin oversees day-to-day operational execution for municipal portfolios, including collector supervision, workflow design, staffing oversight, and performance monitoring. He brings more than 15 years of experience managing regulated, public-facing collections programs.

Justin has direct operational responsibility for portfolios supporting *municipal utilities, city finance departments, and California state agencies*, including large and small government clients with compliance-sensitive requirements. His involvement includes designing account treatment strategies, monitoring execution against approved standards, and ensuring receivable types—such as utilities, returned checks, and service fees—are handled appropriately. For the City of Coalinga, Justin's oversight supports consistent execution, disciplined documentation, and operational scalability while preserving professionalism and public trust.

Syntheia Nagel – Chief Compliance Officer

Syntheia provides compliance oversight and quality governance for public-sector programs. She oversees adherence to applicable federal, state, and municipal requirements, ensuring collection activity remains lawful, professional, and well documented.

Syntheia brings extensive experience in compliance leadership and regulatory monitoring within the collections industry. Her oversight includes policy adherence, dispute and complaint handling, quality assurance controls, and ongoing training reinforcement. She reviews trends, escalations, and exceptions to ensure issues are addressed promptly and corrective actions are applied consistently. Her involvement is especially important for municipal programs like Coalinga's, where reputational sensitivity and resident interaction require careful oversight and documented controls.

Frank Tirre – Collections Training Manager

Frank leads training and ongoing coaching for collectors assigned to government and municipal accounts. He brings more than 16 years of experience in the industry and specializes in preparing staff to work public-sector receivables with professionalism, clarity, and consistency.

Frank develops and delivers training focused on municipal workflows, documentation standards, respectful communications, and dispute handling procedures. During implementation, he supports collector readiness specific to the City's account types and policies. Following go-live, he provides

continued coaching and performance reinforcement to maintain quality standards and support consistent outcomes. His training leadership helps ensure all interactions on behalf of the City of Coalinga reflect professionalism and a service-oriented approach.

Rachel Moaddab – Accounting Manager / Financial Oversight

Rachel oversees remittance administration, reconciliation, and financial reporting for public-sector programs. She brings more than 10 years of experience supporting collections-related accounting functions for government clients.

Rachel ensures payments are posted accurately, remittances are prepared consistently, and reporting aligns with City requirements. During implementation, she supports file layout design, reconciliation logic, and remittance scheduling so financial reporting is clean and audit-ready from the start. Ongoing oversight ensures transparency, accuracy, and dependable financial documentation throughout the contract term. For the City of Coalinga, Rachel’s role supports efficient reconciliation and confidence in reported collections activity.

Ongoing Account Management

Following stabilization, Cedars transitions the City into steady-state operations supported by a dedicated municipal account team.

- Dedicated account manager and escalation support
- Monthly activity, status, and remittance reporting
- 24/7 portal access for real-time account visibility
- Periodic performance and strategy reviews
- Ongoing compliance monitoring, dispute handling, and audit readiness
- Support for account recalls, closures, and contract-end file return

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FDCPA HIPAA

INFORMATION SECURITY

TCPA UDAAP

FCRA, FACTA & GLBA

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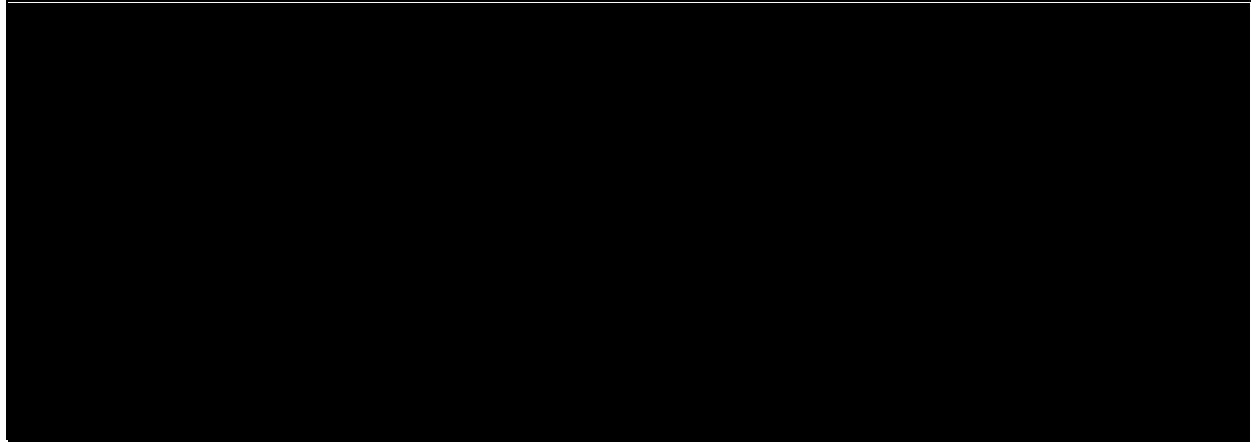
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Level of Involvement and How We Support Municipal Programs

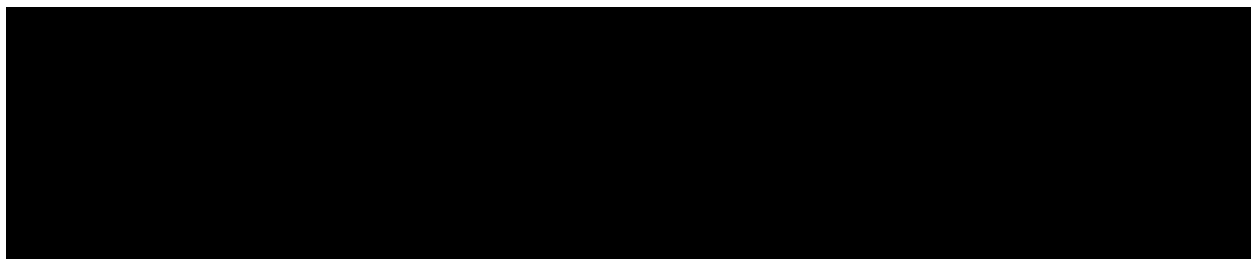
Cedars' level of involvement on municipal programs is end-to-end and designed to be low-burden for City staff. Our involvement typically includes:

- *Implementation and start-up coordination:* confirming placement formats, secure transfer methods, reporting cadence, program rules, and escalation/approval boundaries.
- *Ongoing account servicing:* consistent workflow execution by receivable type, documented communications, skip tracing for contact ability improvements, and structured follow-up to prevent inventory stagnation.
- *Reporting and reconciliation support:* portal-based visibility and recurring reporting outputs designed for public-sector oversight, audit readiness, and clean reconciliation.
- *Dispute and complaint handling:* documented workflows that pause activity as appropriate, ensure defensible review, and support reputation-safe resolution for public-facing accounts.
- *Client-controlled escalation tools:* any credit reporting or legal escalation is governed by client policy and explicit authorization controls in municipal programs, maintaining public agency control over sensitive actions.

Our structure mirrors Cedars' municipal "transparent and accountable" operating style; keeping the City in control of policy decisions while Cedars maintains daily execution responsibility and documentation discipline.

Historical Collections Mix by Account Type

Because recovery varies based on account age, balance, documentation, contact ability, and client policy, Cedars measures outcomes by revenue type and provides category-specific baselines early in the engagement. For comparable public-sector portfolios, Cedars has demonstrated the following historical performance benchmarks:



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4.4 Oversight and Quality Control

Cedars operates municipal programs under a structured oversight model designed to protect public trust while delivering consistent, well-documented results. Our quality framework emphasizes clear supervision, professional communications, and audit-ready documentation so City staff maintain confidence and visibility without day-to-day operational burden.

Supervision Model

Our program is managed through layered supervision that keeps accountability clear:

- Program leadership remains responsible for overall governance, coordination, and escalation support.
- Operations leadership supervises daily collector activity, workflow adherence, staffing allocation, and performance monitoring.
- Compliance leadership reinforces standards through monitoring and corrective controls to ensure communication remains professional and defensible.

Quality Monitoring and Call Oversight

We maintain structured quality monitoring for municipal portfolios to ensure consistent treatment and respectful public-facing engagement. Collector activity is supervised through documented QA practices, and our municipal proposal materials describe the use of technology-supported call auditing and supervisor intervention capabilities to reduce complaint risk and protect client reputation.

Training and Ongoing Reinforcement

Our municipal programs include defined training and reinforcement so collectors apply consistent communication standards, documentation practices, and client-approved procedures across different receivable types (utilities, fees, returned checks, and miscellaneous City receivables). Training reinforcement continues post-launch through coaching and performance feedback loops.

Documentation Discipline and Audit Readiness

Our operating model emphasizes audit-ready documentation: time-stamped activity histories, documented communications, and account-level notes that support transparent oversight and clean reporting. Our discipline strengthens defensibility and supports efficient internal review when City staff need account-level visibility.

Communication Standards and Customer Experience

Since we would represent the City every time we contact a resident or business, our customer experience standard is: *professional, respectful, and resolution-oriented: without unnecessary pressure or escalation*. Our collectors are trained to explain the “why” clearly (what the balance represents, what options exist, what happens next) and to de-escalate concerns quickly so interactions remain constructive. We also recognize that municipal receivables are reputationally sensitive: *people remember how they were treated*. That’s why our scripts, disclosures, and tone controls are designed to protect the City’s community relationships while still producing results. When someone disputes a balance or raises a service complaint, we treat it as a service event—document it, route it to the right workflow, pause as appropriate, and resolve it with clear notes and outcomes so the City can confidently stand behind the program.

Client Maintenance and Ongoing Municipal Support

Cedars maintains a structured client maintenance model designed specifically for municipal clients, providing reliable service delivery, regulatory compliance, and transparent oversight with minimal administrative burden on City staff. Dedicated client support personnel serve as the City of Coalinga’s primary point of contact for day-to-day coordination, reporting, account updates, and issue resolution, ensuring continuity and responsiveness throughout the engagement.

Cedars conducts regular check-ins with designated City personnel to review performance, address compliance considerations, and align services with City priorities or policy updates. Cedars manages the full account lifecycle in accordance with City-approved guidelines, with all actions documented in a complete, audit-ready account history.

The City is provided secure, real-time access to Cedars’ client portal for visibility into account status, inventory, financial activity, and performance reporting. This hands-off, self-service model reduces follow-up requests while ensuring the City retains clear oversight and control. Cedars acts as a dependable extension of City operations, supporting ongoing alignment with municipal objectives and regulatory expectations.

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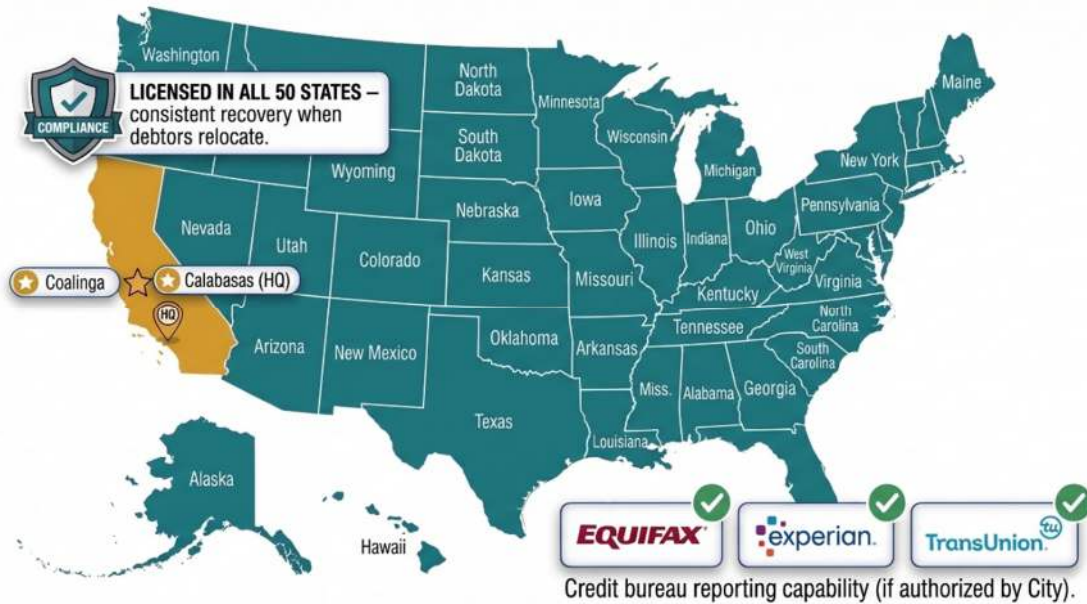
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6.0 NATIONWIDE COLLECTIONS & CREDIT BUREAU REPORTING

Cedars supports public-sector clients with a nationally operating collections program designed to maintain consistent servicing when responsible parties relocate outside the originating jurisdiction. Our operating footprint allows the City of Coalinga’s accounts to be worked effectively across state lines while maintaining the same professionalism, documentation discipline, and transparency standards used for local servicing.

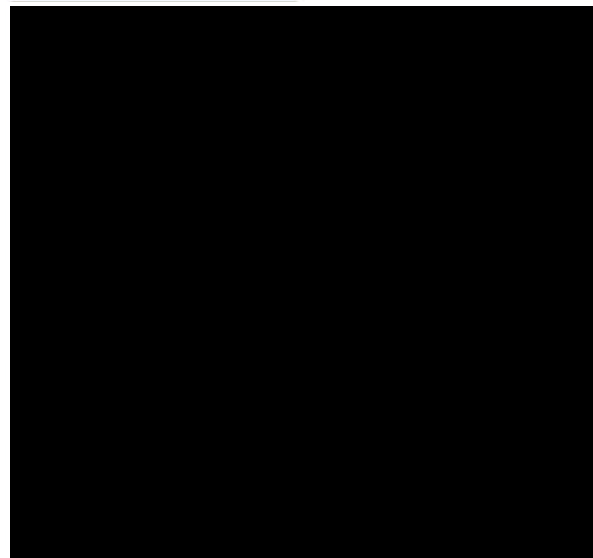
Cedars also maintains the capability to report eligible accounts to the three national credit bureaus, with credit reporting used as a controlled tool aligned to client policy and authorization. Our credit reporting processes are designed to support accuracy, defensibility, and timely dispute handling; consistent with public-sector expectations for transparency and resident protections.



6.1 Nationwide Licensing

Cedars is able to make collections in *all 50 states*, supporting Coalinga’s need for consistent recovery when debtors move or reside outside California. Our nationwide operating footprint supports structured outreach, skip tracing, and account servicing across state lines while maintaining the same compliance and documentation standards applied to municipal programs.

In addition to domestic capability, Cedars operates within a broader organizational platform that supports recovery efforts internationally, allowing the City to benefit from continuity of servicing when accounts involve cross-border contact ability or international relocation.



6.2 Credit Bureau Reporting (If Authorized)

Cedars has the technical capability to report eligible accounts to all three national credit reporting agencies (*Equifax, Experian, and TransUnion*) and to manage all related consumer communications and disputes using established bureau processes, including *e-OSCAR*.

Consistent with public-sector best practices, Cedars treats credit bureau reporting as a *City-controlled tool*, not a default collection tactic. Credit reporting is implemented only if expressly authorized by the City of Coalinga and only in accordance with City-defined policies, thresholds, and account eligibility rules.

Policy-Controlled Credit Reporting Framework

Where the City elects to authorize credit reporting, Cedars applies structured controls designed to support accuracy, fairness, and defensibility:

- *Eligibility gating*: Accounts are screened based on City-approved criteria (such as account type, age, balance, and status). Accounts deemed ineligible by City policy are suppressed from furnishing.
- *Timing controls*: As a best practice, Cedars recommends delaying any credit bureau reporting until at least *60–90 days after placement*, allowing sufficient time to validate accuracy, resolve disputes, and facilitate voluntary payment arrangements before furnishing.
- *Data integrity discipline*: Balances, responsible party information, and status codes are validated prior to furnishing to reduce the likelihood of errors and avoid unnecessary dispute activity.
- *Payment plan protections*: Accounts on approved and active payment plans are typically suppressed from reporting, consistent with City policy, to encourage resolution and avoid adverse consumer impact while payments are being made.

Dispute Handling and Ongoing Account Management

Cedars manages credit bureau disputes through the appropriate bureau channels, including *e-OSCAR*, and ensures disputes are researched, documented, and resolved within required timeframes. Where an account is recalled, adjusted, paid, or otherwise directed by the City, Cedars promptly updates or deletes bureau records as applicable.

All credit reporting activity; including furnishing decisions, disputes, updates, and deletions, is *fully documented* and available to the City for review.

Compliance and Oversight

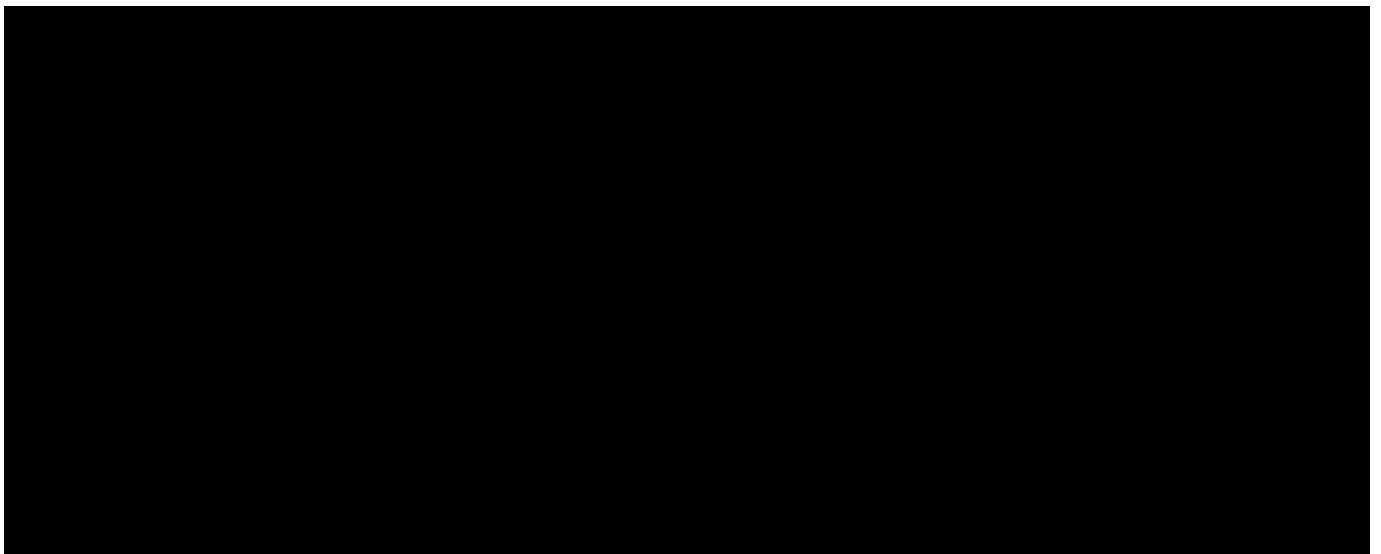
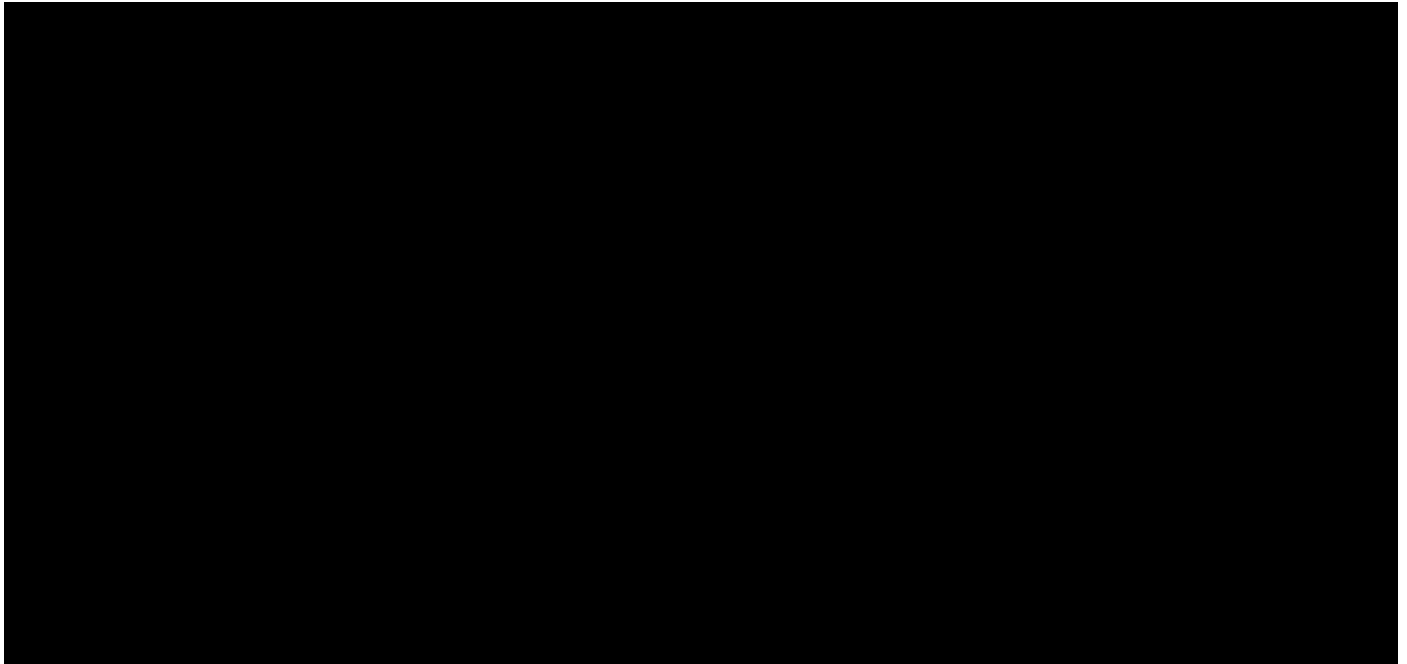
Cedars adheres to all applicable credit reporting requirements, including the *Fair Credit Reporting Act (FCRA)* and associated federal guidance. Staff supporting credit reporting activities receive dedicated training through *Cedar University* to ensure accurate handling, proper disclosures, and professional consumer interactions.

Cedars does *not* report any account to the credit bureaus without explicit City authorization and alignment with City policy. The City of Coalinga retains complete authority over whether credit reporting is utilized, which account types are eligible, and how reporting integrates into the broader collections strategy.

7.0 SAMPLE MONTHLY STATEMENT OF ACCOUNTS

The images below illustrate Cedars' standard *monthly remittance statement*, which is provided to the City of Coalinga to support financial reconciliation, audit readiness, and transparent oversight. Each statement itemizes gross collections, contingency fees, and net amounts due to the City, with transaction-level detail traceable to individual accounts and payments.

Monthly statements are delivered in both *downloadable PDF format* for official recordkeeping and *CSV format* for reconciliation, reporting, and internal analysis, ensuring flexibility and ease of use for City finance staff.



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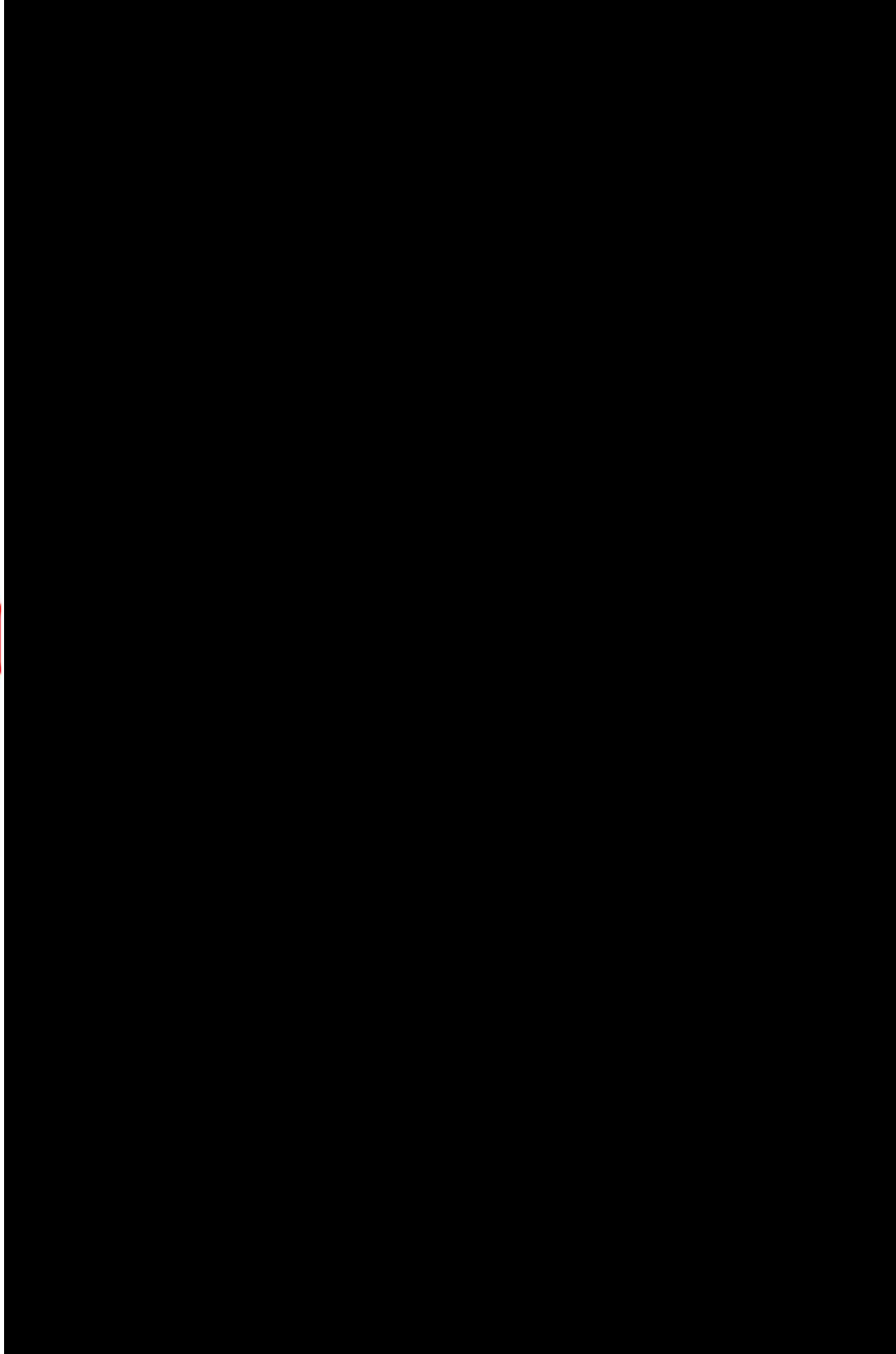
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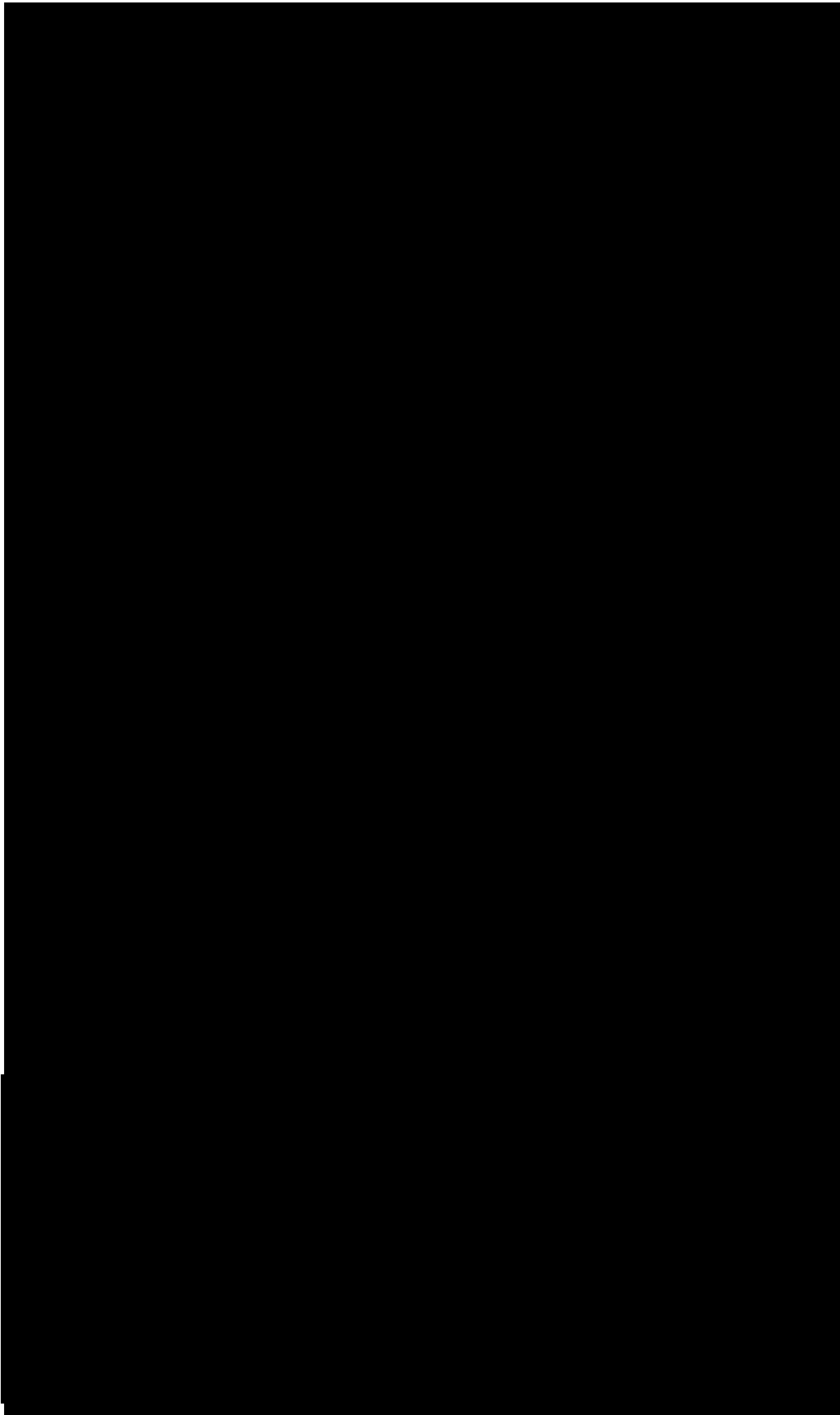
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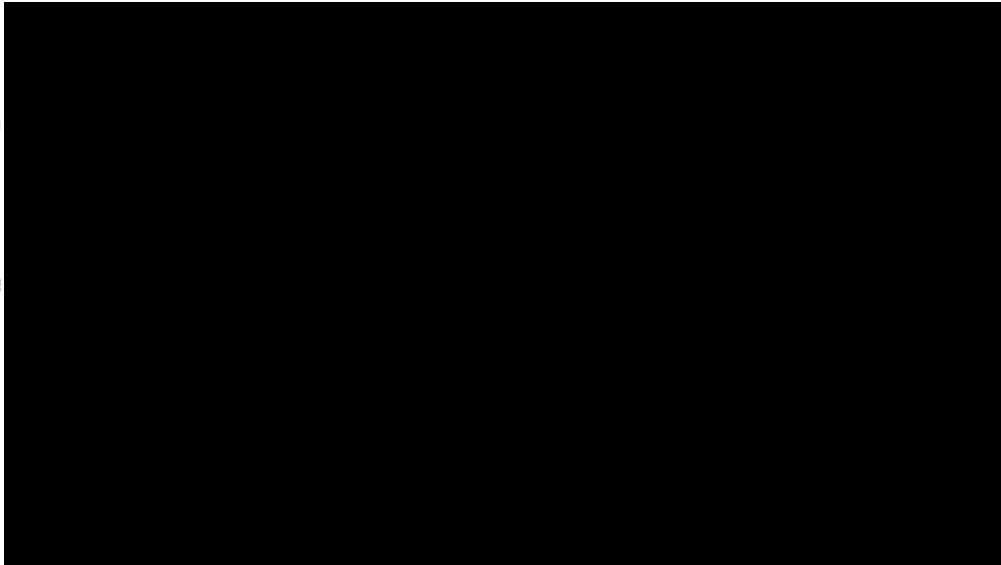
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10.2 Collection Process

Cedars' collection process is designed to provide the City of Coalinga with a *predictable, low-burden, and transparent program* that delivers consistent recovery results while protecting the City's reputation and relationships with residents and businesses. We understand that collection services should operate in the background of City operations: structured, monitored, and effective without requiring ongoing staff intervention or oversight.



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Our process is built around *clear stages*, disciplined controls, and documented accountability from the moment an account is placed through final resolution. The City retains authority over policy decisions and sensitive actions, while Cedars manages the operational execution, consumer communication, documentation, and reporting.

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Recalls, Administrative Updates, and Inventory Control

The City retains *full authority* to recall accounts, place administrative holds, or redirect servicing based on internal needs. When directed, Cedars immediately ceases collection activity and updates the account record accordingly. Upon recall or closure, Cedars can provide complete account documentation, including activity history, correspondence records, and payment summaries.

Escalation Controls and Sensitive Actions

Cedars operates under strict escalation boundaries for municipal programs. No legal action is initiated without the City's prior written permission, and no compromise settlement is accepted without written consent (unless settlement offers are below 20%, as indicated by the City). Our hardline controls ensure the City retains decision-making authority over high-impact actions while Cedars continues managing daily servicing and documentation.

Credit bureau reporting and legal escalation capabilities are discussed separately in [Sections 6.2](#) and [12.1](#) and are only employed in accordance with City policy and authorization.

Day-to-Day City Experience

Cedars' collection process is designed so City staff do not need to manage collections as an ongoing task. Clear intake controls, structured workflows, defined escalation points, and consistent documentation allow the program to run reliably with minimal City touchpoints.

City staff are able to review account status, understand outcomes, and reconcile activity through standard reporting and visibility tools without repeated follow-ups or manual intervention. Our approach allows the City of Coalinga to focus on core operations while Cedars manages the full lifecycle of delinquent accounts professionally and efficiently, promoting a low-burden structured collections program that fulfills all of the City's requirements and keeps constituents happy.

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Rather than repeating outreach indefinitely, Cedars applies *manager-reviewed cool-off periods* where responsiveness declines. These pauses prevent over-contact and allow later re-engagement with refreshed data or revised messaging. Accounts may move through multiple engagement cycles over time, or be routed for alternate treatment, based on responsiveness and City-approved guidelines. All outreach actions: across telephone, written, and authorized electronic channels, are fully documented and time-stamped within the account record. Supervisors review engagement trends regularly to ensure activity remains compliant, effective, and aligned with the City of Coalinga’s expectations.

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10.3 Contact Standards

Cedars applies structured, compliance-driven contact standards designed specifically for municipal receivables. Our approach balances consistent follow-through with respectful, professional engagement that protects the City of Coalinga’s reputation and encourages voluntary resolution. These standards are applied uniformly across all accounts while allowing controlled flexibility based on account status, resident response, and City direction.

All contact activity is governed by applicable federal and California requirements, documented in the account record, and subject to supervisory and quality-assurance oversight.

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All written communications are professional, plain-language, and appropriate for a public-sector environment. Copies of correspondence, mailing dates, and delivery status are maintained in the account record and are available to the City through the *CollectCo™* Client Portal and standard reports, supporting transparency and audit readiness.

Telephone Contact Standards

Telephone outreach is used to support resolution, answer questions, and clarify issues that may prevent payment, while strictly adhering to federal and state contact limitations.

Cedars follows the “7-in-7” *telephone contact rule*, applied *per individual debt*, which provides that:

- No more than *seven telephone call attempts* are made within any consecutive seven-day period for a specific account.
- After a telephone conversation with the responsible party, Cedars waits at least *7 consecutive days* before placing another call regarding that debt.
- All call attempts count toward the limit, including unanswered calls and voicemail messages.

Calls are placed only during *permitted hours (8:00 a.m. to 9:00 p.m. local time)* and are discontinued at workplaces if Cedars is informed—or should reasonably know—that such calls are not allowed. Collectors are trained to communicate in a courteous, non-confrontational manner and to adapt discussions based on account type, balance, and resident response. Detailed outcomes of each call are documented to ensure full City visibility.

Multichannel Contact (Where Lawful and Authorized)

Where permitted by law and appropriately authorized or consented to, Cedars may supplement written and telephone outreach with additional channels such as secure email, text messaging, or portal notifications. These channels are used *selectively and responsibly*, with messaging focused on clarity, assistance, and ease of resolution—not pressure.

Electronic communications include required opt-out mechanisms and comply with all applicable anti-harassment standards. Use of supplemental channels never replaces required written notices and never increases contact frequency beyond lawful limits. All multichannel activity is documented in the account record, providing a complete, unified contact history.

Treatment of Non-Responsive Accounts

When an account does not respond to initial outreach, Cedars continues activity in accordance with established contact standards rather than allowing the account to stagnate. Non-responsive accounts are reviewed for contact-ability issues, data limitations, or routing into enhanced contact-ability workflows. Activity remains structured, compliant, and fully documented. Accounts progress through defined workflows until one of the following occurs:

- Resolution
- City-authorized hold or recall
- Transition into an alternate, City-approved treatment path

Documentation and City Visibility

Cedars maintains a *complete, time-stamped account history* capturing all contact attempts and outcomes across every channel. Written notices, telephone calls, supplemental messages, and resident responses are documented in a single account record. Through *CollectCo™*, City staff can review activity histories, confirm compliance with contact frequency rules, and quickly understand the status of any

account without ad-hoc requests or additional explanation. Our documentation supports low-burden oversight and confidence in program execution.

Professional Standards and Reputation Protection

Cedars' contact standards are designed to safeguard the City of Coalinga's reputation and its relationship with the community. Communications emphasize professionalism, clarity, and respect at every stage. Aggressive, excessive, or coercive tactics are prohibited. Escalation boundaries, dispute handling, credit reporting, and legal action are governed by separate City-controlled policies addressed elsewhere in this proposal. Contact standards remain focused on ethical engagement, consistent execution, and defensible compliance.

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Manual research is applied selectively based on account characteristics and likelihood of resolution, ensuring resources are focused where they will have the greatest impact.

Integration with Active Servicing

When updated contact information is identified through skip tracing, the account is immediately returned to active servicing. Outreach resumes using the strongest available channels allowed under the program, and all new data is reflected in the account record.

Invalid data (such as disconnected numbers or bad addresses) is suppressed so it is not repeatedly reused, preventing repetitive failures and improving overall efficiency across the inventory.

Documentation and City Visibility

All skip tracing activity is documented within the account history, including when data enhancement occurred and what type of contact information was updated. This ensures skip tracing activity is fully transparent and supports City oversight without requiring manual explanations or special reporting requests. City staff are able to see the impact of skip tracing efforts through normal reporting and account visibility tools, including improved contact outcomes and renewed account activity.

Coalinga's Portfolio Adaptation

Coalinga's receivables include accounts that may be resident-facing, intermittent, or aged, with contact ability as a key driver of recovery. Cedars' skip tracing practices are designed to address these realities by improving data quality early, re-engaging non-responsive accounts, and ensuring no portion of the portfolio remains inactive due solely to outdated contact information.

By embedding skip tracing directly into the collection lifecycle, Cedars supports steady progress across both backlog and forward-flow placements while keeping City involvement minimal and preserving professional, respectful engagement with account holders.

10.5 Data Transfer and System Integration

Cedars' data transfer and system integration approach is designed to ensure *accurate, timely, and low-burden exchange of information* between the City of Coalinga and Cedars throughout the life of the contract. Our integration model supports both one-time backlog placements and ongoing forward-flow activity, while maintaining clean reporting, audit-ready documentation, and minimal administrative effort for City staff.

The City retains full ownership of its data at all times. Cedars' role is to receive, process, update, and return information associated with collection activity in a manner that is secure, predictable, and easy for the City to manage.

Placement File Acceptance and Intake Controls

Cedars supports automated and manual placement file transfer and works with the City's existing systems to establish a transfer method and file structure that fits the City's operational environment. Placement files are mapped and tested during implementation to ensure all required fields are captured accurately and consistently across account types.

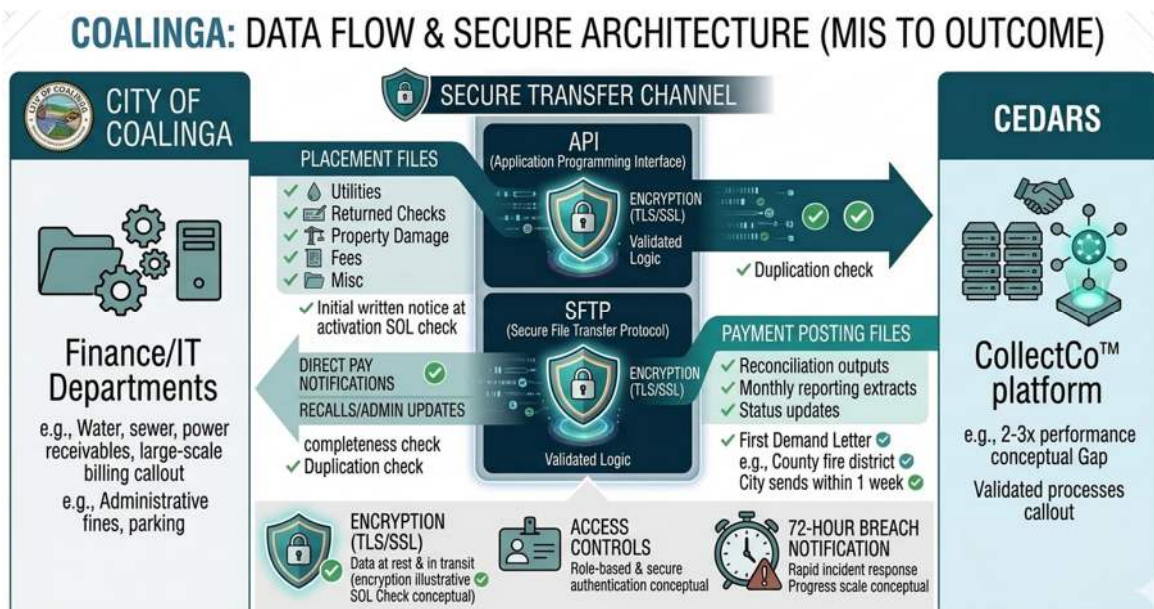
Each placement file is logged upon receipt, and record counts and identifiers are validated to support City reconciliation and inventory control. This allows City staff to confirm that accounts sent for collection are activated accurately and without data loss or duplication.

Secure Transfer Methods

Cedars supports secure electronic data exchange using industry-standard methods commonly used in municipal programs, including:

- *Secure File Transfer Protocol (SFTP)*
- *API-based integration, where appropriate*
- *Our CollectCo™ Client Portal for controlled file uploads and downloads*

Any pertinent or additional methods are selected collaboratively with the City based on technical preference, system capabilities, and volume considerations. All transfers are designed to minimize manual handling and support repeatable, scheduled exchanges.



File Mapping and Field-Level Alignment

During implementation, Cedars works with City staff to map inbound and outbound file layouts. File mapping confirms how each data element is used within Cedars’ system and ensures reporting outputs align back to the City’s source data.

Common mapping elements include:

- Account identifiers and department/source codes
- Original balance, current balance, and fee components
- Account status and activity dates
- Placement and recall indicators

Ongoing Data Updates and Status Feeds

Cedars supports recurring data updates to keep account status current and transparent. This includes:

- Placement acknowledgements
- Payment posting updates

- Status changes (active, hold, closed, returned)
- Recall confirmations

Updates can be transmitted via scheduled outbound files or made available through secure access tools, depending on City preference. Our structure ensures City staff can rely on regular, predictable updates rather than ad-hoc requests.

Direct Pay Posting and City-Received Payments

When payments are received by the City, the City forwards payment information and notifies Cedars within the required timeframe. Cedars supports posting these payments promptly using defined update files or notifications so balances, statuses, and reporting reflect current activity.

This consistently prevents duplicate outreach, maintains accuracy in account activity, and ensures City reports reflect a single source of truth without requiring manual intervention or follow-up.

Exception Handling and Data Corrections

Cedars maintains defined procedures for handling data exceptions, such as incomplete records, invalid values, or transmission errors. Exceptions are flagged and resolved through established communication paths rather than being silently worked or ignored. Our approach prevents problems from compounding later in the process and reduces the need for City staff to investigate discrepancies after the fact.

Integration Support During Contract Term

Cedars continues to support integration needs throughout the contract term, including:

- Adjustments to file formats due to system changes
- Support for additional receivable types added by the City
- Volume changes related to backlog or increased placements

All integration support is provided as part of Cedars' standard service model, with no additional cost to the City.

Relationship to Reporting and City Visibility

The data transfer framework described above supports the reporting and visibility tools addressed in later sections of this proposal. Clean integration ensures that reports, dashboards, and portal views reflect accurate, timely information without requiring supplemental explanations or manual reconciliation by City staff.

Please view Section 10.6 Payments via [CollectCo™](#) Consumer Portal on the following pages.

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10.8 Dispute Resolution

Dispute Intake and Immediate Safeguards

Cedars treats disputes as a controlled, time-sensitive workflow designed to protect the City's reputation, ensure account accuracy, and keep the portfolio moving without creating extra work for City staff. When a resident or business questions a balance, responsibility, or any aspect of the account, our priority is to pause the right activity, confirm facts, and provide a documented outcome that is clear to both the consumer and the City.

Disputes may be received through any channel: phone, written correspondence, or online tools. Regardless of how the dispute is received, we immediately record it in the account history and apply an appropriate hold so the account does not continue along a standard outreach path while the issue is reviewed. Our pause-and-review approach supports professional, respectful interactions and helps prevent disputes from becoming reputational events.

Investigation and City Touchpoints (Low-Burden by Design)

Once a dispute is logged, Cedars follows a consistent internal sequence: *acknowledge, investigate, resolve, document*. We acknowledge receipt promptly and begin investigation using the account record, payment history, documented communications, and any placement support data already available.

When a dispute can be resolved using existing information, Cedars issues a documented response and updates the account status accordingly. When an issue requires City confirmation or source documentation, Cedars routes a clear, consolidated request to the City's designated contact rather than generating multiple piecemeal questions. This keeps City involvement limited to defined decision points and prevents dispute handling from turning into a daily administrative task.

Dispute Outcomes and Portfolio Continuity

Dispute outcomes are handled through clear, defensible dispositions so the City always knows what happened and why. If the obligation is confirmed, the account returns to active servicing with the dispute notes and resolution fully documented. If a balance requires correction, Cedars updates the account record and ensures the revised balance is reflected going forward. If City direction is to close, recall, or administratively hold the account, Cedars executes that instruction promptly and documents the action taken and the reason. Our approach ensures disputes do not cause accounts to stall unnecessarily and that the overall inventory continues progressing in an orderly way.

Timeliness Tracking and Performance Visibility

Cedars manages dispute timelines as a performance standard and tracks dispute responsiveness as part of quarterly performance reporting. At a minimum, we measure time to acknowledgement and time to resolution (or time to documented response when additional documentation is required). This keeps dispute responsiveness visible and measurable rather than informal or inconsistent.

Documentation Discipline and Audit Readiness

Documentation discipline is central to our dispute process. Cedars maintains accurate records of dispute receipt, the steps taken to investigate, any City communications associated with the dispute, and the final disposition. These records remain available for City review and support audit readiness throughout the program lifecycle.

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Finally, our dispute process is designed to remain reputation-safe. Communications stay professional and respectful, and disputes do not trigger unstructured escalation or inconsistent messaging. When a dispute indicates a broader trend (for example, recurring confusion tied to a particular account type), Cedars flags it internally and addresses it through workflow adjustments or coaching so the program improves over time without increasing burden on City staff.

10.9 Compliance and Data Security

Cedars operates a *compliance-first, security-driven program* designed specifically for municipal receivables and public-sector accountability. We recognize that the City of Coalinga is entrusting Cedars with sensitive financial, personal, and payment-related information, and we maintain disciplined controls to ensure data is protected, activity is lawful, and program execution remains transparent and audit-ready at all times.

Our compliance and security framework is structured to protect the City, safeguard residents and businesses, and support defensible operations through documented policies, trained personnel, and continuous oversight.

Compliance Governance

Cedars' operations are governed by a formal compliance management system supported by written policies, role-based procedures, training, and supervisory review. Collection activity complies with all applicable *federal, California, and local requirements*, including but not limited to:

- Fair Debt Collection Practices Act (FDCPA)
- CFPB Regulation F
- California Consumer Privacy Act / CPRA
- Fair Credit Reporting Act (FCRA)
- Telephone Consumer Protection Act (TCPA), where applicable

Compliance is embedded into daily operations—not treated as a standalone policy function. This includes controlled communication practices, proper disclosures, documented account activity, and defined escalation procedures. Actions requiring City approval—such as legal escalation, settlements, or credit reporting—are system-gated and *cannot proceed without written City authorization*. Cedars maintains a culture of accountability, and compliance performance is monitored continuously through supervisory reviews, quality assurance checks, and management oversight.

Data Security Controls and Safeguards

Cedars maintains administrative, technical, and physical safeguards designed to protect the *confidentiality, integrity, and availability* of City of Coalinga data. Our security posture aligns with public-sector risk management expectations and includes:

- Encryption of data in transit and at rest
- PCI-DSS-compliant payment processing
- SOC 2 Type II-aligned controls or equivalent independent security assurance
- Role-based access controls, ensuring City data is accessible only to authorized personnel
- Secure data exchange using SFTP, secure portals, or API-based integrations, as applicable

System access is monitored and logged, and credentials are managed under least-privilege principles to minimize exposure risk.

Clean Desk Policy and Physical Security

Cedars enforces a strict *Clean Desk Policy* as part of its physical security controls. Employees are prohibited from leaving sensitive information: including City records, consumer data, or payment information; unsecured at workstations or in shared areas.

At the end of each workday and during unattended periods:

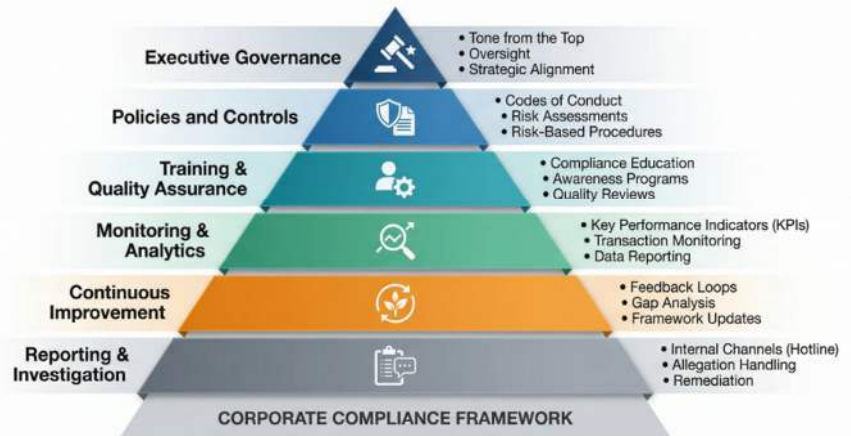
- Physical documents are secured or properly disposed of using approved shredding procedures
- Workstations are locked
- No City or consumer data is left visible or accessible

These controls are reinforced through onboarding, annual training, and management enforcement to prevent unauthorized access or accidental disclosure.

Incident Response and 72-Hour Notification

Cedars maintains an incident response posture designed to identify, contain, and remediate security events involving City data. In the event of a data breach or security incident involving City data, Cedars provides notice to the City within 72 hours, cooperates fully with investigation and mitigation efforts, and bears all costs associated with required notifications, credit monitoring (if applicable), and remediation.

CORPORATE COMPLIANCE FRAMEWORK



Our incident response process is designed to be practical and City-supportive. We establish clear City notification contacts during implementation so that if an issue occurs, communication is immediate, coordinated, and consistent.

Data Ownership, Audit Rights, and Record Retention

All data provided by the City, and all data generated or maintained by Cedars in connection with the program, remains the sole and exclusive property of the City. Cedars does not sell, share, disclose, or use City data for any purpose other than performance of services without the City’s prior written consent.

The City retains audit rights over records, systems, and processes related to services provided under the agreement, and Cedars provides access to relevant records and personnel upon reasonable notice. Cedars maintains accurate records of correspondence, documents, accounting records, transactions, and related evidence for at least 7 years, and makes records available to the City upon request.

Subcontracting Controls

To preserve accountability and data integrity, Cedars does *not subcontract any portion of the City’s program* and does not plan to do so. No subcontracting may occur without the City’s prior written consent. All services are performed directly by Cedars staff under Cedars’ compliance, security, and oversight framework.

LAYERED DATA SECURITY & PROTECTION



11.0 FEE PROPOSAL

Cedars proposes a *simple, contingency-only fee structure* aligned to the City's program requirements: the City incurs *no cost for standard collections activity*, and Cedars is compensated *only when funds are successfully collected*. Agency fees are collected from the debtor as part of the program structure, and remittances are supported with clear, reconciliation-ready detail

Contingency Fee Rates

Cedars proposes the following contingency rates for this program:

- **23% contingency fee** for the City's *initial/backlog placements*
- **30% contingency fee** for *ongoing forward-flow placements*

Cedars' contingency fee is calculated as a percentage of amounts collected and is deducted from collections prior to remittance, with fee calculations and net remittances clearly itemized.

What's Included — No Surprise Add-Ons

The contingency fee includes all standard services required to perform the work, with *no additional charges* for normal operating components of a municipal collections program.

Included services encompass:

- *Account onboarding and activation* (placement intake, data validation, setup by account type)
- *Correspondence and notices* (standard collection letters and required notices)
- *Inbound and outbound collections activity* (calls, letters, and compliant electronic outreach where permitted)
- *Payment processing administration* (acceptance, posting, and reconciliation support)
- *Secure data exchange* (SFTP/FTPS/secure portal methods as established during implementation)
- *Monthly reporting and remittance detail* suitable for finance reconciliation and oversight
- *Annual fiscal-year summary reporting support* consistent with the City's reporting cadence and needs
- *Dispute/validation handling and documentation controls* consistent with program procedures
- *Client portal access* for account visibility and report retrieval

Legal Action Fees (If Authorized)

Legal action is not part of standard collections activity and is pursued only when authorized in writing. Where legal action is authorized, Cedars applies a **34% legal contingency fee** to amounts recovered through legal action (applies only to legal recoveries).

Any required court costs and filing-related expenses (if applicable to an approved action) are treated as *pass-through court costs*. Cedars does not mark up these costs, and the City retains full control over whether to proceed on any account proposed for legal action. More information regarding Legal Action Fees is discussed in [12.1 Legal Action \(If Authorized\)](#).

Other Charges

Cedars does *not* charge additional fees for standard program components (implementation support, portal access, reporting, routine servicing, or customer service). Any non-standard costs outside the normal scope would be disclosed in advance and would not be incurred without City direction and approval. Any convenience fees may be passed through to the debtor where permitted/disclosed.

12.0 ACCOUNT BALANCE THRESHOLD

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Accounts below this threshold are not actively worked unless otherwise directed by the City. The City may revise the threshold at any time, and Cedars will implement any changes promptly and without disruption.

12.1 Legal Action (If Authorized)

Cedars does not pursue legal action as part of routine collection activity. Legal action is a *City-controlled option* and is undertaken only after pre-legal efforts are exhausted and *prior written authorization* is received from the City of Coalinga.

[REDACTED]

When authorized, Cedars coordinates legal activity through vetted creditor's-rights attorneys and manages documentation, status tracking, and communication on the City's behalf. All filing decisions remain subject to City approval.

Authorized legal collections in California government matters are subject to a *34% contingency fee*, applied only to amounts recovered and paid by the debtor. Required court filing fees and court costs are *pass-through expenses* assessed by the court, not marked up by Cedars, and typically range from \$225 to \$435 *per case*, depending on claim size.

Cedars does not initiate legal proceedings or accept compromise settlements without the City's written consent. Accounts not approved for legal escalation continue through standard, non-litigation collection processes as permitted.

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Remittance Documentation

Each remittance is accompanied by *detailed, transaction-level documentation* that allows the City to trace:

- Individual payments
- Associated debtor accounts
- Dates posted and applied
- Gross amounts collected
- Fees assessed
- Net remittance totals

All remittance records align with account activity and are maintained in Cedars' secure system. Authorized City users may access remittance detail, account history, and supporting reports through the *CollectCo™* Client Portal.

Direct Pay and Reconciliation Support

Where payments are made *directly to the City* after accounts have been referred to Cedars, the City may report those payments to Cedars for reconciliation. Cedars will update account balances accordingly to prevent duplicate collection activity and ensure accurate reporting. Cedars' reconciliation framework is designed to support clear month-end review, internal controls, and audit readiness. Standard reports, consistent formatting, and documented account histories allow City staff to reconcile activity efficiently without the need for ad-hoc research or manual tracking.

City Visibility and Audit Readiness

All remittance, reconciliation, and adjustment activity is fully documented and retained in an *audit-ready format*. The City of Coalinga maintains real-time visibility into collections and remittances through secure portal access, supporting ongoing oversight, transparency, and confidence in program execution.

14.0 KEY DIFFERENTIATORS

Cedars' approach to municipal collections is built around the understanding that public-sector receivables require a higher standard of care, accountability, and transparency than traditional commercial portfolios. Our services are structured to balance recovery performance with professionalism, compliance, and public trust. The following elements distinguish Cedars from other collection agencies and reflect why cities, counties, and California state agencies consistently select Cedars as a long-term partner.



PLEDGE

Cedars begins every public-sector engagement with a clear pledge: *act in the City's best interest at all times*. This means protecting the City's reputation, applying recovery tools responsibly, and ensuring that every action taken on an account reflects the professionalism expected when working on behalf of a government entity.

Our pledge is supported by defined collection thresholds, City-controlled escalation points, and disciplined oversight. Cedars does not pursue aggressive or unnecessary actions simply to increase short-term recoveries. Instead, we focus on sustainable recovery outcomes that align with City policy, financial objectives, and community expectations that match our message: *"Putting People First."*



MISSION STATEMENT

Cedars' mission is to serve as a *low-touch, high-accountability extension of the City's finance function*. Our services are designed so City staff are not required to manage daily collection activity, respond to routine resident inquiries, or reconcile inconsistent data from multiple sources.

This is achieved through standardized intake processes, clearly defined workflows, self-service consumer tools, and predictable reporting. Cedars manages execution, documentation, and consumer interaction, while the City maintains oversight and control at key decision points. Our model allows municipalities like Coalinga to re-establish and maintain collections efficiently without increasing internal workload.

Cedars has a distinct and proven track record supporting *California state agencies, counties, municipalities, utilities, and special districts*, ranging from large-scale statewide programs to smaller city portfolios. Our ability to scale services while maintaining consistent standards ensures that both large and small public agencies receive the same level of professionalism, transparency, and control.



COMMUNICATION

One of Cedars' primary service differentiators is our *structured omnichannel engagement system*, designed specifically for public-sector portfolios. Cedars combines written correspondence, telephone outreach, and secure digital engagement to improve contact ability and resolution while maintaining professional, respectful communication standards.

Channels are applied strategically rather than indiscriminately, with clear governance over frequency, tone, and messaging. This allows residents and businesses to engage in ways that are most convenient

for them, while ensuring the City’s receivables are handled consistently and appropriately across all account types.



TRANSPARENCY

Cedars differentiates itself by providing transparency at both the *City level* and the *consumer level* through the *CollectCo™* platform. Our dual-portal structure improves resolution rates while significantly reducing administrative burden on City departments.

- *CollectCo™ Client Portal Access:* Authorized City users have secure, real-time access to account activity, payment history, status updates, and reporting outputs. This visibility reduces the need for ad hoc status requests and allows City staff to quickly answer internal or external questions.
- *CollectCo™ Consumer Portal Access:* Residents and businesses can securely view balances, make payments, establish payment plans where permitted, download receipts, and submit inquiries without contacting City staff.



COMPLIANCE & SECURITY

Cedars’ compliance framework is reinforced through *Cedar University*, our formal training and annual recertification program. All staff assigned to municipal and government portfolios complete role-based training covering applicable laws and regulations, data privacy requirements, documentation standards, and professional communication specific to public-sector collections.

Training is tracked, tested, and reinforced through ongoing evaluation and refresher courses. This ensures compliance requirements are actively applied in day-to-day operations and that staff remain current as laws, regulations, and City policies evolve. Cedars employs AI-assisted monitoring tools in combination with live supervisory oversight to maintain consistent quality and compliance across all collection activity. Calls are recorded and reviewed for accuracy, tone, and potential compliance risks, allowing supervisors to identify issues early and provide targeted coaching.

Our proactive oversight model goes beyond traditional end-of-month audits. It strengthens quality control, reduces complaint risk, and ensures that communications remain professional and aligned with City expectations throughout the lifecycle of an account.

