



AGENDA
Exeter District Ambulance
Governing Board
SPECIAL MEETING

302 E. Palm St., Exeter, CA 93221
 Friday, April 5, 2019, 2:45 pm
 District Office Meeting Room

President	Adam Pfenning
Vice President	VACANT
Secretary	Diana Mendez
Board Member	Tony Miller
Board Member	VACANT

The Exeter District Ambulance Board of Director welcomes you to its meeting and encourages you to participate. This agenda contains a brief general description of each item that will be considered by the Board. All attendees are advised that pagers, cell phones, and any other communication devices should be powered off upon entering the Board meeting. The Board may consider and act on an agenda item in any order it deems appropriate. Actual timed items may be heard later but not before the time set on agenda. Persons interested in an item listed on the agenda are advised to be present throughout the meeting to ensure their presence when the item is called.

OPENING

- A. Call to Order
- B. Roll Call
- C. Pledge of Allegiance

AGENDA APPROVAL

PUBLIC FORUM/REQUEST TO ADDRESS TO BOARD (NON-AGENDA ITEMS)

This portion of the meeting is reserved for the members of the public to address the Board on items that are not on the Agenda and are within the subject matter jurisdiction of the board. Each person will be granted three (3) minutes to address the Board and overall public comments will be limited to thirty (30) minutes total. The Board is prohibited by law from taking any action on matters discussed that are not on the Agenda. When addressing the Board, speakers are requested to come forward, state your name and address, and then proceed with your comments. All speakers are requested to wait until recognized by the Board President.

CONSENT CALENDAR

Matters listed under the Consent Calendar are considered to be routine and will be enacted by one motion and one vote. There will be no separate discussion of these items. For any discussion of an item; it will be enacted at the request of any member of the Board and made a part of the regular agenda.

- A. Approval of Meeting Minutes January 29, 2019
- B. Approval of Collections/Write Offs – January/February 2019

PUBLIC HEARINGS

- None

Members of the public wishing to address the Board on these items should raise their hand when the Agenda item is called and the President will recognize you at that time. You will have three minutes to comment.

UNFINISHED BUSINESS

- A. Expansion of Woodlake Operations
 - 1. Woodlake status and plan, update
- B. Collection Agency review
 - 1. Report on status of survey of available agencies

C. Contract Grant Writer

1. Approval to contract a qualified grant writer on retainer for one month

D. Budget cycle and planning for FY 2019/2020

1. Discussion of approach and timeline

E. Sacramento Metro Fire invoices from 2015

1. Discussion and approval for payment

NEW BUSINESS**A. Reports from District Accountant (informational only)**

1. Monthly Income Statement: January/February 2019
2. Profit and Loss Summary: January/February 2019

BOARD MEMBER REPORTS AND REQUESTS FOR AGENDA ITEMS**REPORTS FROM THE DISTRICT MANAGER (INFORMATIONAL ONLY)**

- A. District Operations
- B. Compliance Update
- C. Three Rivers Update

PUBLIC COMMENT REGARDING CLOSED SESSION

This portion of the meeting is reserved for persons desiring to address the Board on an item to be considered in Closed Session. Speakers should limit their comments to five (5) minutes.

CLOSED SESSION**A. Conference with Labor Negotiator pursuant to Government Code Section 54957.6**

Agency Designated Representative: District Counsel

Unrepresented Employee: District Manager

B. Conference with Labor Negotiator pursuant to Government Code Section 54957.6

Agency Designated Representatives: District Manager and District Counsel

Employee Organization: TEAMSTERS LOCAL #517,

RECONVENE TO OPEN SESSION; REPORT FROM CLOSED SESSION, IF ANY**ADJOURNMENT**

Next Regular Meeting: April 22, 2019 or TBD

Agenda packets are available for review 72 hours prior to the meeting at the District Office. Office hours are Monday to Friday 8 AM to 5 PM, excluding holidays.

Any documents/writings provided to a majority of the Board less than 72 hours before the Regular Meeting regarding an item on this agenda will be made available for public inspection during normal business hours at the District Office located at 302 E. Palm Street, Exeter, CA 9322.

In compliance with the American with Disabilities Act (ADA), if you need special assistance to participate at this meeting, please contact the District Office at (559) 594-5250 during normal business hours as listed above. Notification of 48 hours prior to the meeting will enable the District to make reasonable arrangements to ensure accessibility to this meeting.



MINUTES
Exeter District Ambulance
Governing Board
REGULAR MEETING

District Office Meeting Room
 302 E. Palm St., Exeter, CA 93221
 Monday, January 29th, 2018, 5:30pm

President	Adam Pfenning
Vice President	VACANT
Secretary	Diana Mendez
Board Member	Tony Miller
Board Member	VACANT

Present Adam Pfenning (AP), Tony Miller (TM), Diana Mendez (DM),
Also Present District Counsel Hilda Montoy (HM), District Manager Peter Sodhy (PS),

OPENING

- Call to Order – Mr. Pfenning at 5:pm
- Roll Call – Mr. Pfenning
- Pledge of Allegiance – Mr. Pfenning

AGENDA APPROVAL

A motion was made (DM) and seconded (TM). 3-0-2.

PUBLIC FORUM/REQUEST TO ADDRESS TO BOARD (NON-AGENDA ITEMS)

1. No comments from the public

CONSENT CALENDAR

A. Approval of Meeting Minutes for Regular Meeting of November, 2018

A motion was made (DM) and seconded (TM). 3-0-2.

PUBLIC HEARINGS

- None

UNFINISHED BUSINESS

A. Expansion of Woodlake Operations

District Manager reported that there has not been any material action on moving into Woodlake. This is because the APATC has tied Woodlake to closing Lemon Cove, which is itself tied to starting up ALS service in Three Rivers. PS has kept Woodlake informed while he continues to work on moving the Three Rivers plan forward.

B. Collection Agency review

PS was unable to have information prepared for this meeting, but will have 3 options to present at the next meeting.

NEW BUSINESS

A. Reports from District Accountant (informational only)

The Regular financial report was made available in the meeting materials. The Bank Balance does look better due to the receipt of the tax money. The concern is still that service revenue is low. The P&L comparison between this year and last year shows a drop of about \$100k in revenue. This is combined with an increase in costs due to the new Union MOU. Increasing our revenue stream is our main concern.

B. Lindsay Post

PS presented the new lease agreement as adjusted by District Counsel. Motion to approve as amended by DM, seconded by TM, 3-0-2

C. Cardiac Monitor replacement program

PS recommended that EDA spend \$12,000 to purchase 6 refurbished Zoll E Series Cardiac Monitors. These were refurbished to factory condition by Guardian and have a 1 year warranty. The existing LifePak 12 units are old and failing regularly. It is a key piece of required equipment on the Ambulance units and we will not be able to provide service without a reliable Cardiac Monitor. The Zoll E Series are at least a generation newer than the LifePaks and also include many additional features that will be useful to the crews. Motion to approve by TM, seconded by DM. 3-0-2.

D. Part Time billing support

With our transport numbers slowing increasing and the need for a back-up to the current biller, PS recommends EDA create and fill a part time pre-biller position. This would be at \$13.00 per hour, for a position that will average 10 hours per week. The weekly hours would be higher during the training period and also if covering while the biller is out. A candidate has been found, pending availability. Motion to approve by DM, seconded by AP. 2-1-2.

E. ESO Software Subscription

PS explained that Kaweah Delta Hospital, and potentially TRMC and Sierra View, will be adopting a paperless PCR upload system. In order to participate, each provider must subscribe to the ESO application. For EDA that represents a commitment of \$1,495 per year. The implication is that this will be a necessary prerequisite in order to transport patients to these hospitals. Moved by DM, seconded by TM. 3-0-2.

F. Contract Grant Writer

PS produced a sample contract and resume of a contract grant writer to pursue FEMA and other government grants for EDA. The initial fee is around \$2,500 for the month. After some discussion it was recommended that the following items be included:

- Write into the grant application the cost of grant writing
- Move forward with a contract grant writer
- PS to get quotes based on releasing an RFP to more than one candidate to address 2 FEMA grants
- The Board authorizes the release of an RFT.

The preceding was moved by DM and seconded by TM. 3-0-2.

G. Budget cycle and planning for FY 2019/2020

A short discussion of multiple approaches to creating the budget was followed by an agreement that PS would prepare a rough draft to be reviewed by AP as soon as possible. The preliminary budget would be presented by May with adoption by the June meeting at latest. There was also a brief discussion about having a board retreat to initiate long-term planning goals. No decision was reached on this last item.

BOARD MEMBER REPORTS AND REQUESTS FOR AGENDA ITEMS**A. District Training by the County**

DM mentioned that training is available for board members.

REPORTS FROM THE DISTRICT MANAGER (INFORMATIONAL ONLY)

PS reported that November and December were slightly slower than the preceding months, but that was a typical pattern. Average daily transports were at 8.00 and 7.71 respectively. However, for compliance purposes, EDA was 100% compliant in all categories in both months, actually outperforming the other providers in the county. That added to the fact that EDA was in full compliance from August on, means that we ended the year without any additional compliance issues after the three consecutive breaches in February, March, and April. This

means we begin the 2019 year with a clean slate.

EDA has also fully moved into the new Lindsay station and is now running operations from that location.

The months of November and December had a higher than expected illness rate among the crews. However, there were only three days on which we did not field 3 full time ambulances. PS continues to make significant progress with the Three Rivers plan, having presented to several community group in the area and receiving strong support. He will be meeting with Supervisor Crocker to update him on the plan and also to confirm financial support for the training portion. We continue to await CCEMSA's final approval of the clock stopping on ALS arrival, not ambulance arrival, which represents the key component to EDA being able to kick off the program.

PUBLIC COMMENT REGARDING CLOSED SESSION

A. No public comments

CLOSED SESSION – 5:31pm

A. **Employee Performance Evaluation**
District Manager

B. **Labor negotiation and MOU Vacation limits**

RECONVENE TO OPEN SESSION; REPORT FROM CLOSED SESSION, IF ANY – 7:17pm

No reportable actions

ADJOURNMENT

The board agreed to hold the December 17 date open but only have a meeting if there were decisions that were time-sensitive. Otherwise it was agreed the next meeting would be in January.

Motion to adjourn (TM) seconded (DM) at 7:19pm. 3-0-2.

Next Regular Meeting: February 25, 2019

MINUTES CERTIFICATION

I, Diana Mendez, Board Secretary, Exeter District Ambulance, do hereby declare under penalty of perjury that the above minutes are a true depiction of all actions taken at the Board meeting held on the first date above at Meeting Room 302 E. Palm Street, Exeter, CA.

Date: March 25th, 2018

Diana Mendez
Board Secretary



FINANCIAL CREDIT NETWORK®

Our history with Exeter District Ambulance:

We enjoyed the relationship we built with Exeter Ambulance over our ten year relationship (March 2000-April 2010). Below are some statistics on your portfolio:

Accounts assigned:	2758	\$1,962,042.57
Collected to date:	678	\$374,039.41
Canceled to date:	125	\$77,472.26
Recovery % Net:	20%	\$95,543.88
Open portfolio:	1955	\$1,150,530.90

The average aging of the old portfolio was 90 days.

We have 602 paid in full accounts

Our records show 26 Legal Paid in Full accounts totaling \$16739.19

We have 16 open legal accounts totaling \$5151.40

Corporate Information

We've always said there is no magic to the collections process – send letters, make phone calls, talk to people. It's definitely not rocket science. But what is magical is FCN's people – they are our secret sauce! On the following pages, you will discover a number of ways that set Financial Credit Network apart from our competition...

Executive Summary.

Financial Credit Network, Inc. (FCN), a California corporation, was founded in 1954 to service the collection needs of clients throughout the State of California.

We have two locations to serve our clients and customers. Our corporate office at 1300 West Main Street, Visalia, 93291 is known as the Dudley House. It is an 11,000 square foot home built in the early 1900's and has been fully restored to its original splendor. Our building is considered one of Visalia's premier historical landmarks, providing an unprecedented work environment within the collection industry. This location also serves as a payment center. Our Santa Barbara location, 1610 State Street, Santa Barbara, 93101 services the needs of our coastal clients and also serves as a payment center. For our client's convenience, we provide a toll-free number (800) 540-9011.

Financial Credit Network is considered a mid-size collection agency. FCN currently employs 58 employees including 33 collectors, two lead collectors, and three collection supervisors and one collection manager; 19 support (administrative, compliance, accounting, clerical, HR, legal, etc.) personnel. Our average tenure at FCN is presently 6 years, which is above normal for an agency our size.

Leadership is a critical element in any organization. Financial Credit Network has been fortunate to retain highly motivated and talented individuals who embody the vision and mission of our organization. Our current average tenure for our Management Team is 19 years of service.

Rich History.

Since its inception, we have grown from a “mom and pop shop” to a nationally recognized agency, serving hundreds of clients throughout the United States. We are known throughout the industry as an agency that works diligently to treat people with dignity and respect.

In 1984 Alicia Sundstrom was hired as a salesperson for the organization and quickly became an essential part of the team’s success. After working her way inside, she spearheaded the conversion to a new computer system and new collections software. Also during this time, she learned all facets of the organization, from collections to accounts receivable and many of FCN’s integral support functions. Alicia was promoted to Vice President in 1990 where she welcomed a new owner, Paul Flannery, in 1995. Her tenure, love and passion for the organization made her a natural candidate to own the company, and in January 2003 Alicia purchased FCN from Paul. During her years of ownership, Alicia has provided a positive environment which has fostered an atmosphere for creativity and continual personal growth to further solidify the team. This positive direction has given the staff a vision for creating a new industry image focused on exceptional customer experience.

Mission and Vision.

The success of any collection program is based on the ability to persuade consumers to pay for their responsibilities while maintaining the integrity of the consumer, the agency and the client. At FCN, we believe customer service has everything to do with our success. We have created a “BHAG”. This Big Hairy Audacious Goal is to be: “Known for Creating a New Industry Image Focused on Exceptional Customer Experience!”

FCN believes that customer service begins with providing our team with a vision. We strive to build a passion for this vision in each and every staff member. We have developed four crucial mission statements that we use in every aspect of business. When changes are made, we ask ourselves if these changes are in keeping with our mission. The statements are:

Clients: Financial Credit Network’s overall philosophy includes providing superior service for a competitive price to our clientele, while preserving the dignity of those who owe our clients money, through a financial counseling approach. We want to make people feel good about paying their debts, and not feel bad for being in collections.

Staff: Our philosophy of providing superior services also extends to our staff members. Our goal is to build and retain a diverse, well-trained and well-compensated workforce and to provide each team member with a healthy environment in which to grow. FCN is committed to providing the best possible benefits and offers high-quality, progressive leadership to attain these goals.

Community: Our responsibility is to make a difference in our community by giving not only monetary donations to local charities and events, but also giving our time. We are committed to promoting local events and providing avenues for employees to get involved. We strive to create an atmosphere that encourages our team members to give back to their local communities.

Management Team: FCN Managers are committed to foster a constantly improving work environment that promotes

**Value People.
Collect Money.
In that order.**

company and personal growth, service excellence and trust at all levels in order to achieve the company's mission.

Quite simply it is value people – collect money ... in that order. With this approach, we have earned a reputation with employees, clients and consumers of being a top-rated agency.

Memberships.

Good reputations are built on strong work ethics and strict compliance to all state and federal regulations. Throughout the years our agency has been actively involved in our trade associations, ACA International and California Association of Collectors, which provide excellent FDCPA compliance training. We are a Supplier Clearinghouse Certified Women Owned Business as well.

Financial Credit Network is a member of the following organizations:

- ACA International – Member Since 1956
- California Association of Collectors – Member Since 1956
- Visalia Chamber of Commerce
- Santa Barbara Chamber of Commerce
- Ventura Chamber of Commerce
- Professional Association of Health Care Office Management

Collection Methodology.

Simplicity. Over 64 years of experience has taught us that an effective collection program does not take a magic formula. As stated earlier, our methodology is simple. Send letters. Make phone calls. Talk to people. Collect Money. Although the “bells and whistles” programs our industry offers can be considered “value-added”, we believe that success can only be accomplished when you contact consumers and then treat them with respect and dignity. Exceptional customer service has always been what sets us apart. At our very core is the belief that people matter. We’ll leave the razzle-dazzle to others.

Methodology. Creativity and flexibility are the two words that best describe our methodology. If it works, tweak it to work better. If it doesn't work, discontinue the method. We monitor new trends and new technologies to ensure we are not becoming complacent in our way of doing business. Our flowchart, Attachment A, illustrates our standard workflow from initial placement to the eventual resolution/closing of the account.

Placement of Accounts. Primary and Secondary accounts can be assigned to Financial Credit Network in a variety of ways: 1) *Client View* (web portal); 2) electronic file; 3) manual entry utilizing our Data Entry Department; and can be customized to meet our clients' needs.

Initial Action Following Account Placement. All accounts are worked according to the work standards issued by our clients. During the first 48-72 hours accounts are input into CUBS (our collection system) and are cross-referenced against our database of over 4,000,000 accounts for matching name, social security number, driver's license number and account number. Next, accounts are batched to multiple account enrichment services such as Ultimate Analytics, NCOA Source, CBCInnovis, a property ownership database and a number of others. All of this information is appended to the account before the account is viewed by the collector.

At this time, the accounts that qualify for our Multi-Language Program described in Attachment B, are split off and assigned to collectors who are bilingual.

For accounts that qualify, each is batched monthly to Trans Union for an abbreviated credit report which includes updated address and employment information as well as newly opened trade lines and any lien information. We can also utilize full credit reports to establish the consumer's ability to pay.

When a consumer is contacted, it is the collector's job to determine the consumer's ability to pay. Once the consumer and collector have mutually agreed upon a payment arrangement, the promise information is entered in specific areas of the collector's account screen for follow-up. The various arrangements tracked are promises for "Payment in Full", "Post-dated Checks" and "Partial Payment Plans". Each is unique in that reminder letters and follow-up calls may be necessary. If any of these arrangements default, our computer, with the generation of a "Broken Promise" listing, immediately alerts the collector.

Daily Strategy. A focused approach is one of the most important factors in the success of a collection program. FCN made the switch from an individual approach to a team or "pooled" environment. The key motivation for creating this new approach was to have our most experienced collectors talking to consumers. We have created a three-tier system which includes an Inbound Team, a "Split" Team and a Dialer Team. Each team plays an integral role in making this plan work smoothly, and is utilized to service the District's accounts.

- The **Inbound Team** is comprised of our most experienced collectors. These individuals have proven themselves to be top negotiators. This team is responsible for handling all incoming calls according to the daily strategy. They also work priority accounts (promises, broken payment plans, etc.) and activate new business by placing outbound calls manually.
- The **Split Team** is comprised of collectors that will have a "split" role. Their daily responsibilities are determined by the daily strategy. These collectors take on more specialized duties including identifying suits, working payment reports, skip tracing, etc. They are also responsible for assisting either the Dialer or Inbound team when necessary.
- The **Dialer Team** is comprised of our newer collectors who have not yet gained the experience of handling the inbound call. These collectors work on the dialer from 9:30 a.m.-6:30 p.m. on a daily basis. They are responsible for leaving messages, removing disconnected numbers, activating specified new work and backlog accounts, securing consumer's location information from third parties and generating call backs. When a right party is reached, this team transfers the consumer to a member of the Inbound or Split Teams.

Our daily strategy is developed each morning and is based on a number of factors including the amount of new work, the amount of "today's" accounts (those accounts timed to be worked today) and the amount of prior day accounts. Once these volumes have been determined, work lists are created for each team. The Inbound Team receives fewer, smaller WIP (work in program) lists of accounts, to be dialed manually, with accounts with the highest probability of payment, while the Dialer Team is assigned a much higher volume of WIP lists, to be dialed through automation, that have a lower probability of payment. The dialer lists are built three times daily at 9:30 a.m., 2:00 p.m. and 4:30 p.m. to cover morning, afternoon and evening calls. The Split Team can be assigned to assist either team and receives small specialized WIP lists.

We have found this practice to be a huge advantage to our clients as it has given us the flexibility to adapt quickly to changes in clients requests, staffing levels and call volumes.

Dialer Advantage. Our agency lists approximately 20,000-25,000 accounts per month. Without the utilization of a predictive dialer, it would be nearly impossible to touch each of these accounts. Our Dialer Team is linked to our CTCenter predictive dialer that has written a program that forces accounts to meet the work standards defined by our clientele. This team, utilizing this technology, averages just over 50,000 calls per day. This

number includes calls where no one answered the phone due to busy signal or no response. Without the dialer, the team would average less than 1,500 calls per day.

It is important to understand the requirements of utilizing this technology when dialing cell phones, and FCN solicits the assistance of our clients in meeting these regulations.

Payment Options. Consumers receive several different options with which to pay their delinquent billing:

- In Person
- By Mail
- VISA/MasterCard/American Express/Debit Card
- ACH (Automated Clearing House): Electronic fund transfer transactions – allowing consumers to pay accounts online via ACH by providing an account number and bank routing number. While many ACH payments clear quickly, because of the way in which an ACH is processed and precautions against fraud and money laundering, transactions can sometimes take several days to complete. ACH transactions trigger a return notification if there are insufficient funds in the account.
- MoneyGram: This service, which is a division of American Express, also allows a consumer to pay cash at any MoneyGram location and provide our numeric account code which is then transmitted to a printer in our office and deposited the same day.
- FCN Website: We maintain a website with which our consumers can make payments over the internet using Visa, Mastercard, Discover or American Express.

There is no additional cost to our clients for any of these payment methods.

Staffing. We pride ourselves in maintaining quality personnel by providing an excellent compensation and benefit package for our employees. In addition, the advanced technological resources we utilize enable our staff to work in a challenging environment that is not only productive, but teaches them valuable computer skills.

Each of our collectors sign a **“Collector’s Pledge”**. This document is posted in their work space to remind them of their commitment to treat all people with respect and dignity. To maintain this exceptional customer service, FCN must hold our staff accountable to both our expectations, as well as those of our client.

If we are going to “talk the talk” we need to “walk the walk”. It is imperative to gage our practice versus our expectations.



- **Internal Customer Service:** We have a very unique Employee Appreciation Program. This program allows our staff to thank each other for a job well done. These thank yous turn into a chance to visit our company’s “chicken machine”. Eggs include cash and prizes to incent our team to recognize one another. These thank yous are tracked and recorded in our employee’s permanent file.
- **External Customer Service:** It is not uncommon for our employees to receive thank you notes, even flowers, from consumers for their excellent customer service. We recognize our team members’ successes by sending daily messages when they receive compliments from our consumers, clients and vendors. These kudos are tracked in our “Good Stuff” file and are celebrated at our annual meeting.

We strive to create a work atmosphere that promotes satisfaction. We have fun – while still maintaining a productive environment. If our employees are happy, they will be happy on the phones with our client's consumers and it is reflected in our results.

Staff Training. All Financial Credit Network collectors complete a thorough three-week (120 hours) initial training program that covers FDCPA, HIPAA, Fact Act, FCRA, Hi-Tech Act, FCN's requirements, telephone techniques, collection demand, collection philosophy and several hours learning our software prior to moving to the collection floor.

During this inaugural training, we encourage new team members to ask questions to ensure they are grasping and retaining the concepts being taught. In this safe environment, we are able to shape work patterns and begin the relationship building process necessary to produce great employees. We believe that these first few weeks set our employees on the path to success.

It is vital to take advantage of every contact made with a consumer. Our collectors are trained to follow the eight steps to the collection call which includes:

1. Identify Consumer
2. Identify Self
3. Demand (always stating the expectation of payment in full first)
4. Psychological Pause (giving the customer time to respond to the demand of payment in full)
5. Determine problems if the customer is unable to pay in full
6. Find solutions to pay in full or set a plan
7. Close the call
8. Note account

FCN requires all employees complete a four hour FDCPA recertification annually during the employment anniversary month of each employee. This assures us that all team members are current on any and all new federal and state laws governing the collection industry.

Some of the on-going training provided utilizes:

- Modules on various segments of enhancing job performance as collectors.
- Round table discussions on various collection topics.
- Role playing.
- Performance reviews that monitor not only monthly but daily performance to ensure employees are achieving management's expectations.
- Outside consultants who train on topics such as Time Management and Team Building.
- Continuing training classes for both beginning and advanced collectors.
- Spanish Language Training.
- Hispanic Cultural Training.
- Sonic View Call recording – all collection calls are recorded which creates an excellent training environment.

FCN recognizes that the skills and knowledge of its employees are critical to the effectiveness of the organization. Therefore, FCN encourages personal development through education and supports its employees while they take advantage of local Business Management and Customer Sensitivity workshops. These workshops include topics such as: leadership skills, team building, communication skills and quality customer service seminars.

Every two weeks, we conduct a "Round Up" Meeting on our main collection floor to update the team on any changes, introduce any new work standards or processes, welcome new team members and open the meeting

up for questions from our staff. Ongoing communication and training with our team significantly increases job satisfaction and productivity.

Technology. Outlined below is our investment in computer technology, which enables us to stand out in the collection industry, increase our recovery rates and therefore, increase your bottom line.

Client View. A web portal for use by our clientele, utilizes integration technology with our collection software and allows our clients to view real-time access to account information. An easy-to-use tool, Client View allows clients to make secure account inquiries, view account detail, automatically place new accounts, send secure

The screenshot displays the 'Client View' web portal. At the top, there's a navigation bar with links: 'New Account Inquiry', 'Reports', 'New Placements', 'History', 'File', and 'Messages'. Below this, there are tabs for 'Client View Account Inquiry' and 'Client View Account Detail-3'. The main content area is divided into two sections: 'Account Detail Summary' and 'Consumer Balance Summary'.

Account Detail Summary:

- NAME: TEST,CONSUMER
- PHONE: 555-555-5555
- ADDRESS: 1300 W MAIN ST
- CITY: VISALIA
- ST: CA
- ZIP: 93277
- PACKET: 951913
- CLIENT: TESTCL2
- FCN Number#: 3
- Client Account#: 12315648
- STATUS: PAY

Consumer Balance Summary:

Item	Owing	Received
Amount Placed	\$1079.23	\$500.00
Interest	\$1183.98	\$0.00
Attorney	\$0.00	\$0.00
Court	\$0.00	\$0.00
Cancelled	\$0.00	\$0.00
Miscellaneous	\$3.00	\$0.00
Totals	\$2,266.21	\$500.00

Balance: \$1,766.21

Below the balance summary, there are tabs for 'Payment Summary', 'Correspondence Notes', 'Assigned Amount Detail', 'Misc Amount Detail', and 'Payment History'. The 'Payment Summary' tab is active, showing:

- ASGN DT: 04-16-1990
- Prin Assigned: 1079.23
- LST PAY DT: 11-05-2010
- Last Pay Amount: 500.00
- Total Balance: 1766.21

On the right side of the 'Payment Summary' section, there is a box labeled 'Account Detail Screen'.

messages and attachments and review an almost unlimited number of reports. You will find that this portal is user friendly, well-organized and very easy to navigate.

Upon receipt of user credentials and passwords, clients are given an initial one-on-one training session to learn to navigate the system. After the initial session, we have created YouTube videos that show “Tips and Tricks” of using the portal. Additionally, we have refresher training sessions, via our FCN University webinar every few weeks throughout the year.

All access to the web portal is done via HTTPS, secured with SSL. Clientele only have access to those accounts they have assigned to us, and our IT Team regularly audits client access to insure that these controls remain in place over time. Our web portal allows for a SSL data encrypted means of transmitting the information to us. We also have a public presence on the internet via our websites, www.fcnetwork.biz and www.fcnetwork.com.

FCN has also invested in the Express Pay module to allow consumers to pay their account in full or suggest a repayment plan via the internet (fcnetwork.biz).

Computer Software & Hardware. Our software is provided by Columbia Ultimate Business Systems, Inc. (CUBS). This system has been designed for the collection industry and provides data easily accessed by our entire staff. This software is currently running on a state of the art IBM Power 720 server with increased disc capability, RAID

capability, tape-backup and the ability to backup data to Network Attached Storage. The system is powered by AIX, known for stability and security and both are kept under 24-hour hardware/software support plans, minimizing downtime in the event of component failure. These features allow us to assure our clientele that their accounts are handled expertly and safely throughout the collection process. FCN utilizes automation for placement, skip tracing and work flow management.

Media Capabilities. We currently accept assignments, payments and cancellations from various clients via hard copy, *Client View* (web portal) and an internet connection utilizing secure file transfer protocol (SFTP), file transfer protocol (FTP) or secure HTTP. We utilize both the CUBS Custom Program Department and independent third-party programmers for customized programming.

The electronic programs that we currently have in place vary widely in scope. Each has been designed based upon the client's needs and unique situation.

Technology Back Up Process. Our data is archived each night and stored off site in a safe deposit box at Central Valley Community Bank. A duplicate archive tape is created each week and forwarded to our alternate site for storage in the event of the need to implement our business resumption plan. Our computer vendor, CUBS, has agreed to provide "Red Alert" customer service within hours of a disaster. Our data would be loaded, running and tested on the alternate system within 72 hours of the disaster.

Predictive Dialer. We were among the first agencies in California to install a predictive dialer. Since then we have made the transition to a new generation of dialing equipment. We purchased CTCenter from Information Access Technologies which is currently equipped with 48 agent workstations and 32 Interactive Communication ports.

CTCenter's Predictive Dialing capabilities include skills-based routing; passive agents; monitoring, coaching and conferencing; simultaneous predictive, power or preview dialing by agent; remote agent and system management; real-time pacing by agent and campaign; and inbound/outbound call blending. The CTCenter interactive communication module automatically makes or takes contacts by phone — during the day, after hours or on weekends — based on parameters set based upon our client's work standards. Asking for the right party by name and delivering customized messages, it does the work of multiple agents. During office hours, both inbound and outbound calls can be transferred to an agent. Interactive Communication lets FCN continue to make contact after our staff has gone home.

PBX, Auto Attendant and Voicemail. Our NEC SV8500 PBX is currently being utilized at less than 35% of its potential capacity. It can be expanded to accommodate virtually an unlimited number of incoming trunks and telephone ports. The PBX is equipped with an automated attendant and a voicemail system. This equipment has been converted to have both Spanish and English prompts. When the office is closed, all calls are handled by the auto attendant. The consumers are given the option to leave a voicemail message which is returned the following morning.

VDM Quickview. VDM is a real-time, premise based WIP, report and dashboard building tool that allows FCN to quickly access accurate account information. VDM is a view-only software providing real time dashboard monitoring, data reconciliation, and detailed client reporting. VDM is an easy-to-use interface with our CUBS system that utilizes point and click technology.

GNAV. This call management software allows authorized users to view real-time call statistics including:

- Agents currently on the line and the length of their current call
- Agents currently off the line and the length of time they've been off-hook
- Agents who are utilizing their break/work lights and the length of time they've been in this mode

- Agents who have missed a call and who the call was routed to

GNAV provides numerous detailed reports to assist in the management of agents and physical phone equipment. It also provides extensive statistical reporting utilized by our entire team.

Sonic View Call Recording. We have a call recording system that records all incoming and outgoing collection calls. These recordings are then used to enhance our collector training program and provide valuable feedback to our collection team members.

Skip Tracing. Skip tracing is a vital aspect of any successful collection agency. Financial Credit Network has invested heavily in state-of-the-art technology and training to insure our competitive edge within the industry. Our own database cross-references millions of accounts we have collected. In addition, in our collection department, we receive online property information, credit bureau reports, National Change of Address (NCOA), phone overlays, nearbys, and multiples. Some of the tools we own or subscribe to are described below:

Skip Trace Waterfall – Various Vendors. This tool provides the opportunity to locate consumers and allows for right party contact (including unique address and telephone numbers). We utilize these vendors through a “waterfall” approach. Each account that does not have a valid telephone number is skipped upon placement and then at regular intervals going forward. When a telephone number is not returned by one vendor, it is batched to the next vendor in the waterfall.

Clear. Clear is a subsidiary of Thomson Reuters and provides access to public and propriety records find people. With this tool, FCN is able to look for assets, run background checks, or perform investigative work. Clear provides live gateways to phone, utility, DMV and business data. Through Internet access, our collection staff is able to perform extensive skip tracing searches.

Caller ID. Our NEC telephone switch is Caller ID compatible. Each incoming telephone call, as it is passed internally to a collection desk, is passed with the number the caller is calling from. This appears on the display of the telephone set. The collector is able to capture and record this number for future reference.

Quality Assurance. To maintain exceptional customer service, FCN must hold our staff accountable to both our expectations, as well as those of our client. Financial Credit Network emphasizes and maintains quality assurance control systems to assure the effective and efficient operation of our agency. Part of our corporate culture is the belief that it is less expensive to do things right the first time. The many specific quality control checks currently in place are a standard adjunct to any collection contract we handle.

Our Quality Assurance Program consists of three elements, side by side monitoring, blind monitoring and file reviews. Our telephone system is equipped with a feature that enables a supervisor to monitor a collector’s telephone “real time”. This feature is used extensively both during the initial and follow-up training phases. In addition, our collection calls are recorded and are available for 90 days. Our Quality Assurance Specialist’s goal is to look for the positives in everyone’s work efforts in addition to pointing out areas of opportunity for growth and coaching.

With each quality review, feedback is given directly to the collector, supervisor and Collection Manager. The supervisor and collector then agree on a plan of action to improve or sustain performance. The Quality Assurance Specialist revisits past reviews before conducting further reviews to measure improvement and to point out differences since last reviews. To ensure the information is given in a timely manner, our QA Specialist provides any feedback within 24 hours of a review being completed.

Compliance. FDCPA, TCPA, SCRA, FCRA, HIPAA, CFPB ... the ABC's of compliance in today's litigious atmosphere can be overwhelming. FCN has a three-member Compliance Team that ensures conformity with all applicable laws, rules and regulations. The duties of this Department include:

- Handle all incoming disputes – received by mail, phone, ACDV and portal.
- Handle all complaints received by mail, phone, portal, Better Business Bureau, Attorney General, Consumer Financial Protection Bureau or any other regulatory agencies.
- Handle all consumer lawsuits.
- Handle HIPAA risk assessments.
- Create, maintain FCN policies and procedures and monitor compliance.
- Provide new hire training.
- Provide ongoing collector training as needed.
- Provide recertification training for all employees annually.
- Monitor changes to state and federal laws and inform upper management. Provide training as needed.
- Provide client training as needed.

The number one goal of this department is to ensure our compliance at all levels on a consistent basis. This includes federal and state collection laws and regulations as well as client specific training. All new FCN staff members are required to pass an exam which tests their knowledge of the laws governing our industry. The staff is also retested on an annual basis.

We have worked with many of our clients to educate ourselves on specific codes and regulations in numerous industries in order to service the unique aspects of our client's portfolios. Most importantly, we understand the importance of maintaining goodwill. Our staff is trained to have a financial counseling approach to collections. Our office philosophy includes treating the consumer with dignity and working with the consumer to establish a mutually agreeable plan of repayment.

As the laws and regulations change, training programs are designed and administered to the entire staff to ensure constant compliance.

Legal Process. We pursue legal action only if we are unsuccessful in obtaining a satisfactory repayment plan. Many of our clients have specific guidelines they wish us to follow.

The collectors make recommendations for legal action, which are then reviewed by their immediate supervisor. Once approved, the recommendation is given final approval by a committee comprised of supervisors and our Legal Department. At this point, if required, an authorization form is generated and forwarded to our client for their approval. Once approved, the legal documents are prepared by our legal support staff and submitted to our attorney, Warren Gubler of Gubler & Abbott LLP in Visalia, to be finalized. Once finalized, the documents are batched out to the appropriate entity for filing or service.

After a judgment has been filed, abstract recorded and garnishment started, a consumer may call our office and state the amount of money garnished (25% disposable earnings per individual served) is creating a hardship. The Legal Manager will consider modifying the levy to a reasonable amount, in order to accommodate consumer's needs if necessary.

Our legal rate takes affect once we receive your signed authorization and the lawsuit is created.

Security and Controls. Data security is a priority for Financial Credit Network. Below is a description how our systems handle the following:



- **Data in transit:** FCN systems keep data secure while in transit. Data is never sent “in the clear” while unencrypted. PGP encryption is used to secure files sent via FTP, email or any other insecure transport medium. The FCN web portal allows for secure information transfer by using secure HTTP.
- **Data at rest:** FCN keeps data at rest protected by deploying a defense in depth security model. Each layer of our network, from the firewall, workstation, database servers and support servers, is individually assessed and secured with industry best practices. Employees are given access to data in a least privilege model where they are only allowed to access the data they need to perform their job roles.
- **Access Controls:** FCN restricts access to any server where sensitive data is stored. Servers are kept in a climate controlled, locked room. Access to the company database is limited to FCN’s private network. Physical access to network switches is controlled by keeping them locked in controlled areas. Users must authenticate to their workstations with FCN windows domain credentials, and once logged in, users must authenticate to the database to access customer information.
- **Ensures the identity of users and systems it communicates with:** All FCN systems are password protected. All users accessing the system and supporting servers on the network are given individual user accounts. They are trained to not share their passwords or accounts with others. FCN holds users individually responsible for what happens on any FCN system under their user account. Upon termination of employment, our HR Department follows a standard protocol that insures immediate notification to the IT Department for quick deactivation of any user access and accounts.
- **Corruption of data:** Corruption is prevented by nightly system backups, regular maintenance of our databases distributed file systems and daily scans for malware. Malware scanning software is updated daily. Additionally, new customer data is reviewed daily by qualified staff to insure that it was input into the database with minimal errors. Only authorized users are given access to update customer data, in addition, changes to individual fields can be dictated per user, allowing FCN to “protect” fields from changes as needed. FCN stores raw placement data so that it can be referenced by authorized IT staff in the event that the integrity of the active data is called into question.
- **Logs:** All servers/workstations feature audit logs that log user activity, including administrative activities. The primary collection database further logs all activity of each individual user, including what accounts the user has viewed each day.
- **Webportal:** All access to the web portal is done via HTTPS, secured with SSL. Clientele only have access to those accounts they have assigned to us and our IT Team regularly audits client access to insure that these controls remain in place over time. Our web portal allows for a SSL data encrypted means of transmitting the information to us. We also have a public presence on the internet via our websites, www.fcnetwork.biz and www.fcnetwork.com.
- **Laptops/Removable Media:** Company laptops and USB drives that access the company network are required to utilize whole disk encryption, however, users are not allowed to copy customer data to these devices.

Physical Security: The physical security of our information includes training our staff to maintain a secure work area by not placing sensitive information on desks and by putting away information at the end day. Visitors who enter our facility are required to check in at our reception desk and obtain a visitor’s pass. All doors, except our main entrance, are controlled by keypad entrance for additional security.

Reporting. We understand that accurate and timely reporting is a high priority for our clients. Each report can be customized and unless specified, are available at predetermined intervals such as monthly or quarterly. To be environmental friendly (and to save a few trees!), these reports are provided via our web portal.

- **Assignment Acknowledgment:** This letter style report generates each time we receive a batch of account for assignments.

- **Client Inventory:** This history lists each account assigned along with the client's reference number, amount assigned, the amount collected, amount canceled, the balance, the last pay date and the current status of the account.
- **Performance Statistics:** This report summarizes our overall performance statistics and breaks them down by age, balance and status code.
- **History Report:** This report prints in an actuarial format allowing our client to match the date of collection against the assignment date. The report breaks the statistics down by month for the previous 24 months and by year for the last three years.
- **Recovery Rate Summary:** This report compares recovery rates for the past 12 months to the current 12 months.
- **Yearly Client Assignments/Collection Report:** This report compares client assignments to actual collections for a 24 month period.
- **Remittance Advice:** This statement can be provided weekly, bi-weekly or monthly and is available electronically or hard copy.
- **Cancellation Report:** This report lists accounts that have been canceled for the current month.

Ad-Hoc Reporting: We can provide most information needed in the format required within 48 hours of receiving the request. Through a use of a number of different tools, we can provide incredible flexibility in both retrieving information and placing that information in a desired report format.

Client Education.

FCN feels very strongly about client education. We have the finest on-going training and education opportunities for our clients available within the industry. We are excited to offer our clients "FCN University"!



FCN University is our Web-based training utilizing "Go to Webinar". Training topics include:

- Introduction to Client View web portal
- Legally Collecting Within the Law
- Disputes
- The Legal Process
- And many more!

We realize that any time your staff spends away from your office results in time lost in production. We hope that by offering web-based training they can participate from their own desks allowing them the opportunity to increase their knowledge of topics pertinent to the collection processes, as well decrease time spent away from their responsibilities. There is no costs to our clients for this training. We will however, continue to offer both on-site and in-house client training, at the client's convenience. We have included in this email a list of our 2019 scheduled webinar topics.

Onsite Training. At your request, our Lead Trainer will come to your place of business to facilitate education and training on the topic of your choice. A list of seminars that are available to our clients can be found as Attachment C. Our clients need only to identify the topic and a program will be custom tailored to their specific needs. We also provide a quarterly client newsletter ("The Connection") that focuses on new legislation and other issues facing our client base. There is no charge to our clients for this service.

Our effort to help our clients understand our business and its procedures is the key to successful collections. Our clients are offered training to learn to prepare accounts for assignment and on-going communications with their clients and our agency. Our goal is to relieve your office of the collection process once accounts are assigned. Only when proper procedures and communication methods are in place prior to assignment of accounts can we all do our jobs effectively.

So...Why Financial Credit Network?

We feel there are several factors that differentiate us from our competitors. As we stated earlier, there is no magic to the collection process. The following qualities enable us to design and customize a collection program to meet your needs.

Most importantly, we are proud of our vast experience providing **excellent customer service** to both our clients and their customers. We are very committed to applying the necessary resources to become our client's number one resource for collection services.

Secondly, one of our primary focuses has been developing our bi-lingual collection services, through our **Multi-Language Program**. Through this program we are able to better communicate with our client's Hispanic customer base which results in a higher liquidation and better overall customer satisfaction described in Attachment B.

Additionally, we believe our clients welcome the ease of our **internet based web portal**, *Client View*. This portal can put all of the client's accounts that have been assigned to collection at the fingertips of your staff, in real time. This ability can have a large impact on the productivity and efficiency of managing your portfolio.

We know that there are many agencies in the marketplace; however, we believe that these strengths, as well as those listed below, illustrate what separates us from the competition:

- Extensive Experience in Debt Collection
- Long Term Financial Stability - Established 1954
- California Offices Centrally Located in Visalia and Santa Barbara
- Flexible Reporting Capabilities
- Competitive Rate Structure

It is part of our corporate culture to do things right the first time. We are known for our attention to detail when it comes to account handling as well as the required monthly/annual reporting. By providing accurate and timely reporting, we allow your staff to focus on internal functions rather than spend their time managing the relationship with our office.

We believe we have all of the components to create a valuable, long-lasting relationships and look forward to working with your team and becoming your partner!

Cost.

Benjamin Franklin once said, *"The bitterness of poor quality remains long after the sweetness of low price is forgotten."* We may not be the lowest rate, and we are okay with that. We know that this higher rate allows us to **invest** in your portfolio.

The business landscape of California is changing. The rising costs of minimum wage, mandated paid sick time and increased insurance premiums are just a few of the financial challenges that businesses are facing. Much like many in our industry, we offer a contingency-based fee structure which means, if we don't collect, you don't pay. You will never experience any add-on or hidden fees. In order to remain viable, FCN must find a balance between affordable rates and earning a reasonable profit.

We have seen a trend in the collection agency marketplace toward very low rates. We simply cannot compete with these rates and thoroughly service your accounts. However, as you compare bids, we urge you to compare apples to apples. We formulate our rates so we can provide all of the tools necessary to **fully service** your accounts. Our definition of fully service means touching each and every account that you assign to us – we call each of your accounts, we skip trace each of your accounts, we send letters to each of your accounts. Additionally, we invest the time necessary to investigate any dispute/fraud claims made by your consumers. We do not subscribe to the philosophy of collecting only the “low hanging fruit”. We dig in and attempt to collect money from all of your accounts.

Our records indicate our previous agreement with Exeter Ambulance was as follows:

Description:	Contingency Fee
15 Day Grace Period	0%
Primary Placements	28%*
Legal Action on Primary Placements	33%

*Factoring in the payments posted at zero commission during the grace period, your effective commission rate was 25%.

New Rate Offer:

We are pleased to offer Exeter District Ambulance the below rate structure:

Description:	Contingency Fee
15 Day Grace Period	0%
Primary Placements	26%*
Legal Action on Primary Placements	33%

*Based on your historical data, if we factor in payments posted at zero commission during the grace period, your effective commission rate was 3% lower, thus possibly making your new effective commission rate 23%.

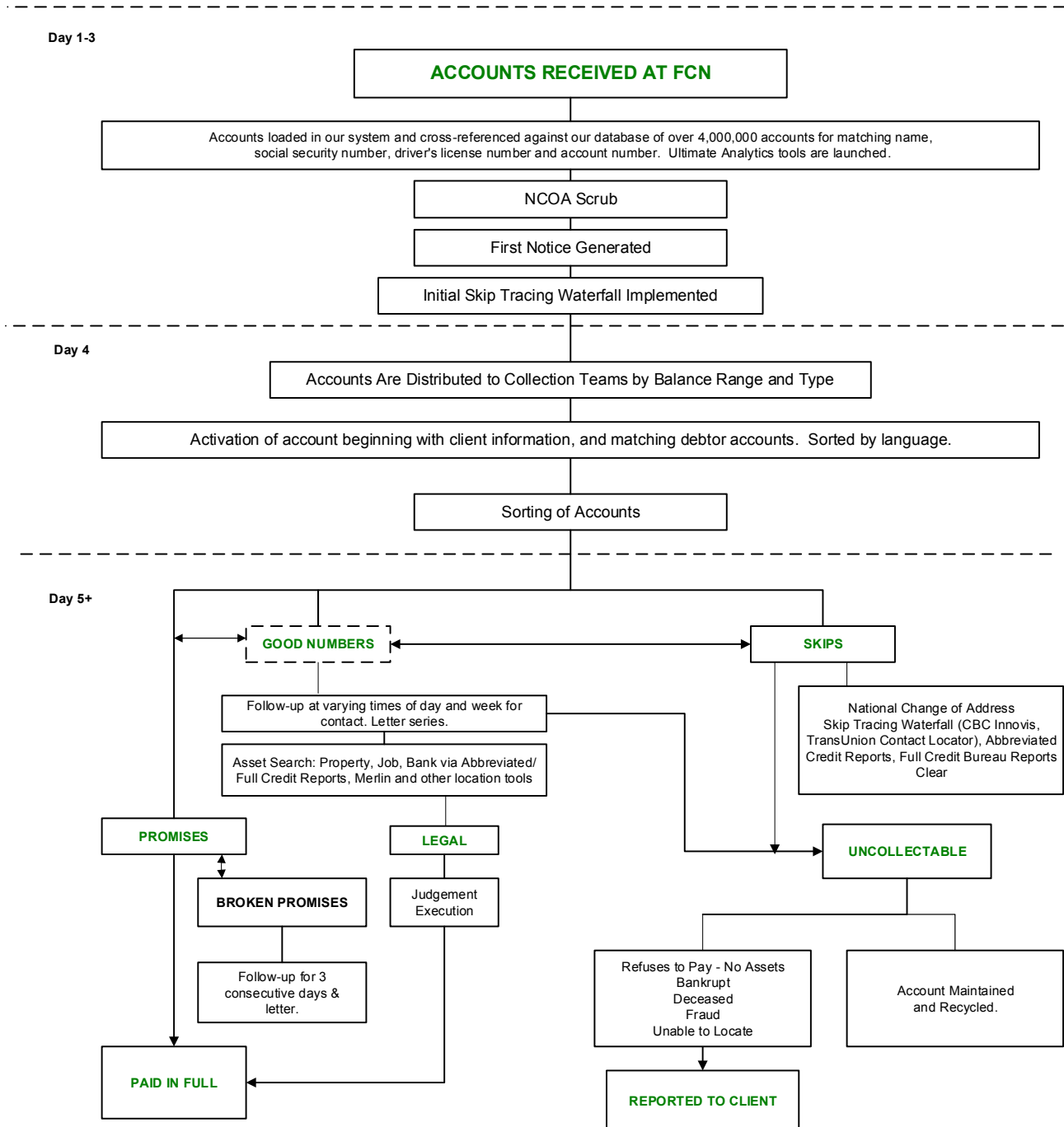
There are no additional charges or hidden fees for our services.



Attachment A

Flowchart

Our flowchart provides a visual of how the accounts move through our processes. Many of the steps can be customized to meet the specific needs of our Clientele.





Attachment B

Multi-Language Program

Program Objective: With more than 47 million people living in the United States who speak a primary language other than English, Financial Credit Network recognizes the need to communicate effectively. Our objective is to maximize recoveries for the account segment whose native language is not English by isolating those accounts and applying communication expertise, technology and expertly trained personnel.

The success of our program revolves around our ability to effectively communicate with other population segments. Studies have found that those consumers who are bilingual are more comfortable using their language of origin when discussing sensitive matters.

Hispanic Community

FCN's primary focus has been on the Hispanic community. As outlined below, we have developed an extensive program to meet the needs of this growing population.

Communication

FCN has taken the steps necessary to ensure every point of contact with the consumer be in Spanish.

- **Correspondence:** All consumer correspondence, including legal documents, has been professionally translated. This process gives consideration to the regional differences in the language and the challenges of translating business terminology into readable Spanish. Several of our staff members write Spanish fluently and are available to translate daily correspondence.
- **Ongoing Beginning and Advanced Language Training:** Our goal is to enable every employee of FCN to be able to communicate basic information to a Spanish-speaking consumer. This goal is achieved through ongoing beginning language training. Members of our Spanish-speaking collection division and outside consultants perform this training.

The members of our Spanish-speaking collection division receive advanced training to enable effective communication of collection and legal issues.

- **Dedicated Telephone Lines:** Imagine the relief of hearing a telephone answered in your preferred language.

Our Spanish correspondence and telephone messages utilize a unique telephone number, which upon connection with our office, is greeted in Spanish. The caller is then transferred to a Spanish-speaking account representative through our automated call distribution system.

- **Utilization of Moneygram Bilingual Offices:** Moneygram has been a very effective collection tool for many years. A consumer can simply pay cash at any Moneygram office, which is wired to a printer in our office immediately and credited to the consumers account the same day.

Expert Staff

- **Spanish Speaking Staff:** On-going training is an essential component to any successful program. In this division there are collectively many years of experience in both collections and Hispanic communication.

This supplemented with advanced language training, collection schools held by the American Collection Association and our own in-house training program ensures that our employees are continuously kept expertly trained.

- **Latin Cultural Training:** We have developed a series of training modules designed to sensitize our entire staff to cultural differences. These modules include motivation and negotiation skills that appeal to the consumers' sense of pride and issues inherent in a transient, seasonal worker population.

Technology

- **Migrant Worker Skip Tracing:** By nature, the seasonal worker is transient, moving from town to town, to wherever the work is available. Our affiliation with a national skip-tracing database enables us to locate consumers who have permanently or temporarily relocated and are gainfully employed in their new location.
- **Customized Seasonal Payment Plans:** Through our CUBS Collection Software payment plan program our account representatives are able to negotiate payments and customize a repayment plan whereby a consumer can make a larger payment while employed and a smaller payment while unemployed.

Our system monitors the repayment schedule through a series of reminder notices with no further account representative intervention unless the consumer is in default.

- **Spanish Speaking Voice Mail:** Our goal is for every incoming Spanish caller to reach our reception staff. Occasionally during peak business hours and after hours, it is necessary for the overflow to be handled by our voice mail system. Once answered, every prompt and greeting in this program has been translated and professionally recorded in Spanish.

Asian Community

Our next target area is the growing Asian population segment. We presently employ Hmong speaking individuals and have account representative positions open for candidates fluent in Tagalog, Vietnamese and Cantonese.

Other Capabilities

Our office has the capability of being linked with the Language Line Service, formerly known as AT&T Language Line. This service provides translation service in 140 different languages, 7 days a week, 24 hours a day.



Attachment C

Seminar Topics

FCN feels very strongly about client education. We have the finest on-going training and education opportunities within the industry. Seminars are a standard part of our collection contract and are free to our clientele. We offer on-site training, at the client's convenience. We also have a training facility at our Visalia location that is available for our client's use. Below is a sample listing of the seminars we conduct.

Legally Collecting Within the Law

These are just sample questions that are covered:

- ☐ When can I legally call consumers?
- ☐ Can I accept post-dated checks?
- ☐ Is it legal to speak with the spouse about a consumer's account?
- ☐ Are there different requirements to take legal action to collect debts owed to California hospitals?

Telephone Courtesy

- ☐ Handling Multiple Calls
- ☐ Answering Calls
- ☐ Handling Problems
- ☐ Your Telephone Voice

Handling the Collection Call

(Prerequisite – "Telephone Courtesy")

- ☐ 8 Steps To The Collection Call
- ☐ Telephone Tips for Effective Collecting

The ABC's of Motivation in Collections

(Prerequisite – "Telephone Courtesy" and "Handling the Collection Call")

- ☐ Assertiveness
- ☐ Basic Skills
- ☐ Creativity

Upfront Collections

- ☐ Dealing With Conflict In Communication
- ☐ Resistance
- ☐ Handling Irate Consumers
- ☐ Can Consumers Really Pay
- ☐ Collection Code of Ethics For Good Consumer Relations

Exceeding a Customer's Expectations

- ☐ What is customer service
- ☐ Why is customer service important
- ☐ Communications



New feature in 2019!!
Live Feed of the Trainer
to provide a more engaging experience!

FCN University was created to provide training opportunities to our client family utilizing today's web-based technology. FCN trainers are some of the best in the industry and are in demand! As a client, you get the benefit of their talents just by signing up and logging in.

It's easy and FREE!

Scheduled Date and Time	Topic and Description
11 January • 2 p.m.	What you need to know about the TCPA TCPA stands for Telephone Consumer Protection Act. Do you know what your responsibilities are? Can you legally call cell phones without consent? What does consent entail? In this session you'll learn what the law says.
5 February • 10 a.m.	Building a Winning Team* We Rock! And we want to teach you our ways! Join this session to learn the magic behind our amazing team!
19 March • 2 p.m.	The Life and Times of an FCN Account What happens to our account once it gets loaded into the FCN system? What are the processes we have in place? Join the session to learn about the life and times of an FCN account.
16 April • 10 a.m.	What's All the Confusion with Credit Reporting? Can we? Can't we? Learn in this session what types of debt are credit reported and what information we need to submit accounts to the BIG 3 credit bureaus (Trans Union, Equifax and Experian).
14 May • 2 p.m.	Converting Disputes into Resolutions Converting disputes into money is part of our expertise. Over our many years of experience, we've learned active listening skills. If you want to learn more, sign up for this session.
11 June • 10 a.m.	Dealing With Challenging Consumers If you don't have any challenging consumers, don't sign up. If you do, this session is for you!

Scheduled Date and Time	Topic and Description
11 July • 2 p.m.	Commercial Collections vs Consumer Collections Did you know we don't have to follow FDCPA for business accounts? Learn this and much more in this session!
13 August • 10 a.m.	Collecting Within the Law (Session I) This is the most popular FCN University Webinar series! In Session I you'll learn... When can I legally contact a consumer (time & day)? What happens when a consumer is represented by an attorney; and Can I leave a message on an answering machine for the consumer?
20 August • 10 a.m.	Collecting Within the Law (Session II) In Session II you'll learn...Can a creditor deny services to a consumer if the consumer refuses to provide their SSN? Is it legal to phone a third party to acquire location information on a consumer? Are you limited to seeking payment only from the person named as financially responsible?
27 August • 10 a.m.	Collecting Within the Law (Session III) In Session III you'll learn...Is it necessary for a creditor to immediately report payments to their collection agency? Are there requirements for a creditor to accept payment on a bankrupt account? Is a creditor required to "recall" an account from collections upon request of the consumer?
10 September • 2 p.m.	Exceptional Customer Service You can't tempt a bee without honey! Come and learn the importance of customer service and how it can make you money!
8 October • 10 a.m.	The Needs of the Consumer* Learn the collection activity that may be applicable to your accounts: reasons communication may be restricted, information that makes the collection process effective and more!
5 November • 10 a.m.	When Legal Resolution is the Only Solution It really is our last resort, so come and learn when we utilize legal treatment for your accounts.
10 December • 2 p.m.	Help Us, Help You—Securing Information that Matters! Come to this session to find out what's the most important information you need to provide FCN with in order to help us collect top dollar.

**Denotes a newly developed offering for 2019!*

Watch for email notifications with registration information a week prior to each class.

Can't attend? No worries - we have many of our sessions recorded - just ask!

Call us for more information at 800-540-9011 or email Venita Jourdan at vjour@fcnnetwork.com

Grant Mercantile Agency

ASSIGNMENT OF ACCOUNTS AGREEMENT

GRANT MERCANTILE AGENCY (HEREINAFTER REFERRED TO AS GMA), AND
EXETER DISTRICT AMBULANCE (HEREINAFTER REFERRED TO AS CLIENT)

AGENT RELATIONS THE CLIENT AGREES TO EMPLOY GMA AS ITS COLLECTION CONTRACTOR TO PERFORM ALL ACTS DEEMED NECESSARY BY GMA TO COLLECT UNPAID CLAIMS, EITHER VERBAL OR WRITTEN. ALL COLLECTION ACTION WILL BE IN ACCORDANCE WITH STATE AND FEDERAL DEBT COLLECTION RULES AND REGULATIONS. THE CLIENT AGREES THAT THE ACCOUNTS ASSIGNED TO GMA ARE NOT REFERRED TO ANY OTHER AGENT FOR COLLECTION, NOR HAVE BEEN PREVIOUSLY ASSIGNED.

FEES AND CONDITIONS GMA AND CLIENT AGREE THAT THE COLLECTION FEES ARE CONTINGENT UPON COLLECTION AS SPELLED OUT BELOW. GMA IS AUTHORIZED TO ENDORSE FOR DEPOSIT, AND COLLECT SUCH NEGOTIABLE INSTRUMENTS AS GMA MAY RECEIVE, MADE PAYABLE TO THE CLIENT. GMA AGREES NOT TO SETTLE ANY ACCOUNT FOR LESS THAN THE PRINCIPAL AMOUNT ASSIGNED WITHOUT OBTAINING THE AUTHORIZATION OF THE CLIENT. IN CONSIDERATION OF ADVANCED COURT COSTS AND LEGAL FEES, ALL SUMS COLLECTED ABOVE THE PRINCIPAL AMOUNT, INCLUDING INTEREST FROM THE DATE OF SERVICE, COURT COSTS AND ATTORNEY'S FEES WILL BE RETAINED BY GMA.

COLLECTION RATES

ALL RATES ARE BASED UPON EXCLUSIVE FIRST PLACEMENT ASSIGNMENTS. CLIENT MAY ALSO USE ANY OF THE ANCILLARY SERVICES LISTED ON THE FOLLOWING PAGE.

- 10%** OF NET RECOVERY, PLUS INTEREST, COLLECTED ON ALL ACCOUNTS DURING THE **FIRST 30 DAYS** FOLLOWING ASSIGNMENT. THEREAFTER:
- 25%** OF NET RECOVERY, PLUS INTEREST, COLLECTED ON ACCOUNTS **BEGINNING ON THE 31st DAY** FOLLOWING ASSIGNMENT AND THEREAFTER.
- 35%** OF NET RECOVERY, PLUS INTEREST, OF COLLECTIONS ON LEGAL ACCOUNTS, BANKRUPTCY CLAIMS, PROBATE CLAIMS, MEDICAL LIENS, FORWARDED ACCOUNTS AND WORKERS' COMPENSATION COLLECTIONS WHEN A WCAB CASE IS INITIATED OR DISCOVERED AFTER REGULAR ASSIGNMENT.

FIDUCIARY RESPONSIBILITY GMA AGREES TO REPORT AND PAY TO THE CLIENT NET PROCEEDS OF THE COLLECTIONS PAID TO GMA. STATEMENTS WILL BE NO LATER THAN THE 15TH DAY FOLLOWING THE END OF THE CALENDAR MONTH. CLIENT WILL PAY TO GMA COMMISSIONS DUE BY THE END OF THE CALENDAR MONTH. CLIENT AGREES TO PROMPTLY REPORT ALL PAYMENTS/INFO FROM DEBTORS OR THIRD PARTIES, BANKRUPTCY NOTICES, DEBTOR COMMUNICATIONS, DEBTOR'S APPROVED CONTACT INFORMATION AND ANY INFORMATION PROVIDED BY DEBTOR'S REPRESENTATIVE(S).

ANCILLARY SERVICES

PAYMENT COLLECTION SERVICE

10% OF NET RECOVERY PLUS ACCRUED INTEREST. ALLOWS CLIENT TO REDUCE PERSONNEL AND RELATED COSTS FOR BILLING AND COLLECTION FOLLOW-UP ON PAYMENT AGREEMENTS THE CLIENT HAS MADE DIRECTLY WITH THEIR PATIENTS. GMA WILL ASSUME THE RESPONSIBILITY OF BILLING AND FOLLOW-UP TO INSURE PROMPT AND EFFICIENT COLLECTION. ACCOUNTS IN DEFAULT WILL BE GIVEN AN OPPORTUNITY TO BRING THEIR ACCOUNT CURRENT. THOSE THAT FAIL TO DO SO WILL BE AUTOMATICALLY TRANSFERRED TO GMA'S COLLECTION PROGRAM FOR MORE AGGRESSIVE COLLECTION EFFORTS. ALTERNATIVELY:

LIEN TRACKING SERVICE

25% OF NET RECOVERY, PLUS ANY ACCRUED INTEREST THAT MAY BE COLLECTED. GMA ASSUMES RESPONSIBILITY FOR THE FOLLOW-UP AND COLLECTION OF MEDICAL LIENS, PERSONAL INJURY LIENS, PROBATE AND BANKRUPTCY CLAIMS PREVIOUSLY FILED BY THE CLIENT TO INSURE PROMPT FOLLOW-UP AND COLLECTION OF AMOUNTS OWED.

WORKERS' COMPENSATION REFERRALS

25% OF NET RECOVERY ON ALL WORK COMP COLLECTIONS, INCLUDING ACCOUNTS THAT ARE DENIED OR DISPUTED. AN ADDITIONAL FILING FEE OF \$150 IS REQUIRED BY THE WORKERS' COMPENSATION APPEALS BOARD FOR EACH CLAIM FILED WITH THE WCAB. ADDITIONAL FEES MAY ALSO BE REQUIRED ON ACCOUNTS THAT ARE RE-OPENED, APPEALED, PETITIONED FOR RECONSIDERATION AND/OR REQUIRE SPECIAL REPRESENTATION BY AN ATTORNEY OR EXPERT WITNESS.

TRAINING/EDUCATION/CONSULTING

GMA'S TRAINING AND EDUCATIONAL PROGRAMS ARE AVAILABLE TO HELP OUR CLIENTS INCREASE EMPLOYEE MOTIVATION, EFFICIENCY AND PRODUCTIVITY. THE COSTS, CURRICULUM, SCHEDULES AND LOCATIONS ARE FLEXIBLE AND CAN BE MODIFIED TO MEET CLIENT'S PARTICULAR NEEDS AND DESIRES.

CANCELED ACCOUNTS GMA UNDERSTANDS THAT FROM TIME TO TIME ACCOUNTS MAY BE ASSIGNED IN ERROR. IF THIS OCCURS AND NO MONEY IS OWED OR COLLECTED, GMA WILL PROMPTLY RETURN THE ACCOUNT WITH NO COMMISSION DUE

CREDIT REPORTING GMA MAY FROM TIME TO TIME OBTAIN CREDIT REPORTS OR INVESTIGATIVE REPORTS ON ASSIGNED ACCOUNTS. GMA WILL ALSO REPORT ASSIGNED ACCOUNTS AS COLLECTION ITEMS 30-60 DAYS AFTER ASSIGNMENT

NO THIRD PARTY BENEFICIARIES THE CLIENT AND GMA HEREBY EXPRESSLY UNDERSTAND AND AGREE THAT THIS AGREEMENT IS BETWEEN CLIENT AND GMA AND THERE ARE NOT INTENDED TO BE ANY THIRD PARTY BENEFICIARIES OF THIS AGREEMENT.

MUTUAL INDEMNIFICATION'S CLIENT AGREES TO HOLD GMA, ITS OFFICERS, AGENTS AND EMPLOYEES HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, LOSSES AND ACTIONS FROM OR ARISING OUT OF GMA EFFORTS TO COLLECT ACCOUNTS ASSIGNED FOR COLLECTION, E X C E P T, UNAUTHORIZED ACTS ON THE PART OF GMA, ITS OFFICERS, AGENTS AND EMPLOYEES.

TERM OF AGREEMENT THIS AGREEMENT SHALL REMAIN IN FORCE AND EFFECT FOR A PERIOD OF THREE (3) YEARS AND WILL AUTOMATICALLY RENEW AT THE END OF EACH TERM FOR AN ADDITIONAL THREE (3) YEAR PERIOD UNDER THE SAME TERMS AND CONDITIONS AS LAST AGREED UPON. IT MAY BE FURTHER EXTENDED OR MODIFIED AS MUTUALLY AGREED BY GMA AND CLIENT. EITHER PARTY MAY CANCEL THIS AGREEMENT AT ANY TIME FOR ANY REASON, PROVIDED THE OTHER PARTY IS GIVEN AT LEAST NINETY (90) DAYS ADVANCE WRITTEN NOTICE. GMA WILL RETAIN FOR COLLECTION ALL UNCOLLECTED ACCOUNTS SUBJECT TO THE SAME TERMS AND CONDITIONS AS LAST AGREED UPON. SHOULD CLIENT WISH TO RECALL ANY ACCOUNTS, GMA WILL PROMPTLY RETURN THE ACCOUNTS WITHOUT FURTHER OBLIGATION BY CLIENT, EXCEPT, HOWEVER, ALL LEGAL ACCOUNTS, ACCOUNTS THAT HAVE MADE A PAYMENT, OR ARE EXPECTED TO MAKE A PAYMENT, AND ACCOUNTS WHICH HAVE BEEN ASSIGNED WITHIN NINETY (90) DAYS OF THE CLIENT'S REQUEST FOR CANCELLATION.

IN AGREEMENT, THE PARTIES HERETO HAVE SIGNED THIS AGREEMENT AS OF THE DAY AND YEAR BELOW WRITTEN.

DATED: _____ BY: _____
GRANT MERCANTILE AGENCY

DATED: _____ BY: _____
EXETER DISTRICT AMBULANCE

MODIFICATIONS: DATE: _____	GMA INITIAL: _____	CLIENT INITIAL: _____
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Grant Memorial Agency

REFERENCE

KING AMERICAN AMBULANCE
JOSEPHINE MANN 414-0341 3000

METROPLEX AMBULANCE
ELINOR GEORGE 404-054 4504 X107

CALIFORNIA MEDICAL BILLING SERVICE
STEPHANIE HALLON 414-821-1411

ACCELERATED BILLING & REIMBURSEMENT
ROBERT BROWN 214-838-1111

WESTERN AMBULANCE SERVICE
ED GILMAN 252-041 0030

MEDICAL PHYSICIAN SERVICES
KYLE ESCOBEDDO 414-740-6530

CRITICAL CARE SPECIALTY BILLING
KIMBERLY HANCOCK 404-439-0581

Grant Mercantile Agency

ASSIGNMENT OF ACCOUNTS AGREEMENT

GRANT MERCANTILE AGENCY (HEREINAFTER REFERRED TO AS GMA), AND
EXETER DISTRICT AMBULANCE (HEREINAFTER REFERRED TO AS CLIENT)

AGENT RELATIONS THE CLIENT AGREES TO EMPLOY GMA AS ITS COLLECTION CONTRACTOR TO PERFORM ALL ACTS DEEMED NECESSARY BY GMA TO COLLECT UNPAID CLAIMS, EITHER VERBAL OR WRITTEN. ALL COLLECTION ACTION WILL BE IN ACCORDANCE WITH STATE AND FEDERAL DEBT COLLECTION RULES AND REGULATIONS. THE CLIENT AGREES THAT THE ACCOUNTS ASSIGNED TO GMA ARE NOT REFERRED TO ANY OTHER AGENT FOR COLLECTION, NOR HAVE BEEN PREVIOUSLY ASSIGNED.

FEES AND CONDITIONS GMA AND CLIENT AGREE THAT THE COLLECTION FEES ARE CONTINGENT UPON COLLECTION AS SPELLED OUT BELOW. GMA IS AUTHORIZED TO ENDORSE FOR DEPOSIT, AND COLLECT SUCH NEGOTIABLE INSTRUMENTS AS GMA MAY RECEIVE, MADE PAYABLE TO THE CLIENT. GMA AGREES NOT TO SETTLE ANY ACCOUNT FOR LESS THAN THE PRINCIPAL AMOUNT ASSIGNED WITHOUT OBTAINING THE AUTHORIZATION OF THE CLIENT. IN CONSIDERATION OF ADVANCED COURT COSTS AND LEGAL FEES, ALL SUMS COLLECTED ABOVE THE PRINCIPAL AMOUNT, INCLUDING INTEREST FROM THE DATE OF SERVICE, COURT COSTS AND ATTORNEY'S FEES WILL BE RETAINED BY GMA.

COLLECTION RATES

ALL RATES ARE BASED UPON EXCLUSIVE FIRST PLACEMENT ASSIGNMENTS. CLIENT MAY ALSO USE ANY OF THE ANCILLARY SERVICES LISTED ON THE FOLLOWING PAGE.

- 10%** OF NET RECOVERY, PLUS INTEREST, COLLECTED ON ALL ACCOUNTS DURING THE **FIRST 30 DAYS** FOLLOWING ASSIGNMENT. THEREAFTER:
- 25%** OF NET RECOVERY, PLUS INTEREST, COLLECTED ON ACCOUNTS **BEGINNING ON THE 31st DAY** FOLLOWING ASSIGNMENT AND THEREAFTER.
- 35%** OF NET RECOVERY, PLUS INTEREST, OF COLLECTIONS ON LEGAL ACCOUNTS, BANKRUPTCY CLAIMS, PROBATE CLAIMS, MEDICAL LIENS, FORWARDED ACCOUNTS AND WORKERS' COMPENSATION COLLECTIONS WHEN A WCAB CASE IS INITIATED OR DISCOVERED AFTER REGULAR ASSIGNMENT.

FIDUCIARY RESPONSIBILITY GMA AGREES TO REPORT AND PAY TO THE CLIENT NET PROCEEDS OF THE COLLECTIONS PAID TO GMA. STATEMENTS WILL BE NO LATER THAN THE 15TH DAY FOLLOWING THE END OF THE CALENDAR MONTH. CLIENT WILL PAY TO GMA COMMISSIONS DUE BY THE END OF THE CALENDAR MONTH. CLIENT AGREES TO PROMPTLY REPORT ALL PAYMENTS/INFO FROM DEBTORS OR THIRD PARTIES, BANKRUPTCY NOTICES, DEBTOR COMMUNICATIONS, DEBTOR'S APPROVED CONTACT INFORMATION AND ANY INFORMATION PROVIDED BY DEBTOR'S REPRESENTATIVE(S).

ANCILLARY SERVICES

PAYMENT COLLECTION SERVICE

10% OF NET RECOVERY PLUS ACCRUED INTEREST. ALLOWS CLIENT TO REDUCE PERSONNEL AND RELATED COSTS FOR BILLING AND COLLECTION FOLLOW-UP ON PAYMENT AGREEMENTS THE CLIENT HAS MADE DIRECTLY WITH THEIR PATIENTS. GMA WILL ASSUME THE RESPONSIBILITY OF BILLING AND FOLLOW-UP TO INSURE PROMPT AND EFFICIENT COLLECTION. ACCOUNTS IN DEFAULT WILL BE GIVEN AN OPPORTUNITY TO BRING THEIR ACCOUNT CURRENT. THOSE THAT FAIL TO DO SO WILL BE AUTOMATICALLY TRANSFERRED TO GMA'S COLLECTION PROGRAM FOR MORE AGGRESSIVE COLLECTION EFFORTS. ALTERNATIVELY:

LIEN TRACKING SERVICE

25% OF NET RECOVERY, PLUS ANY ACCRUED INTEREST THAT MAY BE COLLECTED. GMA ASSUMES RESPONSIBILITY FOR THE FOLLOW-UP AND COLLECTION OF MEDICAL LIENS, PERSONAL INJURY LIENS, PROBATE AND BANKRUPTCY CLAIMS PREVIOUSLY FILED BY THE CLIENT TO INSURE PROMPT FOLLOW-UP AND COLLECTION OF AMOUNTS OWED.

WORKERS' COMPENSATION REFERRALS

25% OF NET RECOVERY ON ALL WORK COMP COLLECTIONS, INCLUDING ACCOUNTS THAT ARE DENIED OR DISPUTED. AN ADDITIONAL FILING FEE OF \$150 IS REQUIRED BY THE WORKERS' COMPENSATION APPEALS BOARD FOR EACH CLAIM FILED WITH THE WCAB. ADDITIONAL FEES MAY ALSO BE REQUIRED ON ACCOUNTS THAT ARE RE-OPENED, APPEALED, PETITIONED FOR RECONSIDERATION AND/OR REQUIRE SPECIAL REPRESENTATION BY AN ATTORNEY OR EXPERT WITNESS.

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IN AGREEMENT, THE PARTIES HERETO HAVE SIGNED THIS AGREEMENT AS OF THE DAY AND YEAR BELOW WRITTEN.

DATED: _____ BY: _____
GRANT MERCANTILE AGENCY

DATED: _____ BY: _____
EXETER DISTRICT AMBULANCE

MODIFICATIONS: DATE: _____	GMA INITIAL: _____	CLIENT INITIAL: _____

Grant Memorial Agency

REFERENCE

KING AMERICAN AIRWAYS
JOSIE MANN 415-551-3000

METROPLEX AIRLINES
ELINOR GEORGE 509-555-4504 X107

CALIFORNIA MEDICAL BILLING SERVICE
STEPHANIE HALLOR 650-851-1411

ACCELERATED BILLING & REIMBURSEMENT
ROBERT BOWEN 213-838-1111

WESTERN AIRWAYS SERVICE
ELIZABETH 552-5412-0050

MEDICAL PHYSICIAN SERVICES
KYLE RECORDED 512-740-6530

CRITICAL CARE SPECIALTY BILLING
KIMBERLY KAMONOWSKI 954-432-6581

Grant Mercantile Agency

REFERENCES

KING AMERICAN AMBULANCE

JOSETTE MANI 415-931-3000

MCCORMICK AMBULANCE

ELNORA GEORGE 209-966-4294 X107

CALIFORNIA MEDICAL BILLING SERVICE

STEPHANIE HATTON 626-821-1411

ACCELERATED BILLING & REIMBURSEMENT

ROBERT BRUNS 219-838-1111

SIERRA AMBULANCE SERVICE

ED GUZMAN 559-642-0650

MEDICAL PHYSICIANS SERVICES

KYLA ESCOBED8709qa 619-746-6530

CRITICAL CARE SPECIALTY BILLING

ANDREA KOCHANOWSKI 760-439-6581

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Sacramento Metropolitan Fire District
 10545 Armstrong Ave., Ste. 200
 Mather, CA 95655
 Phone: 916-859-4389
 Fax: 916-859-7316

INVOICE

Billed To:
 EXETER DISTRICT AMBULANCE
 302 E PALM STREET
 EXETER, CA 93221

DATE: 4/20/2018
 INVOICE #: INV023833
 DUE DATE: 6/1/2018
 TOTAL DUE: 201.10

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
GEMT 2013-14 1% Admin Fee (Additional ACA)	20,110.33	0.01	201.10
TOTAL THIS INVOICE			201.10

For questions, contact Sherri Martucci at 916-859-4512

REMIT TO:

Sacramento Metropolitan Fire District
 10545 Armstrong Ave., Ste. 200
 Mather, CA 95655

Thank you!

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Sacramento Metropolitan Fire District
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 Mather, CA 95655
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 Fax: 916-859-7316

INVOICE

Billed To:
 EXETER DISTRICT AMBULANCE
 302 E PALM STREET
 EXETER, CA 93221

DATE: 9/5/2017
 INVOICE #: INV013298
 DUE DATE: 10/5/2017
 TOTAL DUE: 292.91

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
SFY2013-14 GEMT 1% ADMIN FEE	1.00	292.91	292.91
TOTAL THIS INVOICE			292.91

For questions, contact Sherri Martucci at 916-859-4512

REMIT TO:

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 Mather, CA 95655

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 Mather, CA 95655
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 Fax: 916-859-7316

INVOICE

Billed To:
 EXETER DISTRICT AMBULANCE
 302 E PALM STREET
 EXETER, CA 93221

DATE: 9/5/2017
 INVOICE #: INV013342
 DUE DATE: 10/5/2017
 TOTAL DUE: 537.20

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
SFY2013-14 GEMT COST PER TRANSPORT	158.00	3.40	537.20
TOTAL THIS INVOICE			537.20

For questions, contact Sherri Martucci at 916-859-4512

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 Mather, CA 95655

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10545 Armstrong Ave., Ste. 200
Mather, CA 95655
Phone: 916-859-4389
Fax: 916-859-7316

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INVOICE

Billed To:
EXETER DISTRICT AMBULANCE
302 E PALM STREET
EXETER, CA 93221

DATE: 4/20/2018
INVOICE #: INV023675
DUE DATE: 6/1/2018
TOTAL DUE: 231.68

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
SFY 2014/15 1% Admin Fee (Additional ACA Payment)	23,168.08	0.01	231.68
TOTAL THIS INVOICE			231.68

For questions, contact Sherri Martucci at 916-859-4512

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Mather, CA 95655

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Sacramento Metropolitan Fire District
10545 Armstrong Ave., Ste. 200
Mather, CA 95655
Phone: 916-859-4389
Fax: 916-859-7316

45

INVOICE

Billed To:
EXETER DISTRICT AMBULANCE
302 E PALM STREET
EXETER, CA 93221

DATE: 9/5/2017
INVOICE #: INV013307
DUE DATE: 10/5/2017
TOTAL DUE: 260.14

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
SFY2014-15 GEMT 1% ADMIN FEE	1.00	260.14	260.14
TOTAL THIS INVOICE			260.14

For questions, contact Sherri Martucci at 916-859-4512

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Sacramento Metropolitan Fire District
10545 Armstrong Ave., Ste. 200
Mather, CA 95655
Phone: 916-859-4389
Fax: 916-859-7316

47

INVOICE

Billed To:
EXETER DISTRICT AMBULANCE
302 E PALM STREET
EXETER, CA 93221

DATE: 4/20/2018
INVOICE #: INV023826
DUE DATE: 6/1/2018
TOTAL DUE: 195.22

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
SFY 2015/16 1% Admin Fee (Additional ACA Payment)	19,522.25	0.01	195.22
TOTAL THIS INVOICE			195.22

For questions, contact Sherri Martucci at 916-859-4512

REMIT TO:

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Mather, CA 95655

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Sacramento Metropolitan Fire District
10545 Armstrong Ave., Ste. 200
Mather, CA 95655
Phone: 916-859-4389
Fax: 916-859-7316

49

ADJUSTED INVOICE

Billed To:
EXETER DISTRICT AMBULANCE
302 E PALM STREET
EXETER, CA 93221

DATE: 6/27/2017
INVOICE #: INV013225
DUE DATE: 7/27/2017
TOTAL DUE: 1,435.87

CUSTOMER ACCOUNT # : 100193

ITEM DESCRIPTION	UNITS	PRICE	AMOUNT
GEMT 2015-16 Cost Per Transport	139.00	10.33	1,435.87
TOTAL THIS INVOICE			1,435.87

Overall total \$3,154.12

For questions, contact Sherri Martucci at 916-859-4512

REMIT TO:

Sacramento Metropolitan Fire District
10545 Armstrong Ave., Ste. 200
Mather, CA 95655

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Profit & Loss

July 2018 through February 2019

	Jul '18 - Feb 19
Ordinary Income/Expense	
Income	
4010 · Services Revenue	
5030 · Other Charge Write-off	-148,176.99
5020 · Contractual Write-Off	-3,798,432.60
4010-10 · Revenue Adjustment	166,025.16
4010 · Services Revenue - Other	4,929,418.85
Total 4010 · Services Revenue	1,148,834.42
4015 · Bad Debt Recovery	4,657.69
4020 · Miscellaneous Income	
4020-20 · Interest Income	48.78
4020-40 · Other Income	42,615.15
Total 4020 · Miscellaneous Income	42,663.93
4030 · Tax Revenue	171,496.51
4040 · Overpayments	-8,031.91
Total Income	1,359,620.64
Cost of Goods Sold	
5040 · Bad Debt Expense	82,186.28
Total COGS	82,186.28
Gross Profit	1,277,434.36
Expense	
5050 · Refunds	358.82
6805 · Special District Expenses	1,066.44
5065 · Bank service charge	2,675.72
6200 · Communications	
6200-10 · Dispatch	60,564.00
6200-30 · Telephone	7,076.42
6200 · Communications - Other	2,348.91
Total 6200 · Communications	69,989.33
6270 · Fines and Assessments	22,395.00
6300 · Fuel & Oil	44,779.07
6400 · Insurance	
6400-10 · General Liability Insurance	37,615.75
6400-20 · Health Insurance	88,950.44
6400-40 · Worker's Compensation Insurance	17,182.08
6400-50 · AFLAC Insurance	-254.48
Total 6400 · Insurance	143,493.79
6500 · Maintenance	
6500-10 · Buildings and Grounds	4,256.77
6500-20 · Computers and Equipment	8,409.90
6500-30 · Vehicle Maintenance	84,995.14
Total 6500 · Maintenance	97,661.81
6510 · Memberships	664.00
6520 · Miscellaneous	0.00
6530 · Office Expense	11,928.09
6600 · Professional Services	
6600-40 · Consulting Services	3,992.00
6600-10 · Accounting Services	31,927.50
6600-20 · Legal Services	18,693.80
6600 · Professional Services - Other	9,680.00
Total 6600 · Professional Services	64,293.30
6650 · Publications and Legal Notices	315.00
6700 · Payroll Expenses	

Profit & Loss

July 2018 through February 2019

	Jul '18 - Feb 19
6700-20 · Regular Wages	755,425.76
6700-30 · Payroll Taxes	25,305.70
6700-40 · PERS - Company Contribution	80,913.13
6700 · Payroll Expenses - Other	803.80
Total 6700 · Payroll Expenses	862,448.39
6800 · Rents	11,916.88
6810 · Service and Supplies	
6810-10 · Medical Supplies	34,741.39
6810 · Service and Supplies - Other	475.00
Total 6810 · Service and Supplies	35,216.39
6820 · Training/Seminars and Supplies	2,629.00
6830 · Travel and Transportation	0.00
6850 · Uniform Allowance	7,255.69
6900 · Utilities	
6900-10 · Gas and Electric	6,073.84
6900-20 · Water and Sewer	959.61
Total 6900 · Utilities	7,033.45
Total Expense	1,386,120.17
Net Ordinary Income	-108,685.81
Net Income	-108,685.81

Balance Sheet

As of February 28, 2019

	Feb 28, 19
ASSETS	
Current Assets	
Checking/Savings	
1004 · Bank of Sierra Checking	36,102.19
1006 · Bank of Sierra Money Market	70,945.90
1005 · LAIF	168,700.09
1030 · Petty Cash	150.00
Total Checking/Savings	275,898.18
Accounts Receivable	
1200 · Account Receivable	307,865.32
1210 · Allowance for Bad Debt	-60,000.00
Total Accounts Receivable	247,865.32
Other Current Assets	
1260 · Other Receivables	-13,957.79
1200-05 · Accrued Interest	800.49
1400 · Prepaid Expenses	7,268.48
Total Other Current Assets	-5,888.82
Total Current Assets	517,874.68
Fixed Assets	
1500 · Fixed Assets	
1450.0 · Other Asset - Grant Equipment	5,145.45
1500-05 · Land	141,820.00
1500-10 · Buildings and Improvements	505,359.66
1500-20 · Vehicles & Medical Equipment	738,304.01
1500-30 · Office Equipment & Fixtures	71,522.86
Total 1500 · Fixed Assets	1,462,151.98
1600 · Allowance for Depreciation	-1,011,336.71
Total Fixed Assets	450,815.27
Other Assets	
1700.0 · Deferred Outflows of Resources	226,317.70
Total Other Assets	226,317.70
TOTAL ASSETS	1,195,007.65
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	47,049.11
Total Accounts Payable	47,049.11
Other Current Liabilities	
2160 · Accrued Expenses	23,264.70
2100 · Payroll Liabilities	
2100-10 · California PR Taxes	-4.71
2100-20 · Federal PR Taxes	533.26
2100-50 · Union Dues	255.00
2100 · Payroll Liabilities - Other	833.31
Total 2100 · Payroll Liabilities	1,616.86
2150 · Accrued Vacation, Sick Pay	29,696.35
Total Other Current Liabilities	54,577.91
Total Current Liabilities	101,627.02

Balance Sheet

As of February 28, 2019

	Feb 28, 19
Long Term Liabilities	
2211 · Net Pension Liability	569,451.96
2900.0 · Deferred inflows of Resources	77,753.00
Total Long Term Liabilities	647,204.96
Total Liabilities	748,831.98
Equity	
33000 · Reserve for Contingencies	52,500.00
32000 · Unrestricted Net Assets	502,361.48
Net Income	-108,685.81
Total Equity	446,175.67
TOTAL LIABILITIES & EQUITY	1,195,007.65

EXETER DISTRICT AMBULANCE
Profit & Loss Prev Year Comparison
July 2018 through February 2019

	Jul '18 - Feb 19	Jul '17 - Feb 18	\$ Change
Ordinary Income/Expense			
Income			
4010 · Services Revenue			
5030 · Other Charge Write-off	-148,176.99	-252,731.86	104,554.87
5020 · Contractual Write-Off	-3,798,432.60	-3,961,225.40	162,792.80
4010-10 · Revenue Adjustment	166,025.16	447,807.39	-281,782.23
4010 · Services Revenue - Other	4,929,418.85	4,975,298.46	-45,879.61
Total 4010 · Services Revenue	1,148,834.42	1,209,148.59	-60,314.17
4015 · Bad Debt Recovery	4,657.69	10,964.96	-6,307.27
4020 · Miscellaneous Income			
4020-20 · Interest Income	48.78	293.78	-245.00
4020-40 · Other Income	42,615.15	71,066.18	-28,451.03
Total 4020 · Miscellaneous Income	42,663.93	71,359.96	-28,696.03
4030 · Tax Revenue	171,496.51	165,162.48	6,334.03
4040 · Overpayments	-8,031.91	-12,954.38	4,922.47
Total Income	1,359,620.64	1,443,681.61	-84,060.97
Cost of Goods Sold			
5040 · Bad Debt Expense	82,186.28	118,674.64	-36,488.36
Total COGS	82,186.28	118,674.64	-36,488.36
Gross Profit	1,277,434.36	1,325,006.97	-47,572.61
Expense			
5050 · Refunds	358.82	0.00	358.82
6805 · Special District Expenses	1,066.44	0.00	1,066.44
5065 · Bank service charge	2,675.72	2,291.23	384.49
6200 · Communications			
6200-10 · Dispatch	60,564.00	68,684.00	-8,120.00
6200-30 · Telephone	7,076.42	6,271.90	804.52
6200 · Communications - Other	2,348.91	1,676.17	672.74
Total 6200 · Communications	69,989.33	76,632.07	-6,642.74
6270 · Fines and Assessments	22,395.00	785.00	21,610.00
6300 · Fuel & Oil	44,779.07	41,293.15	3,485.92
6400 · Insurance			
6400-10 · General Liability Insurance	37,615.75	32,863.50	4,752.25
6400-20 · Health Insurance	88,950.44	61,756.37	27,194.07
6400-40 · Worker's Compensation Insurance	17,182.08	36,834.89	-19,652.81
6400-50 · AFLAC Insurance	-254.48	-233.25	-21.23
Total 6400 · Insurance	143,493.79	131,221.51	12,272.28
6450 · Interest Expense	0.00	9.13	-9.13
6500 · Maintenance			
6500-10 · Buildings and Grounds	4,256.77	4,156.47	100.30
6500-20 · Computers and Equipment	8,409.90	12,693.57	-4,283.67
6500-30 · Vehicle Maintenance	84,995.14	68,986.78	16,008.36
Total 6500 · Maintenance	97,661.81	85,836.82	11,824.99
6510 · Memberships	664.00	645.00	19.00
6520 · Miscellaneous	0.00	0.00	0.00
6530 · Office Expense	11,928.09	10,878.86	1,049.23
6600 · Professional Services			
6600-40 · Consulting Services	3,992.00	10,492.00	-6,500.00
6600-10 · Accounting Services	31,927.50	26,731.75	5,195.75
6600-20 · Legal Services	18,693.80	33,842.50	-15,148.70
6600 · Professional Services - Other	9,680.00	8,000.00	1,680.00
Total 6600 · Professional Services	64,293.30	79,066.25	-14,772.95
6650 · Publications and Legal Notices	315.00	307.50	7.50

EXETER DISTRICT AMBULANCE
Profit & Loss Prev Year Comparison
July 2018 through February 2019

	Jul '18 - Feb 19	Jul '17 - Feb 18	\$ Change
6700 · Payroll Expenses			
6700-20 · Regular Wages	755,425.76	683,887.85	71,537.91
6700-30 · Payroll Taxes	25,305.70	23,985.16	1,320.54
6700-40 · PERS - Company Contribution	80,913.13	72,667.92	8,245.21
6700 · Payroll Expenses - Other	803.80	6,944.24	-6,140.44
Total 6700 · Payroll Expenses	862,448.39	787,485.17	74,963.22
6800 · Rents	11,916.88	10,924.81	992.07
6810 · Service and Supplies			
6810-10 · Medical Supplies	34,741.39	45,130.14	-10,388.75
6810 · Service and Supplies - Other	475.00	1,040.00	-565.00
Total 6810 · Service and Supplies	35,216.39	46,170.14	-10,953.75
6820 · Training/Seminars and Supplies	2,629.00	336.00	2,293.00
6830 · Travel and Transportation	0.00	0.00	0.00
6850 · Uniform Allowance	7,255.69	5,568.07	1,687.62
6900 · Utilities			
6900-10 · Gas and Electric	6,073.84	4,798.58	1,275.26
6900-20 · Water and Sewer	959.61	752.22	207.39
6900 · Utilities - Other	0.00	799.95	-799.95
Total 6900 · Utilities	7,033.45	6,350.75	682.70
Total Expense	1,386,120.17	1,285,801.46	100,318.71
Net Ordinary Income	-108,685.81	39,205.51	-147,891.32
Net Income	-108,685.81	39,205.51	-147,891.32

EXETER DISTRICT AMBULANCE

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Register: 1004 · Bank of Sierra Checking

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From 02/01/2019 through 02/28/2019

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/01/2019			12000 · *Undeposited ...	Deposit		X	50.00	127,520.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	100.00	127,620.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	50.00	127,670.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	25.00	127,695.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	100.00	127,795.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	2,188.00	129,983.69
02/04/2019			12000 · *Undeposited ...	Deposit		X	1,712.05	131,695.74
02/04/2019	8260	Air Mobile Commun...	6500 · Maintenance:65...	Inv.# 32302	126.38	X		131,569.36
02/04/2019	8261	City of Exeter	-split-	Acct.# 109-001...	113.52	X		131,455.84
02/04/2019	8262	Pitney Bowes Global...	6530 · Office Expense	Lease Acct. # 0...	186.84	X		131,269.00
02/04/2019	8263	Purchase Power	6530 · Office Expense	8000-9000-038...	401.74	X		130,867.26
02/04/2019	8264	Bound Tree Medical,...	-split-	Account # 202...	1,864.90	X		129,002.36
02/04/2019	8265	Tulare County Cons. ...	-split-	Inv.# 02-06	7,544.00	X		121,458.36
02/04/2019	8266	SoCalGas	6900 · Utilities:6900-1...	Acct# 142 616 ...	145.33	X		121,313.03
02/04/2019	8267	SoCalGas	6900 · Utilities:6900-1...	Acct# 170 015 ...	125.16	X		121,187.87
02/04/2019	8268	SoCalGas	6900 · Utilities:6900-1...	Acct# 146 816 ...	146.55	X		121,041.32
02/04/2019	8269	Lloyd and Joelle Tur...	6800 · Rents	Rent on Station...	850.00	X		120,191.32
02/04/2019	8270	Cortex EDI, Inc.	6530 · Office Expense	Acct.# 45231	80.00	X		120,111.32
02/04/2019	8271	Verizon Wireless	6200 · Communication...	Acct. # 370499...	522.50	X		119,588.82
02/04/2019	8272	Monarch Ford	-split-	Cust # 6085	22.72	X		119,566.10
02/04/2019	8273	Alberto Gomez	-split-	Dec. 2018 & Ja...	240.00	X		119,326.10
02/04/2019	8274	Tulare County Regist...	-split-	Nov. 6th, 2018 ...	1,066.44	X		118,259.66
02/04/2019	8275	County of Tulare- Ge...	6800 · Rents	Inv.# 019314	1,146.32	X		117,113.34
02/04/2019	8276	AFLAC	6400 · Insurance:6400-...	Acct. # HU631	539.30	X		116,574.04
02/04/2019	8277	Beatwear	-split-	Inv. #5670, 56...	858.15	X		115,715.89
02/04/2019	8278	Charter Communicati...	6200 · Communications	Acct.# 8203 12...	202.21	X		115,513.68
02/04/2019	8279	Charter Communicati...	6200 · Communications	Acct.# 8203 12...	189.55	X		115,324.13
02/04/2019	8280	McNeil & Company	-split-	Policy MEUM...	12,999.75	X		102,324.38
02/04/2019	8281	Valley Pacific Petrol...	6300 · Fuel & Oil	Acct. 71166	2,296.60	X		100,027.78
02/04/2019	8282	Fresno Oxygen	-split-	Account # 25295	237.18	X		99,790.60
02/04/2019	8283	Exeter Mercantile	-split-	Customer No. ...	10.76	X		99,779.84
02/04/2019	8284	Ricky Meraz	6820 · Training/Semin...	EMS Certificat...	82.00	X		99,697.84
02/04/2019	8285	Christina Crawford	6500 · Maintenance:65...	Cleaning of Lin...	300.00	X		99,397.84
02/04/2019	8286	Travis Johnson	6500 · Maintenance:65...	AutoZone Rei...	39.13			99,358.71
02/04/2019	8287	Savannah Lester	6820 · Training/Semin...	Recertification	259.00	X		99,099.71
02/04/2019	8288	Anthony Huckins	6500 · Maintenance:65...	Walmart Reim...	85.53	X		99,014.18
02/05/2019			12000 · *Undeposited ...	Deposit		X	250.00	99,264.18
02/05/2019			12000 · *Undeposited ...	Deposit		X	142.12	99,406.30
02/05/2019			12000 · *Undeposited ...	Deposit		X	607.00	100,013.30
02/05/2019		QuickBooks Payroll ...	6700 · Payroll Expenses	Created by Dir...	1.60	X		100,011.70

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Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/06/2019			12000 · *Undeposited ...	Deposit		X	10,650.62	110,662.32
02/06/2019			12000 · *Undeposited ...	Deposit		X	75.00	110,737.32
02/06/2019			12000 · *Undeposited ...	Deposit		X	299.13	111,036.45
02/06/2019	DD	Chadi Kahwaji Incor...	6600 · Professional Ser...	Service for Feb...	1,000.00	X		110,036.45
02/07/2019			12000 · *Undeposited ...	Deposit		X	6,617.70	116,654.15
02/07/2019			12000 · *Undeposited ...	Deposit		X	200.00	116,854.15
02/07/2019			12000 · *Undeposited ...	Deposit		X	374.52	117,228.67
02/07/2019			4020 · Miscellaneous I...	Deposit		X	15.00	117,243.67
02/07/2019			12000 · *Undeposited ...	Deposit		X	55.00	117,298.67
02/07/2019		QuickBooks Payroll ...	-split-	Created by Pay...	32,502.87	X		84,795.80
02/08/2019			12000 · *Undeposited ...	Deposit		X	100.00	84,895.80
02/08/2019	EFT	State Compensation I...	6400 · Insurance:6400-...	Policy # 91367...	2,501.27	X		82,394.53
02/08/2019	8289	Teamsters Local 517	2100 · Payroll Liabiliti...	Dues for Febru...	1,157.00	X		81,237.53
02/08/2019	8290	LegalShield	2100 · Payroll Liabilities	Group #156423	89.70	X		81,147.83
02/08/2019	DD	Banuelos, Peter	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Blair, Paul B.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Caezza, Anthony J	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Garcia, Jesse C.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Garcia, Tony	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Gray, Cresencia M	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Handley, Misty B.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Hobbs, Rebecca D	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Hutchinson, Jillian R	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Johnson, Adam E.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Johnson, Travis J	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Jones, Steven W.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Lester, Savannah B	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Lindsey, Michael T	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	McCoy, Brian R.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Meraz, Ricky V	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Aversa, Linda M.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Ray, Allen D	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Ruiz Rodriguez, Mic...	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Thomas, Jeremy J.	-split-	Direct Deposit		X		81,147.83
02/08/2019	DD	Sodhy, Peter K.	-split-	Direct Deposit		X		81,147.83
02/11/2019			12000 · *Undeposited ...	Deposit		X	100.00	81,247.83
02/11/2019			12000 · *Undeposited ...	Deposit		X	7,986.08	89,233.91
02/11/2019	EFT	United States Treasury	-split-	94-2484636	5,521.90	X		83,712.01
02/11/2019	EFT	EDD	-split-	499-0397-4	3,364.40	X		80,347.61
02/12/2019			12000 · *Undeposited ...	Deposit		X	42.00	80,389.61

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Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/12/2019	EFT	CA Public Employee...	-split-	1894	3,687.76	X		76,701.85
02/13/2019			12000 · *Undeposited ...	Deposit		X	17,094.69	93,796.54
02/13/2019			12000 · *Undeposited ...	Deposit		X	705.00	94,501.54
02/15/2019			12000 · *Undeposited ...	Deposit		X	6,985.50	101,487.04
02/18/2019	8291	Brian McCoy	-split-	Recertification ...	48.00	X		101,439.04
02/18/2019	8292	CERT Services	-split-	ACLS, PALS, ...	1,600.00			99,839.04
02/18/2019	8293	EMD, Networking S...	-split-	Inv.# 90089, 9...	475.00	X		99,364.04
02/18/2019	8294	Helen Heaton	4040 · Overpayments	Call # T 19672	101.79			99,262.25
02/18/2019	8295	DHCS Cashier's Offi...	4040 · Overpayments	Breanna Aartm...	186.25			99,076.00
02/18/2019	8296	Debra Hood, CPA	-split-	January 2019 A...	1,650.00			97,426.00
02/18/2019	8297	Staples Credit Plan	-split-	Acct. No. 6011...	268.24	X		97,157.76
02/18/2019	8298	CenCal Distributing I...	-split-	Monthly Water	65.50	X		97,092.26
02/18/2019	8299	bg origin group	-split-	Acct.# E-1003...	21.25			97,071.01
02/18/2019	8300	Select Business Syste...	-split-	Acct.# 203167	142.68	X		96,928.33
02/18/2019	8301	Frontier Communicat...	6200 · Communication...	Acct# 559-594-...	335.89			96,592.44
02/18/2019	8302	Valley Pacific Petrol...	6300 · Fuel & Oil	Acct. 71166	2,217.23	X		94,375.21
02/18/2019	8303	Charter Communicati...	6200 · Communications	Acct.# 8203 12...	105.49	X		94,269.72
02/18/2019	8304	Monarch Ford	-split-	Cust # 6085	6,726.27	X		87,543.45
02/18/2019	8305	Fresno Oxygen	-split-	Account # 25295	544.25	X		86,999.20
02/18/2019	8306	Jack Griggs, Inc.	6300 · Fuel & Oil	Acct. 1-032460	573.14	X		86,426.06
02/18/2019	8307	American Ambulanc...	6500 · Maintenance:65...	Acct # EXET001	1,498.35			84,927.71
02/18/2019	8308	Montoy Law Corp.	6600 · Professional Ser...	Client# 9036	1,040.00	X		83,887.71
02/18/2019	8309	Adam Johnson	-split-	Uniform Reimb...	178.00			83,709.71
02/19/2019			12000 · *Undeposited ...	Deposit		X	5,526.25	89,235.96
02/19/2019			12000 · *Undeposited ...	Deposit		X	50.00	89,285.96
02/19/2019			12000 · *Undeposited ...	Deposit		X	50.00	89,335.96
02/19/2019			-split-	Deposit		X	191.49	89,527.45
02/19/2019	EFT	Nsure Inc	6600 · Professional Ser...		499.00	X		89,028.45
02/19/2019	8312	Guardian	-split-	Group ID: 00 4...	2,378.70	X		86,649.75
02/19/2019	8313	Blue Shield of Califo...	-split-	Acct.# W0032...	25,968.82	X		60,680.93
02/19/2019	8314	U.S Bank National A...	-split-	Acct. # 4246 0...	273.52	X		60,407.41
02/19/2019	8315	Charter Communicati...	6200 · Communications	Acct.# 8203 12...	97.40	X		60,310.01
02/19/2019	8316	Southern California ...	-split-	Cust Acct# 2-1...	331.90	X		59,978.11
02/19/2019	8317	Southern California ...	-split-	Cust Acct# 2-0...	146.37	X		59,831.74
02/19/2019	8318	Beatwear	-split-	Inv. #5697	151.89	X		59,679.85
02/19/2019	8319	County of Tulare- Ge...	6800 · Rents	Inv.# 019361	1,146.32	X		58,533.53
02/19/2019	8320	M. Green & Compan...	6600 · Professional Ser...	Inv. # 130103	325.00	X		58,208.53
02/19/2019	8321	Purchase Power	6530 · Office Expense	8000-9000-038...	474.75			57,733.78
02/19/2019	8322	Lady Bug Pest Control	6500 · Maintenance:65...	LB3066	30.00			57,703.78
02/20/2019			12000 · *Undeposited ...	Deposit		X	475.80	58,179.58

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Register: 1004 · Bank of Sierra Checking

From 02/01/2019 through 02/28/2019

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/20/2019			12000 · *Undeposited ...	Deposit		X	100.00	58,279.58
02/20/2019			12000 · *Undeposited ...	Deposit		X	2,621.73	60,901.31
02/21/2019			12000 · *Undeposited ...	Deposit		X	2,476.64	63,377.95
02/21/2019			12000 · *Undeposited ...	Deposit		X	50.00	63,427.95
02/21/2019			12000 · *Undeposited ...	Deposit		X	50.00	63,477.95
02/21/2019			12000 · *Undeposited ...	Deposit		X	50.00	63,527.95
02/21/2019			-split-	Deposit		X	60.00	63,587.95
02/21/2019	8323	Adam Johnson	-split-	Uniform Reimb...	185.12			63,402.83
02/21/2019		QuickBooks Payroll ...	-split-	Created by Pay...	33,444.25	X		29,958.58
02/22/2019			12000 · *Undeposited ...	Deposit		X	110.34	30,068.92
02/22/2019			12000 · *Undeposited ...	Deposit		X	96.78	30,165.70
02/22/2019			12000 · *Undeposited ...	Deposit		X	50.00	30,215.70
02/22/2019	8310	LegalShield	2100 · Payroll Liabilities	Group #156423	89.70			30,126.00
02/22/2019	8311	CA State Disburseme...	-split-	ID # 10700788...	134.14	X		29,991.86
02/22/2019	DD	Banuelos, Peter	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Blair, Paul B.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Caezza, Anthony J	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Carnes, Kevin M	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Garcia, Jesse C.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Garcia, Tony	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Gray, Cresencia M	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Handley, Misty B.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Huckins, Anthony L.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Hutchinson, Jillian R	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Johnson, Adam E.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Johnson, Travis J	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Jones, Steven W.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Lester, Savannah B	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Lindsey, Michael T	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Lopez, Linzi	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	McCoy, Brian R.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Meraz, Ricky V	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Aversa, Linda M.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Ray, Allen D	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Ruiz Rodriguez, Mic...	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Stahl, Timothy B.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Thomas, Jeremy J.	-split-	Direct Deposit		X		29,991.86
02/22/2019	DD	Sodhy, Peter K.	-split-	Direct Deposit		X		29,991.86
02/25/2019			12000 · *Undeposited ...	Deposit		X	620.45	30,612.31
02/25/2019			12000 · *Undeposited ...	Deposit		X	135.95	30,748.26

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From 02/01/2019 through 02/28/2019

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
02/25/2019			4020 · Miscellaneous I...	Deposit		X	30.00	30,778.26
02/25/2019			12000 · *Undeposited ...	Deposit		X	109.01	30,887.27
02/25/2019	EFT	United States Treasury	-split-	94-2484636	4,775.08	X		26,112.19
02/25/2019	EFT	EDD	-split-	499-0397-4	2,543.38	X		23,568.81
02/25/2019		QuickBooks Payroll ...	-split-	Created by Pay...	97.11	X		23,471.70
02/26/2019			12000 · *Undeposited ...	Deposit			110.00	23,581.70
02/26/2019			12000 · *Undeposited ...	Deposit			100.00	23,681.70
02/26/2019	EFT	CA Public Employee...	-split-	1894	3,885.19	X		19,796.51
02/26/2019	EFT	United States Treasury	-split-	94-2484636	3.14	X		19,793.37
02/26/2019	EFT	EDD	-split-	499-0397-4	1.08	X		19,792.29
02/26/2019	EFT	CA Public Employee...	-split-	1894	14.14	X		19,778.15
02/26/2019	DD	Ruiz Rodriguez, Mic...	-split-	Direct Deposit		X		19,778.15
02/27/2019			12000 · *Undeposited ...	Deposit		X	12,083.08	31,861.23
02/27/2019			12000 · *Undeposited ...	Deposit		X	6,863.46	38,724.69
02/27/2019			12000 · *Undeposited ...	Deposit			57.39	38,782.08
02/27/2019			12000 · *Undeposited ...	Deposit			25.00	38,807.08
02/27/2019	EFT	CalPERS	-split-	ID# 3797238839	7,819.07	X		30,988.01
02/28/2019			12000 · *Undeposited ...	Deposit		X	5,289.06	36,277.07
02/28/2019			4015 · Bad Debt Recov...	Deposit		X	87.50	36,364.57
02/28/2019			5065 · Bank service ch...	Service Charge	262.38	X		36,102.19

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EXETER DISTRICT AMBULANCE

302 E. Palm
Exeter, CA 93221

Phone: 559-594-5250
Fax: 559-592-2301

DISTRICT MANAGER'S REPORT

District Board Meeting March 25th, 2019

OPERATIONS

- Daily Call Summary for January and February 2019

- The efforts by the crews to increase daily transports is beginning to show results. In January we averaged 8.16 per day, an increase over December's 7.71. In February, that number rose to 9.43 per day.
- By comparison with last year:

Transports	2017/2018	2018/2019
January	200	253
February	143	264

Transports/Day	2017/2018	2018/2019
January	6.45	8.16
February	5.11	9.43

- For both months, 2/3 of our calls were outside our measured area (Zone 5). This is very similar to the November and December. For comparison purposes see the chart below:

Out of Zone %	EDA	AAV	LST	IMP
Jan 2019	62.04	16.60	28.38	36.58
Feb 2019	66.31	17.77	29.08	34.73

- We are now also tracking another statistic – Daily Average Number of Rigs, and the related Daily Average Transports per Rig. For comparison purposes, here are the first 8 months of the current year:

	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019
Rigs/Day	3.2258	3.1290	3.1333	3.1290	3.2000	3.0645	3.0968	3.1429
Trans/Rig/Day	2.5699	2.8028	2.8500	2.6398	2.5000	2.5159	2.6350	3.0004

- Staffing

- Illness continues to affect our staffing.
- We still have one Medic out with injury.
- We have one Medic on Administrative Leave.
- We have a waiting list of 3 for Medics, and 6 for EMTs.

- Human Resources

- Two crew members have successfully completed their Spanish for Medical Professionals course. The feedback has been positive so far with an immediate benefit to their daily interactions with patients in the field.

- Vehicles and Communications Equipment

- We have managed to keep all 7 units in operation throughout January and February with only minor interruptions for regular maintenance.



EXETER DISTRICT AMBULANCE

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- Community Relations
 - o EDA has made appearances at two career fairs
 - o EDA is scheduled to do a standby for the Visalia Senior Games Bike Races at Yokohl Valley on March 31.
 - o EDA is scheduled for 3 further community outreach appearances in April.

COMPLIANCE

CCEMSA has not completed processing of Appeals for January or February so we are unsure of our compliance status for those months.

SERVICE ENHANCEMENTS

Three Rivers community solution

I met with Supervisor Crocker specifically to discuss the Three Rivers ALS plan. The meeting was very positive, with the Supervisor expressing full support for the plan, and a willingness to promote support of this plan with the other Supervisors. He reiterated his commitment to provide the funding for training of qualified Three Rivers residents to become Paramedics provided they agree to a three year commitment to the plan.

The APATC is supportive but not officially committing to the plan. They have two main reservations – they want a commitment from CCEMSA to either stop the clock on ALS arrival, or provide a time extension for Ambulance arrival so as to accommodate dispatch from Woodlake rather than Lemon Cove, and they are asking for more detail on the three levels of fallback plan for scheduling local Paramedic coverage.

I have had conversations with Dale Dotson of CCEMSA regarding the plan and he remains very supportive. He has committed to ensuring that CCEMSA will accommodate the need for the clock to stop or to be provided with additional time for Ambulance response to the Three Rivers area as part of this plan. To this end, I have a one-on-one meeting with Mr. Dotson on Tuesday to go over in detail all the elements of the plan to ensure that it will be successfully implemented with support from CCEMSA, APATC, and the Board of Supervisors.

I have further communicated with the City of Woodlake to keep them informed of the progress of the Three Rivers plan and it's affect on startup of the Woodlake unit.

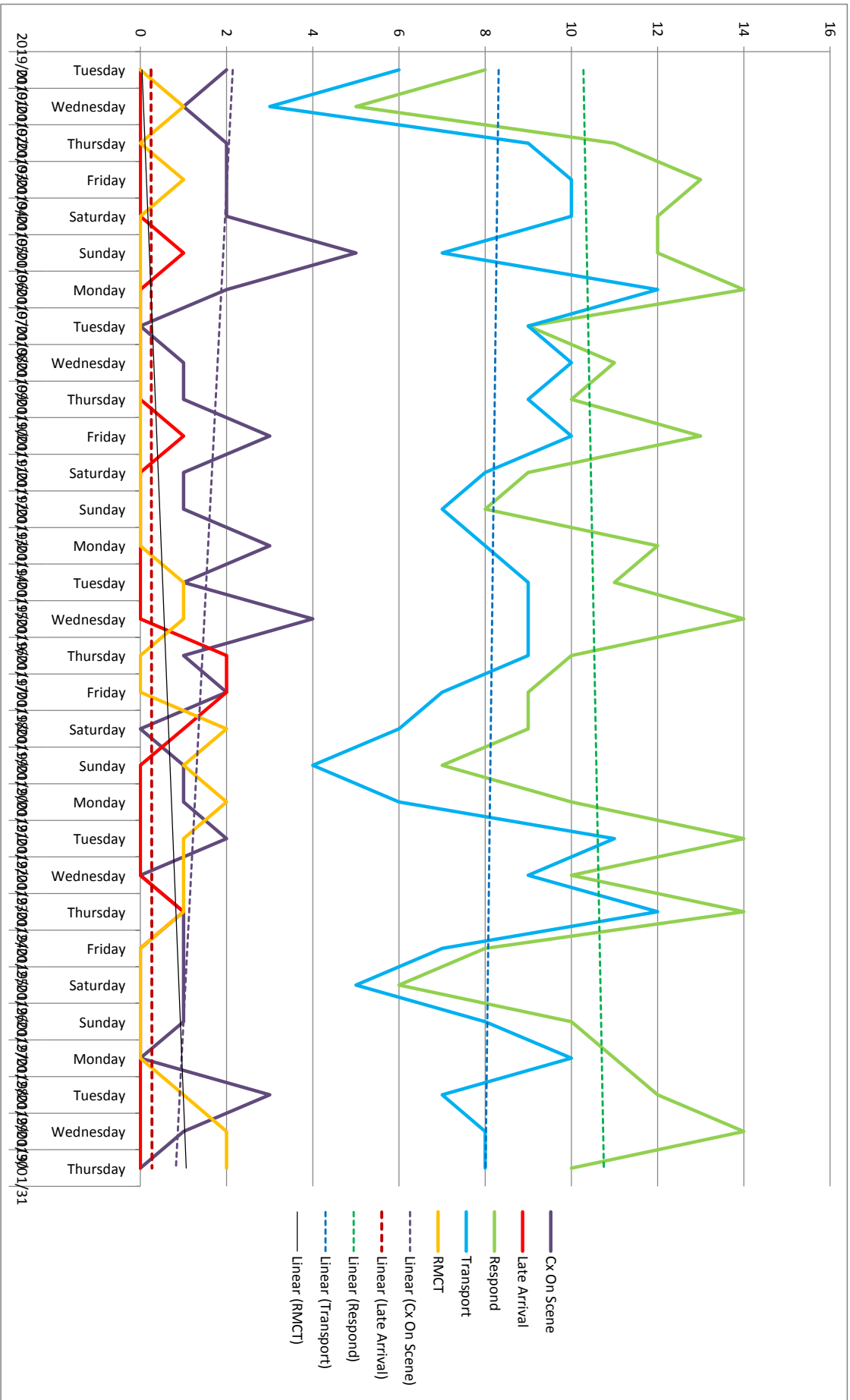


EXETER DISTRICT
AMBULANCE

DAILY CALL SUMMARY
January 2019

302 E Palm
Exeter, CA 93221
Phone: 559-594-5250
Fax: 559-592-2301

Date	Day	Calls	Cx Enroute	Cx On Scene	No Med/No	Deceased	Out of Zone	Late Arrival	Respond	Transport	RMCT
2019/01/01	Tuesday	9	1	2	0	0	8	0	8	6	0
2019/01/02	Wednesday	6	1	1	0	0	4	0	5	3	1
2019/01/03	Thursday	12	1	2	0	0	11	0	11	9	0
2019/01/04	Friday	13	0	2	0	0	8	0	13	10	1
2019/01/05	Saturday	12	0	2	0	0	6	0	12	10	0
2019/01/06	Sunday	12	0	5	0	0	5	1	12	7	0
2019/01/07	Monday	16	2	2	0	0	11	0	14	12	0
2019/01/08	Tuesday	9	0	0	0	0	6	0	9	9	0
2019/01/09	Wednesday	11	0	1	0	0	8	0	11	10	0
2019/01/10	Thursday	11	1	1	0	0	7	0	10	9	0
2019/01/11	Friday	13	0	3	0	0	7	1	13	10	0
2019/01/12	Saturday	10	1	1	0	0	8	0	9	8	0
2019/01/13	Sunday	9	1	1	0	0	6	0	8	7	0
2019/01/14	Monday	13	1	3	1	0	8	0	12	8	0
2019/01/15	Tuesday	13	2	1	0	0	8	0	11	9	1
2019/01/16	Wednesday	17	3	4	0	0	9	0	14	9	1
2019/01/17	Thursday	10	0	1	0	0	4	2	10	9	0
2019/01/18	Friday	10	1	2	0	0	6	2	9	7	0
2019/01/19	Saturday	11	2	0	1	0	9	1	9	6	2
2019/01/20	Sunday	8	1	1	1	0	3	0	7	4	1
2019/01/21	Monday	10	0	1	0	1	8	0	10	6	2
2019/01/22	Tuesday	15	1	2	0	0	11	0	14	11	1
2019/01/23	Wednesday	11	1	0	0	0	4	0	10	9	1
2019/01/24	Thursday	14	0	1	0	0	7	1	14	12	1
2019/01/25	Friday	9	1	1	0	0	5	0	8	7	0
2019/01/26	Saturday	7	1	1	0	0	3	0	6	5	0
2019/01/27	Sunday	11	1	1	1	0	8	0	10	8	0
2019/01/28	Monday	12	1	0	0	1	6	0	11	10	0
2019/01/29	Tuesday	12	0	3	1	0	8	0	12	7	1
2019/01/30	Wednesday	15	1	1	2	1	9	0	14	8	2
2019/01/31	Thursday	12	2	0	0	0	8	0	10	8	2
Total		353	27	46	7	3	219	8	326	253	17
Average		11.39	0.87	1.48	0.23	0.1	7.06	0.26	10.52	8.16	0.55
			7.65%	13.03%	1.98%	0.85%	62.04%	2.45%	92.35%	77.61%	5.21%
Average	3.0968 Units						Late/Respond		Trans/Respond	RCMT/Respond	





**EXETER DISTRICT
AMBULANCE**

**DAILY CALL SUMMARY
February 2019**

302 E Palm
Exeter, CA 93221
Phone: 559-594-5250
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Date	Day	Calls	Cx Enroute	Cx On Scene	No Med/No	Deceased	Out of Zone	Late Arrival	Respond	Transport	RMCT
2019/02/01	Friday	9	1	1	1	0	7	0	8	5	1
2019/02/02	Saturday	8	0	3	0	0	5	0	8	5	0
2019/02/03	Sunday	12	1	0	0	0	10	0	11	8	3
2019/02/04	Monday	12	0	1	1	1	11	0	12	9	0
2019/02/05	Tuesday	16	1	1	1	0	9	0	15	13	0
2019/02/06	Wednesday	15	1	1	2	0	12	0	14	11	0
2019/02/07	Thursday	12	1	0	2	0	8	2	11	9	0
2019/02/08	Friday	17	1	1	2	0	9	0	16	12	1
2019/02/09	Saturday	8	0	1	0	1	5	0	8	5	1
2019/02/10	Sunday	13	2	0	0	1	8	0	11	10	0
2019/02/11	Monday	16	1	2	2	0	14	0	15	11	0
2019/02/12	Tuesday	9	0	0	0	0	5	0	9	8	1
2019/02/13	Wednesday	11	0	0	1	0	6	0	11	8	2
2019/02/14	Thursday	13	1	0	2	0	10	0	12	10	0
2019/02/15	Friday	12	3	0	0	0	7	0	9	9	0
2019/02/16	Saturday	17	1	1	4	0	12	0	16	11	0
2019/02/17	Sunday	15	3	1	3	0	13	0	12	8	0
2019/02/18	Monday	15	1	0	3	0	8	0	14	11	0
2019/02/19	Tuesday	13	1	1	1	0	10	1	12	8	2
2019/02/20	Wednesday	20	2	1	2	1	17	0	18	13	1
2019/02/21	Thursday	14	0	0	3	0	4	1	14	10	1
2019/02/22	Friday	10	1	0	1	0	6	0	9	8	0
2019/02/23	Saturday	15	1	0	0	1	9	0	14	13	0
2019/02/24	Sunday	11	1	1	3	1	7	0	10	4	1
2019/02/25	Monday	18	3	0	0	0	11	0	15	13	2
2019/02/26	Tuesday	19	0	3	3	0	14	0	19	13	0
2019/02/27	Wednesday	11	0	0	1	0	3	1	11	10	0
2019/02/28	Thursday	13	1	1	1	1	8	1	12	9	0
Total		374	28	20	39	7	248	6	346	264	16
Average		13.36	1	0.71	1.39	0.25	8.86	0.21	12.36	9.43	0.57
Average	3.1429 Units		7.49%	5.35%	10.43%	1.87%	66.31%	1.73%	92.51%	76.30%	4.62%

