



Collect! Compliance Functions

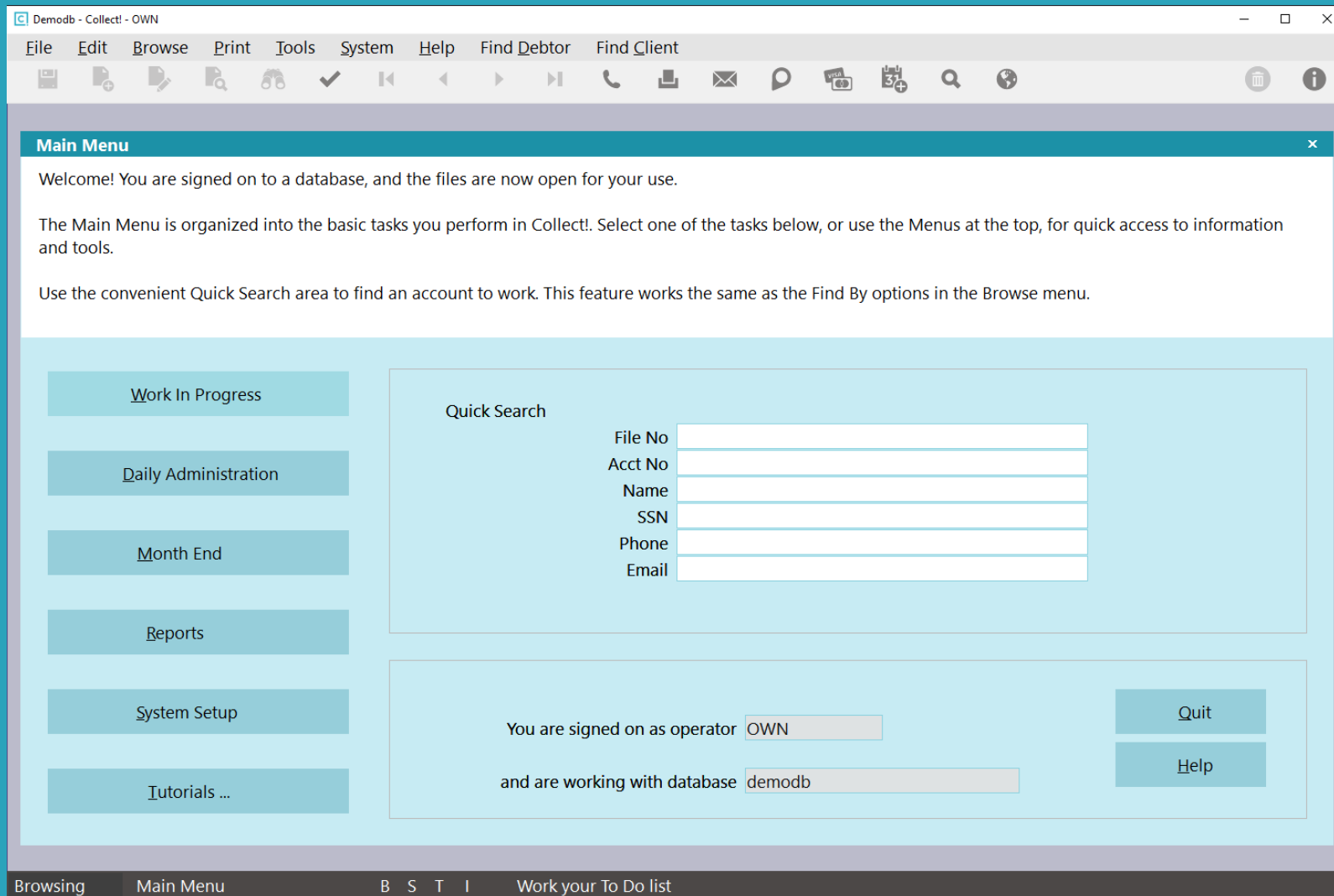
collect!

credit + debt collection software



This video provides an overview of how Collect! enables you to work compliantly in your jurisdiction. Collect! provides many features and functionalities in response to the 2021 CFPB Regulation F changes in the US. These features and functionalities are designed to be flexible so they can be set to meet the requirements of most highly regulated regions.

Collect! compliance features provide users with real-time indicators that enable operators to work compliantly, prevent automations from carrying out non-compliant actions, and enable management to query their production environment for compliance.



Let's start with a quick overview of the levels at which controls are set, where data is presented, and what analysis is available.

At the system level, you will set global definitions for the Itemization Date, Validation Period, and system wide controls for Phone, Letter, Email and Texting. Since agencies usually serve a variety of clients, the Itemization Date can be overridden at the client level.

At the debtor level, the main debtor screen and sub-screens provides many forms and fields dedicated to compliance related data, operator alerts, opt-in/out functions, and contact tracking.

At the report level the system provides analytics for all contact methods, workflow analysis reports, and text analysis.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Main Menu

Welcome! You are signed in as [User Name]

The Main Menu is organized into sections and tools.

Use the convenient Quick Start buttons to get started.

Work In Progress

Daily Administration

Month End

Reports

System Setup

Tutorials ...

Company Details

Name: Collections of the World

Address: 123 This Street

Representative: Your Representative

City: New York Phone: 510-555-7890

State: NY Fax: 510-555-3299

ZIP: 12345 Cell: 510-555-8890

Country: United States

Email: ourcompany@example.com

OK Cancel Help

Detail Commission Tax

Credit grantor Multi currency

Closed accounting Default currency: System default

Statement uses payment date Itemization date: Last payment (Delinqnt)

Roll overpayment through trust Include all types for controls

Client fee is to us commission Validation Report: CFPB Model Validation Notice

Allow dbl post trns on stmts

Tax # [] Validation business days: 5

Validation calendar days: 30

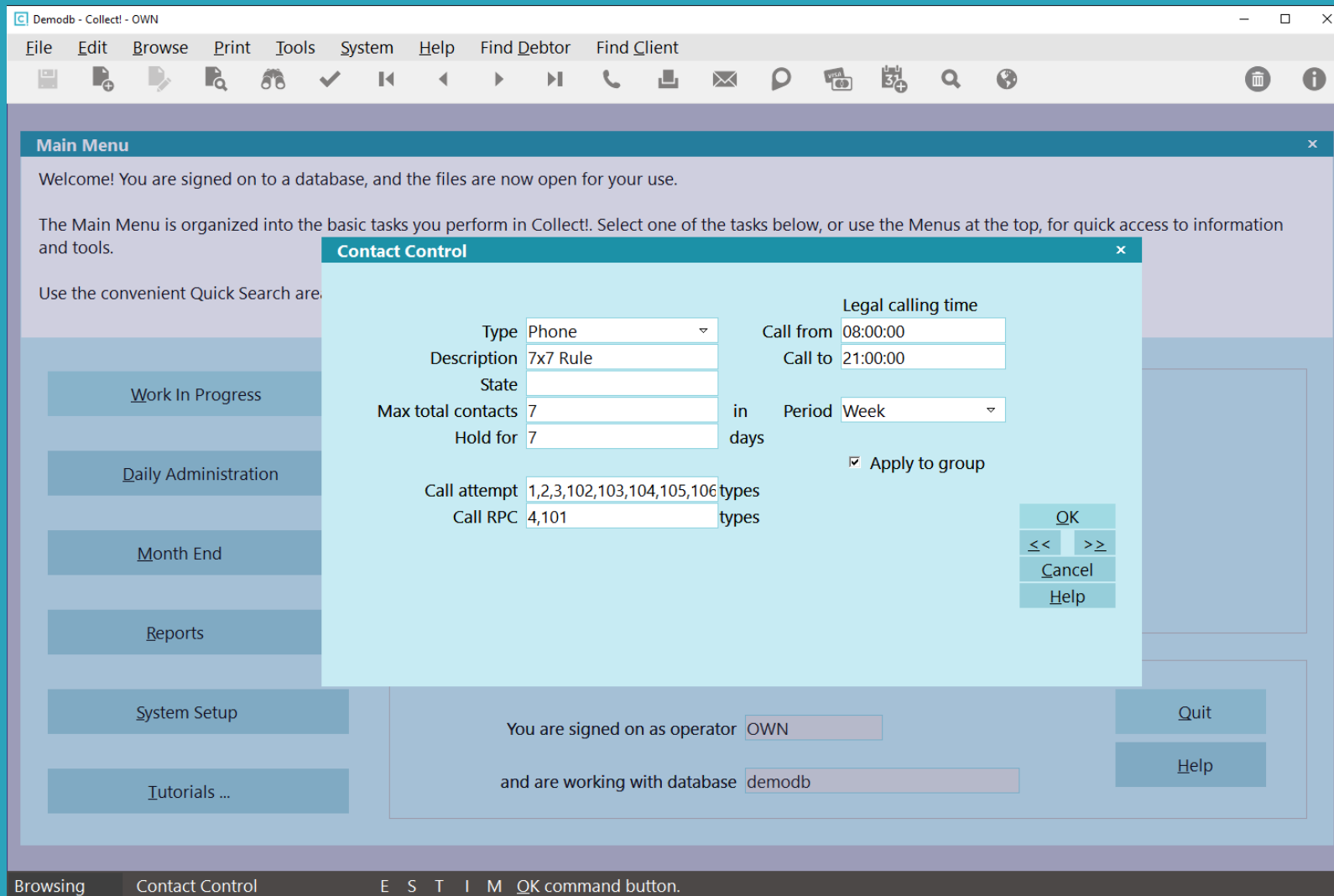
Quit Help

Browsing Company Details E S T I Help system and help index

When you create default company settings such as commission, tax, or currency you will also select:

- Itemization Date: select one Regulation F acceptable Itemization Date as your default
- Validation Period: set a combination of business days and calendar days for the system

The Itemization Date will automatically transfer to each client, unless you select an alternate Itemization Date on the client form.



Within Collect!, a flexible system of Contact Controls provides maximum contacts in a selected period, state overrides, the option to apply to groups for all contact types, plus additional options specific to that contact method.

Contact Control Types:

- Phone
 - Includes legal calling times
 - Links to phone result codes to count attempts and RPCs
- Texts
 - Includes reauthorization alerts
 - Excludes validation period
- Letters
 - Excludes validation period
- Emails
 - Excludes validation period

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Main Menu

Welcome! You are signed on to a database, and the files are now open for your use.

The Main Menu is organized into the basic tasks you perform in Collect!. Select one of the tasks below, or use the Menus at the top, for quick access to information and tools.

Use the convenient Quick Search area to find an account to work. This feature works the same as the Find By options in the Browse menu.

Contact Control

Type	Description	State	Max total contacts	Period	H
Phone	7x7 Rule		7	Week	7
Phone	7x7 Rule - NV	NV	4	Week	7
Phone	7x7 Rule - WY	WY	3	Week	7

Delete Edit New Cancel << >> OK

Reports

System Setup

Tutorials ...

You are signed on as operator

and are working with database

Quit

Help

Browsing Contact Control E S T I R Ready 1 3

Contact Controls provide operators with pop-ups and field color changes to alert them of potential non-compliance, automatically write note lines confirming that alerts were presented on-screen, tracking for multichannel contact methods, and hard stops for automated processes.

This system allows you to set rules for regulated contacts, such as phone, and unregulated contacts, such as letter, email, and text. In this way, you can establish general thresholds for all contacts to avoid exceeding numbers that your organization deems 'too many.'

In this screen you can see that the system has been set to allow no more than 7 calls in 7 days with state overrides for Nevada and Wyoming.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor 9:59AM

Name Barclay, Tricia Client Relative Measures Corp. 98 View

File 1423 Group Acct 33-01643 Operator JC

Contact Tricia Barclay Timezone (-8) Pacific Standard Time Sales TM

Address 1101-791 Wallaston Drive Master Type Rate 33.330%

OK Forward Mode Active Principal \$12,000.00

City Brampton Home 916-555-0100 Legal Status ACT Interest

State CA POE# 719-555-0102 260 Charged 03/03/2020 Score Fees \$25.00

ZIP 98974-21 Cell 812-555-0103 Delnqnt Worked 07/12/2028 Legal fees

Country United States

Speech

SSN 735-40-2471

DL 3256RP63Q

DOB 11/02/1977

Summary

Notes Contacts Attachments

***NOTE: This account shows the date of the last payment. This account also has a Financial Info Attachment.

10/16/2023 09:59:04 ACT SYS : Advised Operator OWN that Debtor Barclay, Tricia has 1 Right Party Contacts in the last 7 days.

12/18/2021 13:07:12 ACT OWN : Post transaction 101 Payment By Check \$250.00 Owing \$5,250.00

10/04/2021 08:03:09 ACT OWN : Post transaction 101 1000.00

07/18/2021 08:03:09 ACT OWN : Post transaction 101 1000.00

07/13/2021 07:59:05 ACT MGR : Fee paid. Had an accident. Will bring account to current soon.

07/10/2021 07:32:18 ACT OWN : Phone about NSF Check and Fee.

07/10/2021 07:31:11 ACT ACT : Post transaction 105 -1000.00

06/28/2021 08:50:29 ACT OWN : Post transaction 101 1000.00

05/25/2021 08:21:46 ACT ACM : Post transaction 101 1000.00

04/03/2021 10:43:34 NEW ACM : Post transaction 101 1000.00

03/04/2021 09:28:30 NEW OWN : Post transaction 101 1000.00

OK

<< >>

Credit Card

ACH

Recalc

Print

Run Plan

Advanced

Cancel

Help

Editing Debtor E S T I R Please press one of the highlighted keys.

Now let's provide an example of the telephone contact controls in operation.

The debtor in this example has reached the maximum number of Right Party Contact calls.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor

Name Barclay, Tricia Client Relative Measures Corp. 98 View

File Group < > Acct 33-01643 Operator JC

Contact Tricia Barclay Timezone (-8) Pacific Standard Time Sales TM

Address 1101-791 Wallaston Drive Master Type Rate 33.330 %

OK Forward Mode Active Principal \$12,000.00

City Brampton Home 916-555-0100 Legal Status ACT Interest

State CA POE# 719-555-0102 260 Charged 03/03/2020 Score Fees \$25.00

ZIP 98974-21 Cell 812-555-0103 Delnqnt Worked 07/12/2028 Legal fees

Country United States Miscellaneous

Speech charges

SSN 735-40-2471 stments

DL 3256RP63Q Paid \$6,775.00

DOB 11/02/1977 Owing \$5,250.00

Summary Settle

Notes Contacts Attachments Run plan

12/18/2021 13:07:12 ACT OWN : OK

10/04/2021 08:03:09 ACT OWN : Post transaction 101 1000.00 << >>

07/18/2021 08:03:09 ACT OWN : Post transaction 101 1000.00 Credit Card

07/13/2021 07:59:05 ACT MGR : Fee paid. Had an accident. Will bring account to current soon. ACH

07/10/2021 07:32:18 ACT OWN : Phone about NSF Check and Fee. Recalc

07/10/2021 07:31:11 ACT ACT : Post transaction 105 -1000.00 Print

06/28/2021 08:50:29 ACT OWN : Post transaction 101 1000.00 Run Plan

05/25/2021 08:21:46 ACT ACM : Post transaction 101 1000.00 Advanced

04/03/2021 10:43:34 NEW ACM : Post transaction 101 1000.00 Cancel

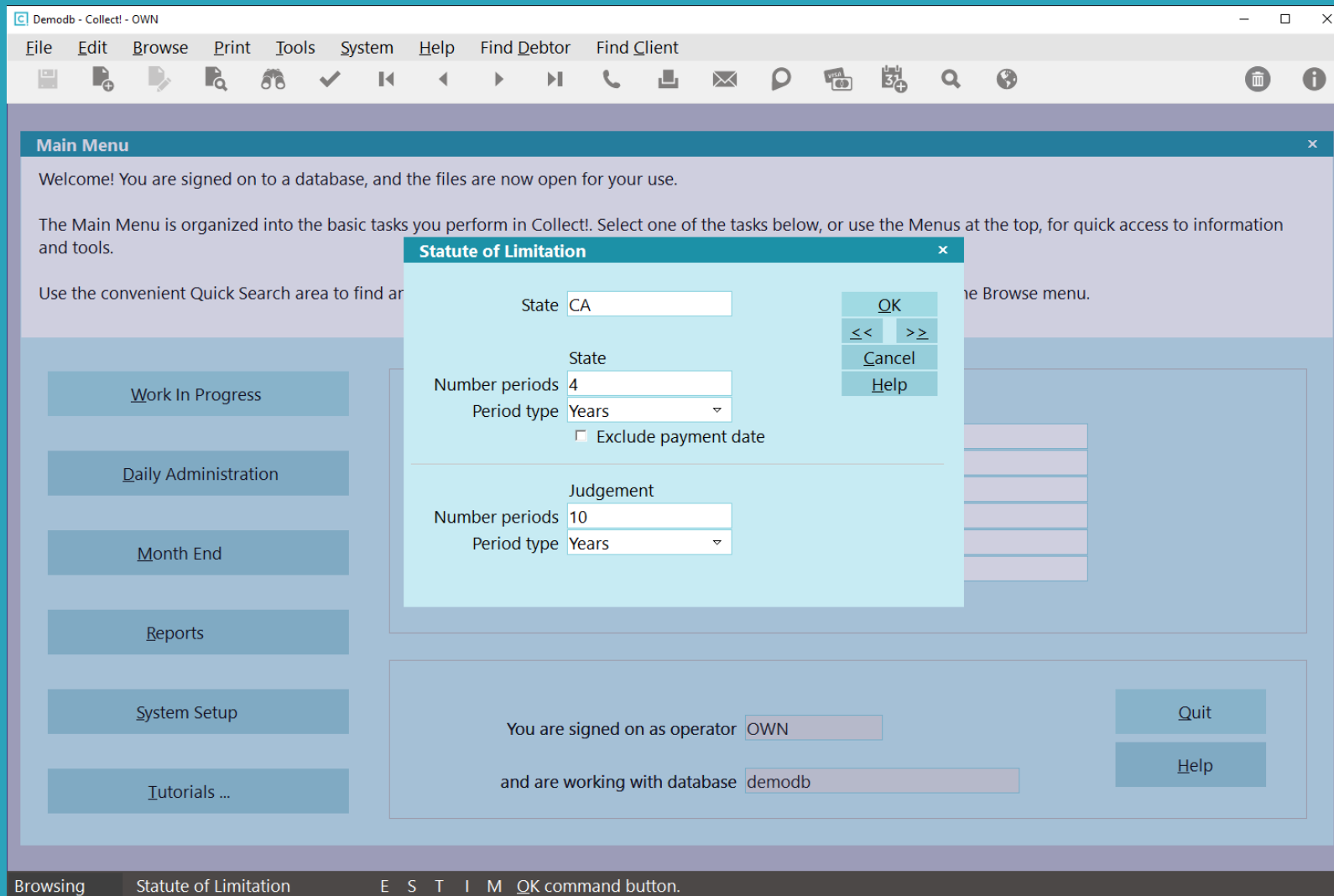
03/04/2021 09:28:30 NEW OWN : Post transaction 101 1000.00 Help

02/02/2021 09:16:25 NEW OWN : Post transaction 101 1000.00

01/02/2021 10:05:22 NEW OWN : Post transaction 101 1000.00

Browsing Debtor E S T I R Please press one of the highlighted keys.

In this example, the agency made 7 attempts to contact the debtor, and none of them were right party contacts.



In the same System Setup area you will find two additional data sets needed by the system.

Data in the Statute of Limitations form is used to calculate time-barred dates. The system includes a provision to deal with states that do not allow recalculation of the time-bar date when a payment has been made. You will be able to edit this data if regulations change.

The screenshot displays a software application window titled "Demodb - Collect! - OWN". The interface includes a menu bar with options like File, Edit, Browse, Print, Tools, System, Help, Find Debtor, and Find Client. A "Main Menu" panel is visible, along with a "Holiday" dialog box. The dialog box contains a table of holidays for 2023 and 2024. At the bottom of the dialog, there are buttons for "Delete", "Edit", "New", "Cancel", "<<", ">>", and "OK". The background interface also shows buttons for "Quit" and "Help", and a status bar at the bottom indicating "E S T I R Ready" and page numbers "1" and "14".

Date	Description
01/01/2023	New Year's Day (Saturday)
01/03/2023	New Year's Day in lieu (Monday)
01/17/2023	Martin Luther King Jr. Day
05/30/2023	Memorial Day
06/20/2023	Juneteenth (in lieu) Emancipation Day
07/04/2023	Independence Day
09/05/2023	Labor Day
10/10/2023	Columbus Day
11/11/2023	Veterans Day
11/24/2023	Thanksgiving
12/25/2023	Christmas Day (Sunday)
12/26/2023	Christmas Day in lieu (Monday)
01/01/2024	New Year's Day (Sunday)
01/02/2024	New Year's Day in lieu (Monday)

Data in the Holidays form is used by the system to exclude holidays when computing the projected Letter Receipt Data and the Validation End Date. Because applicable holidays vary, this data needs to be entered manually and updated annually.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor 1:37PM

Name Barclay, Tricia Client Relative Measures Corp. 98 View

File 1423 Group Acct 33-01643 Operator JC

Contact Tricia Barclay Timezone (-8) Pacific Standard Time Sales TM

Address 1101-791 Wallaston Drive Master Type Rate 33.330 %

OK Forward Mode Active Principal \$12,000.00

City Brampton Home 916-555-0100 Legal Status ACT Interest

State CA POE# 719-555-0102 260 Charged 03/03/2021 Score Fees

ZIP 98974-21 Cell 812-555-0103 Delnqnt Listed 10/30/2021 Validation 12/09/2021 Legal fees

Country United States Other Email barclay@example.com Closed Payment 02/02/2022 Other charges

Speech SSN 735-40-2471 POE Mr. Bathtub Time-bar 01/11/2027 Next Adjustments

DL 3256RP63Q User 1 # attempts Promise Owing \$2,000.00

DOB 11/02/1978 User 2 # RPC Date1 Date2 Owing \$10,000.00

Summary

Notes Contacts Attachments Cosigners Transactions Detail A1 A2 A3 CBR Group Misc Phones Emails Addresses

12/18/2022 13:07:12 ACT OWN : Post transaction 101 Payment By Check \$250.00 Owing \$5,250.00

10/04/2022 08:03:09 ACT OWN : Post transaction 101 1000.00

07/18/2022 08:03:09 ACT OWN : Post transaction 101 1000.00

07/13/2022 07:59:05 ACT MGR : Fee paid. Had an accident. Will bring account to current soon.

07/10/2022 07:32:18 ACT OWN : Phone about NSF Check and Fee.

07/10/2022 07:31:11 ACT ACT : Post transaction 105 -1000.00

06/28/2022 08:50:29 ACT OWN : Post transaction 101 1000.00

05/25/2022 08:21:46 ACT ACM : Post transaction 101 1000.00

04/03/2022 10:43:34 NEW ACM : Post transaction 101 1000.00

03/04/2022 09:28:30 NEW OWN : Post transaction 101 1000.00

02/02/2022 09:16:25 NEW OWN : Post transaction 101 1000.00

01/02/2022 10:05:22 NEW OWN : Post transaction 101 1000.00

OK

<< >>

Credit Card

ACH

Recalc

Print

Action

Advanced

Cancel

Help

Ready Debtor E S T I M Use arrows and then press Enter.

The global compliance settings interact with the rest of Collect!'s functionalities to manage how the system handles individual debtor accounts. We will now take a first look at the main Debtor Account screen.

You can see that the primary Debtor Account screen provides dedicated fields for demographic and contact information on the left, working information in the middle, financial information on the right, and 15 tabs for sub-screens.

The Advanced Tab provides access to placement and financial screens.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Financial Detail

Referral Rate %

Currency

Show 30/60/90
 Tax exempt

Commission to date
Principal paid to date

Judgement Commission Tax Fees

Judgement date
Judgement principal
Judgement Interest
Judgement Fees Attorney fees
Judgement Legal Court costs

Assignment Interest Payment Plan

Last statement
Transaction (Charged)
Last payment (Delnqnt)
Charge-off
Itemization date
Balance at itemization
Validation end

Original principal
Original interest
Original fees
Original legal
Original misc
Original other
Original paid

Assigned amount
Orig last pay amt
Orig last pay date

Req valid amt
Req clt backup
Sent valid amt
Req orig cred info
Sent orig cred info

OK
Transactions
Summary
Cancel
Calculators
Help

Ready Financial Detail E S T I M OK command button.

Key compliance data provided by the original creditor will be brought into the system as part of the bulk import process and mapped to dedicated fields on the debtor account.

The Assignment Form stores all the itemization details and milestone dates that are required for the CFPB Model Validation Notice in one location.

The Judgement Form stores judgement data either brought into the system or the result of a successful suit.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor 1:41PM

Name Barclay, Tricia Client Relative Measures Corp. 98 View

File 1423 Group Acct 33-01643 Operator JC

Attachment

Class	Type	Received	Adv Client	Resp Sent	Resolved
Dispute	Details				
Description					
Detail					
Detail					
Rec'd By					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					
Detail					

Dispute Copy

File 2

File 3

File 4

Created 02/23/2022 OWN Modified 02/23/2022 OWN

OK << >> New Delete Cancel Help

Ready Attachment E S T I M OK command button.

Additionally, the Debtor Screens include a dedicated Dispute Attachment Form that includes the method the Dispute was received, tracking fields, many details fields, and the ability to attach documents.

Collections of the World
123 This Street
New York, NY 12345
510-555-7890
ourcompany@example.com

To: Kevin Aubin
1101-703 Eastwood Crescent
Princeton, CA 98975-0016

December 16, 2021

Reference: 1400

Collections of the World is a debt collector. We are trying to collect a debt that you owe to Relative Measures Corp.. We will use any information you give us to help collect the debt.

Our information shows:

As of July 31, 2021, you owed:	\$50,000.00
Between July 31, 2021 and today:	
You were charged this amount in interest: +	\$0.00
You were charged this amount in fees: +	\$0.00
You paid or were credited this amount toward the debt: -	\$2,000.00
Total amount of the debt now:	\$48,000.00

How can you dispute the debt?

- **Call or write to us by December 16, 2021, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by December 16, 2021,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at www.example.com/dispute.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by December 16, 2021, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.example.com/requests.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

Notice: See reverse side for important information.



Mail this form to:
Collections of the World
123 This Street
New York, NY 12345

Kevin Aubin
1101-703 Eastwood Crescent
Princeton, CA 98975-0016

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:**
 - This is not my debt.
 - The amount is wrong.
 - Other (please describe on reverse or attach additional information).
- I want you to send me the name and address of the original creditor.**
- I enclosed this amount:** \$
Make your check payable to Collections of the World. Include the reference number 1400.
- Quiero este formulario en español**

Collect! provides CFPB Model Validation Notice templates in English and Spanish as part of its stock letter template set. This template is set to draw data from the Assignment Form and calculate the validation period using data from the Assignment Form and global Validation Period settings.

Collect!'s letter template includes logic to conditionally display state appropriate disclaimers on the reverse side of the letter.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor 1:41PM

Name Barclay Phone
 File 1423
 Contact Tricia
 Address 1101-
 OK
 City Bram
 State CA
 ZIP 98974
 Country Unite
 Speech
 SSN 735-4
 DL 3256
 DOB 11/02
 Summary

Phone number 812-555-0103
 Active Yes
 Position Cell
 Source Other
 Timezone (-6) Central Standard Time
 Best time to call
 Time from 09:00:00 Time to 15:00:00
 Last called
 Date 11/05/2021
 Time 09:15:48
 Last RPC 11/05/2021
 Last result Manual dial: right party contact
 Opt in calls 11/02/2021 Verbal
 Opt in texts 11/02/2021 Verbal

Debtor name Barclay, Tricia
 Owner Self
 File 1423
 Status
 RPC SMS
 Invalid number / debtor unknown
 Do not call
 Not in service
 User 1
 User 2
 NIS ID None specified
 NIS reason None specified
 Opt out calls
 Opt out texts
 Cell scrub

OK
 << >>
 New
 Delete
 Cancel
 Help
 Opt Out Calls
 Opt Out Texts
 Text Reauth
 RPC Override
 Call opt
 Text opt

View
 33.330 %
 \$12,000.00
 \$2,000.00
 \$10,000.00
 OK
 >=

Opt In/Out Logs

Type	Date	Time	Operator	Consent Method	Description
Call Opt	11/02/2021	13:48:19	OWN	Verbal	Debtor has consented to Calling.
Text Opt	11/02/2021	13:48:10	OWN	Verbal	Debtor has opted in to Texting.

edit Card
 ACH
 Recalc
 Print
 Action
 Advanced
 Cancel
 Help

Ready Phone E S T I M OK command button.

Collect! provides an extensive system for recording and tracking consumer opt-ins and opt-outs for phone, texting, and emails. Operators can instantly see which numbers and emails are active and were used for a historic right party contact.

Underlying each phone number is a detailed screen that includes opt-in/opt-out logs for that number.

This system includes an RPC Override function that allows the operator to schedule an additional call that will circumvent the contact controls, if the consumer requests one.

Demodb - Collect! - OWN

File Edit Browse Print Tools System Help Find Debtor Find Client

Debtor 1:50PM

Name Barclay, Tricia Client Relative Measures Corp. 98 View

File 1423 Group Acct 33-01643 Operator JC

Contact Tricia Barclay Timezone (-8) Pacific Standard Time Sales TM

Address 1101-791 Wallaston Drive Master Type

OK Forward Mode Active Principal \$12,000.00

City Brampton Home 916-555-0100 Legal Status ACT Interest

State CA POE# 719-555-0102 260 Charged 03/03/2021 Score

ZIP 98974-21 Cell 812-555-0103 Delnqnt Worked 07/12/2029 Legal fees

Country United States Other Validation 12/09/2021 Miscellaneous

Speech Email barclay@example.com Closed Payment 02/02/2022 Other charges

SSN 735-40-2471 POE Mr. Bathtub Time-bar 01/11/2027 Next Adjustments

DL 3256RP63Q # attempts 2 Promise

DOB 11/02/1978 User 1 # RPC 1 Date1 Date2

Summary

Notes Contacts Attachments Cosigners Transactions Detail A1 A2 A3 CBR Group Misc Phones Emails Addresses

12/18/2022 13:07:12 ACT OWN : Post transaction 101 Payment By Check \$250.00 Owing \$5,250.00

10/04/2022 08:03:09 ACT OWN : Post transaction 101 1000.00

07/18/2022 08:03:09 ACT OWN : Post transaction 101 1000.00

07/13/2022 07:59:05 ACT MGR : Fee paid. Had an accident. Will bring account to current soon.

07/10/2022 07:32:18 ACT OWN : Phone about NSF Check and Fee.

07/10/2022 07:31:11 ACT ACT : Post transaction 105 -1000.00

06/28/2022 08:50:29 ACT OWN : Post transaction 101 1000.00

05/25/2022 08:21:46 ACT ACM : Post transaction 101 1000.00

04/03/2022 10:43:34 NEW ACM : Post transaction 101 1000.00

03/04/2022 09:28:30 NEW OWN : Post transaction 101 1000.00

02/02/2022 09:16:25 NEW OWN : Post transaction 101 1000.00

01/02/2022 10:05:22 NEW OWN : Post transaction 101 1000.00

OK

<< >>

Credit Card

ACH

Recalc

Print

Action

Advanced

Cancel

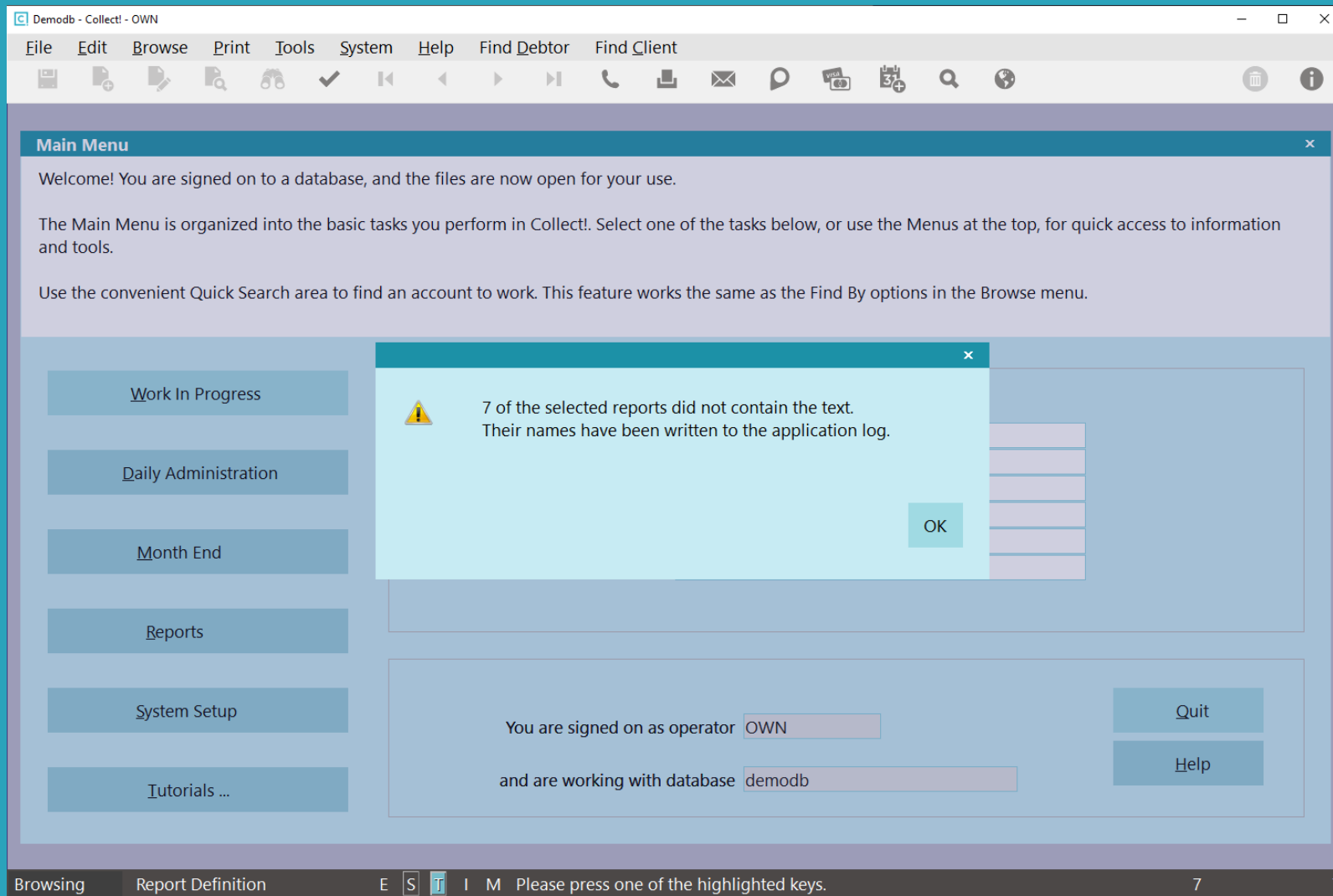
Help

Ready Debtor E S T I M OK command button.

Let's look at how rule sets, actions, and calculations affect compliance fields. When the account is compliant, the field background is grey. When the account has met or exceeded the conditions allowed by the rules, the applicable field background becomes magenta, the system pops a message to the collector, and automatically writes a note line that the operator was advised of this condition.

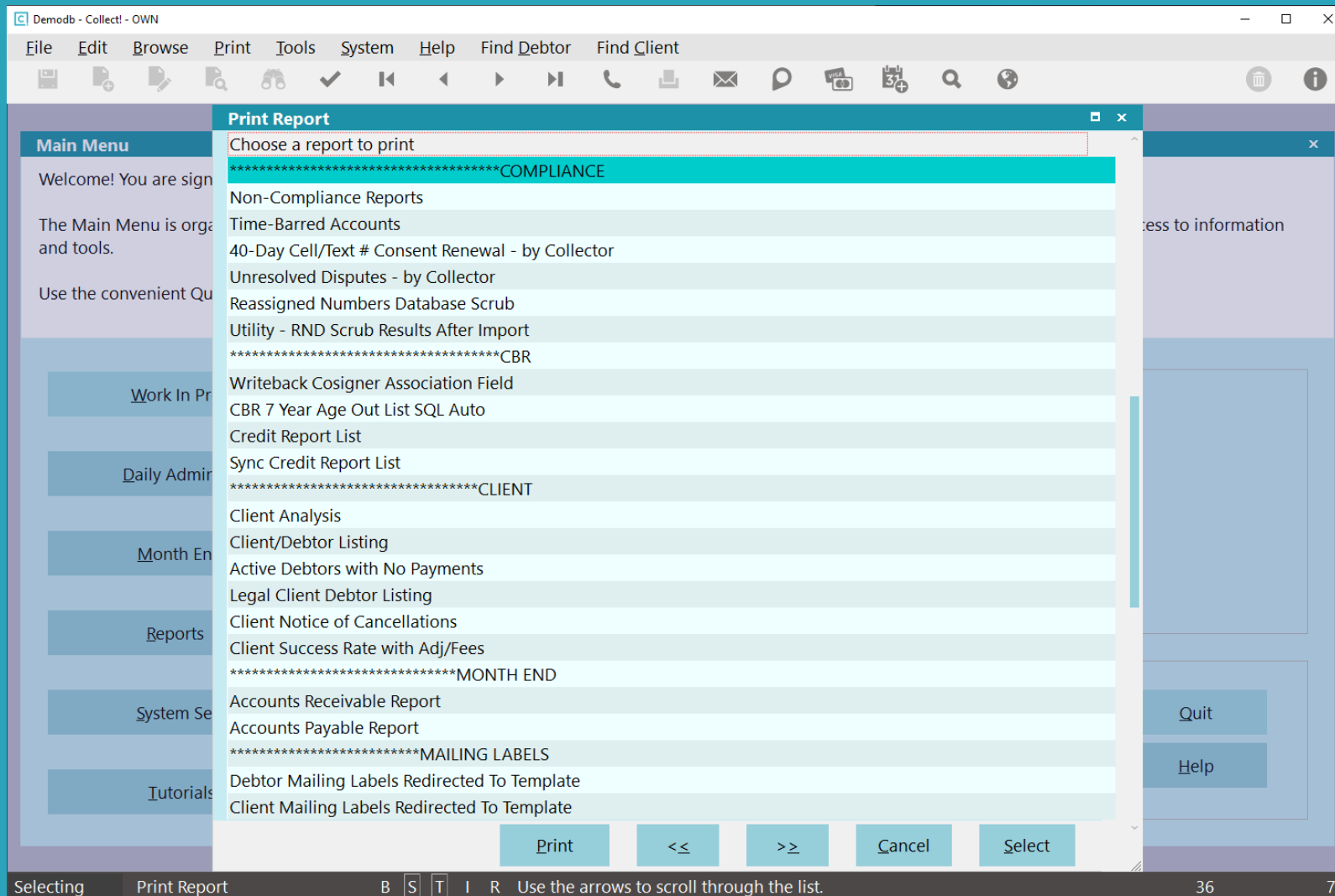
In addition:

- Time-bar provides the date the debt became time-barred
- # attempts shows the number phone attempts made in the period
- # RPC shows the number of RPC made in the period
- Validation shows the end of the validation period



Collect! includes a utility function that allows users to search for key text within the letter templates or reports to determine if a desired text chunk is included in the body of the document. This is a time-saving assist to confirm that prescribed text exists in the output, such as a mini-Miranda, state disclosures, or any other text you might want to search for.

Careful with spelling and punctuation because the system will only make an exact match between what was keyed into the Search box and what is contained in the selected letters and reports to find a match. This function will also allow you to find errors in important text chunks.



Collect! includes a category called Compliance Reports as part of the stock reports that management can use to query the system for compliance.



Collections of the World
123 This Street
New York, NY 12345
Phone: 510-555-7890
Fax: 510-555-3299

Printed: 02/04/2022

Accts Called - General - by Date Range

Period FROM 01/28/2022 TO 02/04/2022

Manager: SC - Senior Collector

Collector: JC - Junior Collector

File#	Debtor Name	Client#	Client Name	Owing	Status	#RPC	#Attempts	Total
1400	Aubin, Kevin	98	Relative Measures Corp.	\$50,000.00	NEW	0	11	11
1423	Barclay, Tricia	98	Relative Measures Corp.	\$10,000.00	ACT	0	13	13
Total # out of compliance for Collector JC: 2								
# of collectors out of compliance for Manager SC: 1								

One group of compliance reports compare actual production output of calls, texts, letters, and emails to the existing rule sets. Prompts enable the manager to select report parameters. Results can be sorted by operator or who they report to in order to identify further training needs. As an example, a stock report can tell you if your organization made any call attempts that violated the 7 x 7 or RPC rules within a date parameter.

Additional reports allow you to identify accounts that you may want to identify for batch or manual processing. As an example, a stock report can identify unresolved disputes and present them by operator.

As with all other Collect! reports, they can be copied and adapted for your needs, or you can create additional reports using the Report Generator Utility.



In summary, Collect! will provide you with tools to establish a global rule set for your entire system, with the possibility of state or client overrides.

The rule set works in the background as automations. As operators work accounts, the system will put stops on non-compliant contact events and provide clear alerts to operators. The system's flexibility allows it to be used for compliance in most highly regulated regions.

Management is also provided with a complete set of analytic tools to test their workflow.

Additional Learning Resources

- Evaluation Download: <https://www.collect.org/evaluation>
- Find further details in our massive online Help documentation by using the search function or by consulting the Index
<http://www.collect.org/documentation>
- Contact Sales: sales@collect.org
- 1-800-661-6722, option 1
- 250-391-0466, option 1