

Subject: Legal Summons, Judgment, Garnishment	Product: COA	Approved on:
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Purpose:

Client who has received a legal summons, judgment, or garnishment seeking service and guidance on next steps for the account that has gone legal. Transferred to ESCL team to provide options that can be done while avoiding providing legal advice.

Policy: Review legal documents for accounts that have gone legal, provide options to the client and open intake form if client as BLP, agreeing to add funds, or have funds available to settle.

Requirements:

- Review legal documents, judgment or summons client submitted through portal or email.
 - Information to confirm or verify legal documents.
 - i. Creditor name
 - ii. Balance / account number to match the account that is enrolled in program.
 - iii. Filed and/or record date, to confirm when it was issued and if we have gotten a settlement after the date.
 - iv. If garnishment has taken effect or in process (if so, we are to remove account off program)
 - v. Response date, court date. To add that information into the intake form
 - Provide options to the client on where they are at in the program and funds needed to settle.
 - i. Confirm if intake form or if account is being worked by negotiations first. If not, start the process to open an intake form. (Follow intake form Legal account process SOP/QRG)
 - ii. Client unable to add funds:
 - a. Provide legal reference links for the client to review their options.
 - b. Inform the client they can settle outside the program to better accommodate their budget.
 - c. Make sure client is aware negotiation cannot reach out to law firm until funds are available.
 - If on chat or over email, if you are not able to effectively de-escalate or if the client seems confused over information provided, ask client to schedule a call with you.

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Procedure: If you get an escalation/legal from any platform (direct transfer, or any leadership, etc) you own that client through resolution.

- Voicemails - expectation is 5 complete attempts to reach client (complete attempt = phone call, text, email).
After first call, text should be sent prior to us calling recommend 30-45 minutes to give the client a head up
After 5 contacts your final email/text/voicemail can let the client know that should they want to reach out at a later date they may do so, and you can assist at that time.

How should attempts be made?

If escalation/legal is served/sent to you prior to 2p.

- Day 1 - 2 attempts via call/text/email
- Day 2 - 2 attempts via call/text/email
- Day 3 - 1 attempt via call/text email

If escalation/legal is served/sent to you after 2p.

- Day 1 - 1 attempt via call/text email
- Day 2 - 2 attempts via call/text/email
- Day 3 - 2 attempts via call/text email

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