



Innovative Practice in Billing: Postcards



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Overview

- **Billing Methods in St. Charles County**
Statements/Envelopes, Electronic, Postcards
- **The Need for Change**
Delinquent Bills – No Original Bill
- **The Who, What, and How of Postcards**
Better Customer Service while Saving Money

Billing Methods in St Charles County Missouri

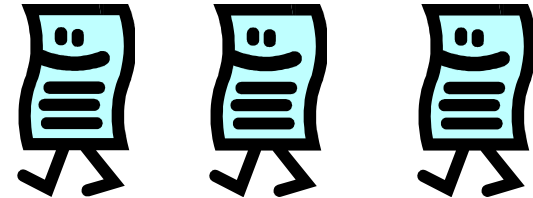
Paper

Color-coded

Blue for Personal Property

Yellow for Real Estate

Statement, Remittance Envelope, Outer Envelope



Electronic (Flat files, Excel Files, Word Files, ... Email)

Mortgage Companies/Taxing Services

Leasing Companies

Multi-Parcel Owners (Builders, Developers, Investors, etc.)

Postcards

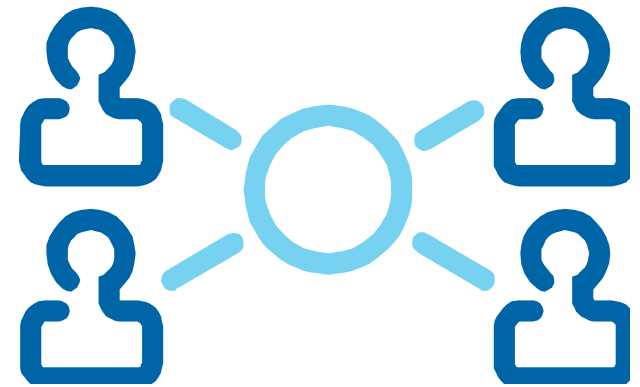
Real Estate – all parcels





Why Postcards?

Communication



Cost



Before Postcards

**Real Estate Bills only mailed if NO
Mortgage Company or Taxing Service
Requested Bill**

Erroneous Requests

Mortgages Paid Off

Delinquent Bills not sent out until April



Before Postcards

ST CHARLES COUNTY, MISSOURI
 2005 REAL ESTATE TAX
 DELINQUENT AFTER DEC 31

2005-10-06

WORD	ACCOUNT NUMBER	CITY	ASSESS	VALUATION
R2	7062500164	29	11	R 9,110
				C 0
				A 0
				9,110

STATE 2.74
 COUNTY 0.27
 RD/BLDG 19.89
 SCHOOL 418.15
 COLLEGE 20.00
 LIBRARY 18.62
 FIRE 32.02
 AMBULA 19.14
 OCCUP DSSAR 12.07
 CITY 71.00
 SLR TAX 0.00
 DISPATCH 3.77
 NTD DIST 0.00
 SENR 0.00

TOTAL TAX PAY THIS AMOUNT **630.19**

ACCT NUMB TG62500164
 CNTL# 115805

2006 REAL ESTATE

PERIOD	TAX AMOUNT
JAN 2006	562.07
FEB 2006	675.06
MAR 2006	688.04
APR 2006	701.03
MAY 2006	714.01
JUN 2006	726.98
JUL 2006	739.97
AUG 2006	752.95
SEPT-DEC	765.91

TAXPAYERS STATEMENT COPY

RETURN THIS PORTION

TOTAL TAX PAY THIS AMOUNT **630.19**

0001683

ST CHARLES COUNTY, MISSOURI
 COUNTY COLLECTOR
 201 N SECOND ST ROOM 134
 ST CHARLES MO 63301-2888

DATE BY DEC 31

FROM _____

PLACE STAMP HERE
 The Post Office will not deliver mail without postage

Check if New Address

COUNTY COLLECTOR
 201 N SECOND ST ROOM 134
 ST CHARLES MO 63301-2888





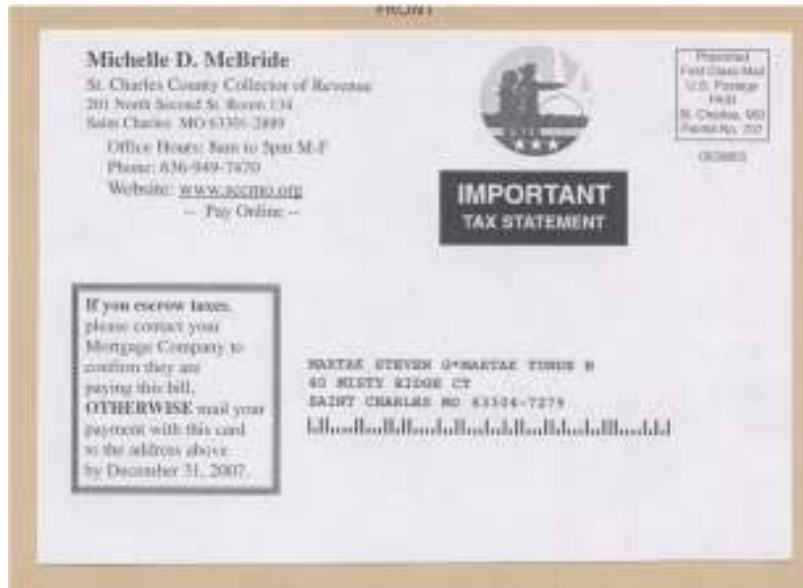
Purpose of Postcards

- **Every parcel owner gets a “statement”
Payable or Informational**
- **All taxpayers informed of tax allocation**
- **County saves money while providing
better customer service**





Postcard Design



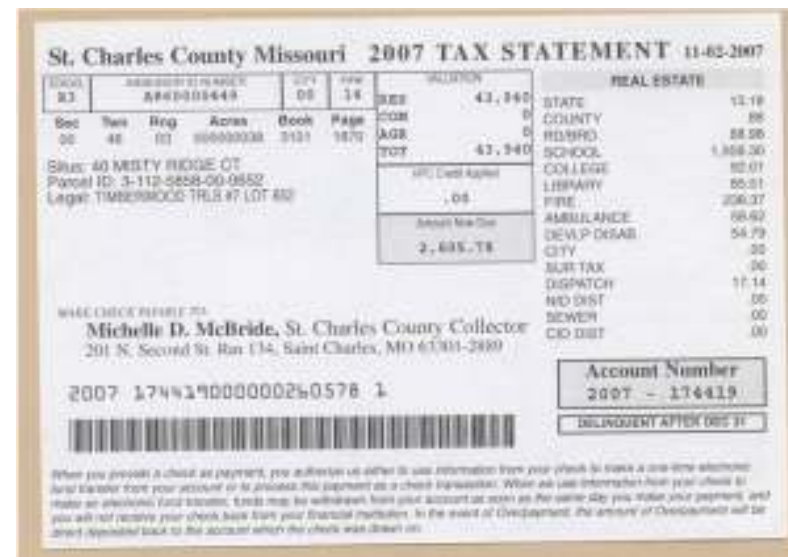
Front:

Office Hours, Phone Number
Web address (Online payment)
Identified as “IMPORTANT”

Tax Statement with County logo
Informational/Payable notification
Taxpayer's Name and Address

Back:

Parcel Identifiers
Tax Allocation Detail
Barcode and Scan Line for Batch
Check Payable Information
Due Date
NACHA Disclosure
Overpayment Policy





Financial Impact

	Year	# RE Bills	Printing	
			Cost	Approx Per
Before PC	2006	51,720	6,620.16	0.13
1st PC Year	2007	127,511	4,450.13	0.03
Change		75,791 147%	(2,170.03) -33%	
Fold-Over Bills	2008	127,604	7,656.24	0.06
	2009	126,394	7,722.67	0.06
	2010	121,779	7,440.69	0.06





Ramifications of First Mailing

Phone Calls



Letters/Emails



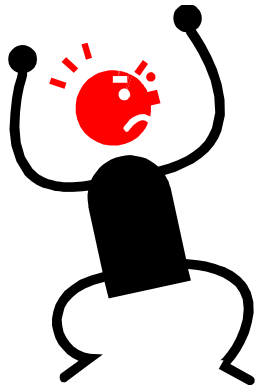
Newspaper “Sound Off” spots



“Free” Publicity for just over two months...



Top Complaints of First Mailing



“Everyone can see my information.”

“I have nothing to keep for my records.”

“I thought it looked like junk mail.”





Second Attempt....

Michelle D. McBride
 St. Charles County Collector of Revenue
 201 North Second St. Room 134
 Saint Charles, MO 63301-2889
 Office Hours: 8am to 5pm M-F
 Phone: 636-949-7470
 Website: www.sccmo.org
 -- Pay Online --

IMPORTANT STATEMENT

If you escrow taxes, please contact your Mortgage Company to confirm they are paying this bill. **OTHERWISE** mail your payment with this card to the address above by December 31, 2010.

HWY N PLAZA LLC
 18102A CHESTERFIELD AIRPORT RD
 CHESTERFIELD MO 63009-1117

When you provide a check or payment, you authorize us either to use information from your check to create a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to create an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. In the event of Government, the amount of overpayment will be check deposited back to the account which the check was drawn on.

- Personal Property & Real Estate taxes may be paid on the same check & submitted together. (Please use the return envelope supplied with your Personal Property Tax bill.)
- A Drop-Box is located in front of the County Administration Building at 201 North Second Street in Saint Charles, MO
- Credit Card payments can be made online at www.sccmo.org or toll free at 1-800-2PAY-TAX (1-800-272-9829). A convenience fee is charged by the card processor & is disclosed prior to submission of payment. Jurisdiction code is 5513
- Late payment penalty & interest are assessed according to state law. (Sections 121.99, 126.10, 140.00 & 154.00) Failure to receive a tax notice does not relieve the taxpayer of any tax liability imposed by law. (Section 121.054)
- Back Taxes must be paid by Cash, Certified Funds, or Money Order. State law requires payments to be applied to the oldest outstanding tax. (Section 140.010 & 154.00)
- Tax Rebates and Tax Credits: Persons 65 or over or qualifying disabled persons may be eligible for a tax rebate or a tax credit from the State of Missouri. Rebates/Credits may be available for Mobile Home and Real Estate Taxes. Call 1-800-243-6090 for more information.

St. Charles County Missouri 2010 TAX STATEMENT 11-3-2010

BOOK	ADDRESS (STREET)	CITY	PAGE	ASSESSED VALUE	TAXES	REAL ESTATE
84	18948EAD00	05	33	38,030	38,030	STATE 31.40
00	000000000	4171	1833	0	0	COUNTY .00
00	000000000	4171	1833	10	10	ROAD 76.97
00	000000000	4171	1833	10	10	SCHOOL 1,743.59
00	000000000	4171	1833	10	10	COLLEGE 83.46
00	000000000	4171	1833	10	10	LIBRARY 78.49
00	000000000	4171	1833	10	10	FIRE 174.54
00	000000000	4171	1833	10	10	AMBULANCE 54.00
00	000000000	4171	1833	10	10	DEVL P DISAB 50.00
00	000000000	4171	1833	10	10	CITY .00
00	000000000	4171	1833	10	10	SUR TAX .00
00	000000000	4171	1833	10	10	DISPATCH 14.83
00	000000000	4171	1833	10	10	NO DIST .00
00	000000000	4171	1833	10	10	SEWER .00
00	000000000	4171	1833	10	10	CO DIST .00

Name: HWY N PLAZA LLC
 Situs: 9955 HWY N
 Parcel ID: 4-038-9008-00-0010.2
 Legal: PT 5 FR 1/4

RETURN WITH PAYMENT

MAIL CHECK PAYABLE TO:
Michelle D. McBride, St. Charles County Collector
 201 N. Second St. Rm 134, Saint Charles, MO 63301-2889

2010 214337000000228888 2

Account Number
 Tax Year - Control #
 2010 - 214337
 DELIVER AFTER DEC 31
 County Office closed 12-31-2010

St. Charles County Missouri 2010 TAX STATEMENT 11-3-2010

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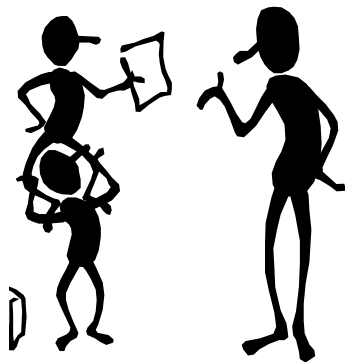
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Billing Reflections



Taxpayers are unique...
The best billing method for one
may not be the best billing method for all.



Any *Change* will bring
reactions – typically a
mixture of positive and
negative.





*Thank you
for listening!*

