P.O. Box 500 Horseheads, NY 14845 PIONEER

Credit Roccoery, Inc.

Phone: 1-800-448-3531

Fax: 1-800-533-8088

01001IP 09/08/2017

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Correspondence Address: Pioneer Credit Recovery, Inc. PO Box 500 Horseheads, NY 14845

Hours of Operation: EST/EDT Mon-Thursday 8:00A.M. – 9:00P.M. Friday 8:00A.M. – 5:00P.M. Saturday 8:00A.M. – 12:00P.M.

RE:

Amount Due: \$15,079.36

Taxpayer Authentication Number: Taxpayer Identification Number:

DELINQUENT TAX NOTIFICATION

Dear AN LOCATION, RE:

The Internal Revenue Service (IRS) placed your past due tax obligation with Pioneer Credit Recovery, Inc. (PCR), a private collection agency. You can verify Pioneer's name, address, and authority to collect this tax obligation under contract with the IRS by visiting www.irs.gov.

A listing of your past due tax obligations is included with this notice. You are responsible to repay this past due tax, including any accrued interest and penalty charges.

Below, please find options to resolve your tax obligation:

- Submit payment using an immediate payment method listed on the enclosed *Payment Options* instructions.
 Pay online, by phone or using your mobile device and get instant confirmation that your payment has been submitted.
- If you can't pay the amount due immediately, or have questions about the payment options, contact our office at 1-800-448-3531 to establish a repayment agreement to satisfy your tax obligation.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 daysafter receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you notify us, either in writing or by calling, that you dispute the validity of this debt or any portion thereof we will provide instructions about how to obtain a copy of the tax transcripts showing the liability. Send only correspondence to: Pioneer Credit Recovery, Inc.

P.O. Box 500

Horseheads, NY 14845

Pioneer Credit Recovery, Inc. is a private collection agency contracted to collect your past due tax on behalf of the IRS. Please contact us today for assistance at 1-800-448-3531.

We'd like to explain your options and help resolve this matter.

This is an attempt, by a debt collector, to collect a debt and any information obtained will be used for that purpose.



The Taxpayer Advocate Service (TAS) is an independent organization within the IRS that ensures every taxpayer is treated fairly and protects taxpayers' rights under the Taxpayer Bill of Rights. TAS can offer you help if your tax problem is causing a hardship, or you've tried but haven't been able to resolve your problem with the IRS or a PCA. If you qualify for TAS assistance, TAS will do everything possible to help you, and assistance is always free. More information about TAS can be found in Publication 1546, *Taxpayer Advocate Service Is Here to Help*, by visiting www.taxpayeradvocate.irs.gov or by calling TAS at any time at 877-777-4778.

IRS Publication 1, Your Rights as a Taxpayer can be obtained from www.irs.gov or by calling 800-829-3676.

As of the date of this letter, you owe \$15,079.36. Because of interest and penalties, the amount due on the day you pay may be greater. If the amount stated here is paid, an adjustment may be necessary after a payment is received. In that event, notification will occur of any adjustment in the balance. Before any payment intended to pay the balance in full happens, please contact us at the address on this letter, or call 1-800-448-3531.

Any questions related to this notice should be directed to our office using the telephone number listed below:

Pioneer Credit Recovery, Inc. P.O. Box 500 Horseheads, NY 14845 1-800-448-3531

Notice to State of North Carolina residents:

NC Commissioner of Insurance Permit numbers are: Arcade, 26 Edward Street, Arcade, NY 14009 (permit #101797), Perry, 20 Parker Lane, Perry, NY 14530 (permit #3571), Moorestown, 308 W. Route 38, Moorestown, NJ 08057 (permit #4257), Lake City, 197 SW Waterford Court, Suite 101, Lake City, FL 32025 (permit #105428), Horseheads, 325 Daniel Zenker Drive, Suite 1, Horseheads, NY 14845 (permit #109012), and Wilkes-Barre, 220 Lasley Ave., Suite 9111, Wilkes-Barre, PA 18706 (permit #113011).

As of: 09/17/2017

Ref Num	Tax Form/Year	Tax Due	Interest	Penaities	Other Fees	Balance Due	Accrual Date
30-201612	1040-201612	\$13,940.00	\$245.06	\$894.30	\$0.00	\$15,079.36	09/17/2017

Payment Options

The following payment methods are available to taxpayers:

- Online using DirectPay at <u>www.irs.gov/Payments</u>:
 - o <u>Debit or Credit Card</u> A convenience fee will be charged by the service provider based on the amount being paid (See Important Note below)
 - Electronic Federal Tax Payment System (EFTPS) EFTPS® is a system for paying federal taxes electronically using the Internet, or by phone using the EFTPS® Voice Response System. EFTPS® is offered free by the U.S. Department of Treasury. Enrollment is required.

Taxpayers have two options to enroll:

- Online at www.eftps.gov
- Call toll-free 800-555-4477 or 800-733-4829 (TDD hearing- impaired); or 800-244-4829 (Spanish) (24 hours a day, seven days a week).
- Electronic Fund Withdrawal (EFW) EFW is an integrated e-file/e-pay option offered only when filing your federal taxes using tax preparation software or through a tax professional. Using this payment option, you may submit one or more payment requests for direct debit from your designated bank account.
- Same-day wire Download a form to present to your financial institution.
- Mobile App –IRS2Go is the official mobile app of the IRS. Get easy access to mobile-friendly payment options
 like IRS Direct Pay, offering you a free, secure way to pay directly from your bank account. You can also make a
 credit or debit card payment through an approved payment processor.
- Phone
 - o Debit or Credit Card please contact a provider below (see Important Note below):
 - Official Payments.com/fed
 - 888-872-9829 (Payment) or 877-754-4413 (Customer Service)
 - www.officialpayments.com
 - Link2Gov Corporation
 - 888-PAY-1040 SM (1-888-729-1040) or 888-658-5465 (Customer Service)
 - www.pay1040.com
 - WorldPay US, Inc.
 - 844-729-8298 (Payment), 855-508-0159 (Live Operator), or 844-825-8729 (Customer Service)
 - PayUSAtax.com
- Mail payment to:

Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0010

- Make checks or money orders payable to the "United States Treasury"
- o DO NOT send cash
- Include name, address, and daytime phone number when not already preprinted on the check or money order.
- Write the form number and tax year for which the payment is being made and the primary taxpayer's SSN/EIN on the check or money order.

*Important note about Debit or Credit Card payments - A convenience fee will be charged by the service provider based on the amount being paid. Fees may vary between providers. Any fees are disclosed during the transaction and taxpayers will have the option to either continue or cancel the transaction. Taxpayers can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website. Taxpayers will be given a confirmation number at the end of the transaction.

Questions about your options? Call Pioneer Credit Recovery, Inc. at 1-800-448-353 f



Payment Options (continued)

• IRS PayNearMe (cash) — PayNearMe is a payment option for taxpayers who prefer to pay their taxes with cash. PayNearMe charges a service fee which is separate from tax obligations. Individuals will pay \$3.99 per transaction with a \$1,000.00 daily payment limit.

Taxpayers who want to pay their taxes with cash through the IRS PayNearMe option should do the following:

- o Go to www.irs.gov/Payments to begin the payment process. In the "Other Ways You Can Pay" box, click on "Cash at a Retail Partner" and follow the instructions on that page.
- The taxpayer will receive an email from Official Payments confirming their information.
- o The IRS will then verify the information sent by Official Payments. NOTE: This process may take two to three business days.

PayNearMe notifies the taxpayer via email with next step instructions and a barcode. The barcode is available to be printed or displayed on mobile devices.

NOTE: The PayNearMe barcode will expire in 7 days after it is emailed to the taxpayer.

- o Tax present the barcode at a participating retail location. The retail clerk scans the barcode and collects the cash and fee.
- o The retail clerk presents the taxpayer with a receipt to confirm the transaction. *Important:* Taxpayers should keep this receipt as proof of payment.
- Official Payments and PayNearMe send transactions for processing.
 NOTE: It usually takes two business days for payments to be submitted to the IRS. Taxpayers should allow for this to make timely payments in order to avoid interest and penalties.

IRS PayNearMe is currently only available to IMF taxpayers. The service can be used for the following payment types:

- o Form 1040 series
- o Form 1040 ES Estimated Tax
- o Form 4868 Automatic Extension to File Taxes
- o Installment Agreements
- o Trust Fund Recovery Penalty
- o Form 5329 Return for Individual Retirement Arrangement Taxes

Joint filers using PayNearMe must complete the "Verify Identity" page using the primary filer's information, even if the taxpayer is making an estimated tax payment. This will ensure the payment is promptly applied to the balance due account.

NOTE: The IRS PayNearMe web pages are not yet available in Spanish.

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