

Putnam County
Centralized Tax Collection
Database Study



EXECUTIVE SUMMARY

Putnam County is a relatively small bedroom community located in the Hudson Valley bordering Westchester, Dutchess and the State of Connecticut. Putnam County is comprised of six Towns and three Villages. It is unique in that there are no incorporated cities within Putnam County. There are approximately 43,247 tax map parcels located within the County. There are also ten school districts wholly or partially located in the boundaries of Putnam County.

The tax collection process begins January 1 with the Town Tax collectors responsible for collection of Town & County taxes through April 30. After that date all delinquent taxes are turned over to the County.

Village taxes are due to the three Village Collectors as of June 1. The collection period for them extends to January 31 of the following year at which time any delinquent taxes due are turned over to the County.

The school year begins July 1 and extends to June 30 of the following year and taxes are collected by School Tax Collectors and Receivers starting September 30. School taxes are collected by them through October 31. After that any delinquents are turned over for collection until the time of relevy. At the relevy date, any unpaid school taxes are relevied onto the following Year State, Town and County tax bills.

Ultimately, all taxing entities turn over their respective delinquent taxes to be collected by Putnam County. The study performed compiled information of the collection systems of each taxing entity to see the practicality of a centralized tax collection system.

TOWN AND COUNTY TAX COLLECTION

Under the existing system, Town and County taxes are collected by each Town collector from January 1 through April 1, and this collection period is extended until May 1 by the written authorization of the Commissioner of Finance. Unpaid Town and County taxes are turned over to the County starting May 1. The Tax Receivers in the Towns of Carmel, Kent, Patterson and Southeast are separately elected officials that also collect school taxes from parcels within their respective towns. In Putnam Valley and Philipstown, they are Elected Town Clerks who are appointed by the Town Board to collect Town and County taxes. They do not collect school taxes.

As the accompanying spreadsheet (Appendix A) shows, all six use software provided by SCA (Software Consulting Associates). This process consists of each collector physically delivering or mailing their collection records to the County. Each collector provides a collection report and disks to be loaded to Putnam County's current tax collection database. The current County tax collection database is maintained by software provided by Affiliated Computer Systems (ACS). Each town's records are uploaded separately until all records are balanced. Until that time, the County has no record of current Town and County taxes paid. The County commences its collection process of the Town and County taxes in May through the end of the delinquent period, usually two years, at which time the County forecloses and takes Deed to the property.

VILLAGE TAX COLLECTION

Under the existing system, Village taxes are collected by each of the three Village Collectors, who are appointed Village Treasurers, from June 1 through January 31. In February, unpaid Village taxes are turned over to the County. The County collects the unpaid village taxes through November at which time and unpaids are releived to the subsequent town and county tax.

Presently, none of the Village Collectors operate using a tax collection software package, but all show an interest in implementing one, according to the survey conducted by the Putnam County Finance Department (Appendix A). The process of uploading the unpaid information is basically done

manually through the County's ACS system. The Villages taxes collection process is relatively small as compared to town & county and school taxes in Putnam County.

SCHOOL TAX COLLECTION

Under the existing system, school taxes are collected by each of the eleven school tax collectors from September 1 through October 31. In November, unpaid school taxes are turned over to the County. School taxes do not become liens and any school taxes that remain unpaid are relieved onto the town and county tax the following January. The balance of the warrant for unpaid school tax is paid to each school district by the County.

In certain cases some of the school districts are collected by the local tax collector. Four of the six Town and County tax collectors also collect school taxes for one or more school districts. Of the eleven school tax collectors, eight are operating using SCA software, two are using the Allen Tunnell Corp and one is using Info-Matic Tax. The process of uploading the school info to the Counties database is similar to the process with the Town and County tax. Each collector turns over a report and database information to be entered through the Counties ACS system.

PROPOSED SOLUTION - CENTRALIZED DATABASE

In order to gain information for this study, local collectors were contacted to encourage their participation in answering a survey regarding their present tax collection systems. Implementing an efficient collection system would require the cooperation of all tax collection entities involved. Responses from the surveys have been compiled on the attached reports as Appendix A and Appendix B.

The surveys conducted with the 16 different collectors involved in this process; in addition to the inquiries made by the County Finance Department to end users of the information (IE Title Searchers and Closers, Real Estate Attorneys, Lenders and Taxpayers) clearly indicate that a centralized property tax database will enable everyone to do their job more efficiently

and effectively. The preferred approach to countywide tax collection would be everyone, to have live, on-line access to collection information at all times. Reducing the time it takes to upload tax collector information three times a year would be an option that the County would like to implement, saving employee hours that can be utilized better serving the taxpaying public. The existing system creates a pause in the tax collection process when taxes are turned over to the County. For a certain period of time tax collectors are no longer collecting and the County is still working on uploading files from each collector. Currently, in the view of the Commissioner of Finance, the system is too fragmented and can be improved significantly.

Our vision includes a centralized property tax collection data base, capable of being viewed on-line by the public at large while being updated by collectors in a secure environment in real-time. This system would also allow for the payment of taxes on-line by credit card. To achieve these goals, Putnam County met with representatives from Tyler Technologies to discuss their available software capabilities. They are a large software corporation and deal with many municipalities in the State of New York. Putnam County is presently examining the issue of upgrading all of its software, which is why this report has been delayed in its issuance. Tax collection is a component of a much larger County-wide software study. Once a final decision is made, the County will seek Local Government Efficiency Grants to offset the implementation costs.

PROPOSED SOLUTION – CONSOLIDATED TAX COLLECTION

The need for a centralized tax collection database, as demonstrated by this study, is clear, but how to implement the most cost effective tax collection system is not. It is the Finance Department opinion that a tax collection system consolidated at the County level should be examined by both County and Town policy makers. The difficulty in examining this issue can be seen in the fact that two elected receivers did not supply specific budgetary information in fear that their offices might be considered for elimination. Currently, the County is grappling with the concept of assessment consolidation at the County level. Once a future for County-wide assessment is determined, County-Wide tax collection would be in our view an appropriate issue for discussion and evaluation.

APPENDIX A: Putnam County Centralized Tax Collection Database Study

TN & CTY TAX	COLLECTOR	COLLECTION PERIOD	SOFTWARE COMPANY	ANNUAL COST**	CONTACT IN MUNICIPALITY	SOFTWARE COMPANY	ANNUAL COST
CARMEL	Kathleen Kraus Town Hall PO Box 887 60 McAlpin Ave Mahopac NY 10541 845 628-1500	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$3,900.00 includes Mah.,Carmel & N.Salem Schools	Kenneth Schmidt, Supervisor 60 McAlpin Ave Mahopac NY 10541 845 628-1500 Bella	Sullivan Data Management out of Yorktown 914 962 1573	\$41,000.00
KENT	Jean Johnson Kent Town Center 25 Sybil's Crossing Kent Town Center Kent Lakes NY 10512 845 225 1864	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane	\$1,750.00 includes Carmel Sch	Katherine Doherty, Supervisor 25 Sybil's Crossing Kent Town Center Kent Lakes NY 10512 845 225-3943 Tess	Richard Harris (consultant) software, hardware & consulting	\$30,000.00 approximate pd by voucher
PATTERSON	Sally Hamel-Parfitt Town Hall 1142 Rt 311, PO Box 421 Patterson NY 12563 845 878 9300	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane	\$1,850.00	Michael Griffin, Supervisor 1142 Rt 311, PO Box 421 Patterson NY 12563 845 878-6564 Patricia Brown	Knowledge Value Service out of Buffalo contact Frank 1 800 999 9587	\$6,500.00 All Town Depts.
PHILIPSTOWN	Tina Merando Town Hall PO Box 155 Cold Spring NY 10516 845 265-3329	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$1,550.00	William Mazzuca, Supervisor 238 Main St Cold Spring NY 10516 845 265-5200 Susan Kenney	R.D.A. Systems (out of Georgia) 1 800 338 4984	\$2,500.00
PUTNAM VALLEY	Eileen Royael Town Hall 265 Oscawana Lk Rd Putnam Valley Ny 10579 845 526-3280	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$1,850.00	Robert Tendy, Supervisor 265 Oscawana Lk Rd Putnam Valley Ny 10579 845 526-2121 Mary Ann diSantis	Executive Office Systems 1 800 678 4898 Jane Bldg Dept. Planning & Zoning use Software Consultants Assoc.	\$1,500.00
SOUTHEAST	Susan Tobacco Town Hall 1360 Route 22 Brewster NY 10509 845 279-7665	Jan 1 - April 30 Wholly Jan 1 - July 31 Partial	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane or Mike Tharapp	\$1,850.00	Michael Rights, Supervisor 1360 Route 22 Brewster NY 10509 845 279-4313	They have a consultant that they call on when needed	\$25,000.00 approximate

VILLAGE TAX	COLLECTOR	COLLECTION PERIOD	SOFTWARE COMPANY	ANNUAL COST**	CONTACT IN MUNICIPALITY	SOFTWARE COMPANY	ANNUAL COST
VILL BREWSTER	Peter Hansen Village Hall 208 East Main St Brewster NY 10509 845 279-3760	June 1st - Jan 31st	none - would be very interested in a software pkg.	\$0.00	James J. Schoenig, Mayor 208 E Main St Brewster NY 10509 845 279-3760	none	\$0.00
VILL COLD SPRING	Ellen Mageean Village Hall 85 Main St Cold Spring NY 10516 845 265-3611	June 1st - Jan 31st	none - they are looking into getting a software pkg	\$0.00	Anthony Phillips, Mayor 85 Main St Cold Spring NY 10516 845 265-3611	Harris Computers (out of Canada) 1 888 847 7747	
VILL NELSONVILLE	Pauline T Minners Village Hall 258 Main St Nelsonville NY 10516 845 265-2500	June 1st - Jan 31st	none - would be interested in a software pkg if price is good	\$0.00	Thomas Corless, Mayor 258 Main St Cold Spring NY 10516 845 265-2500	none	\$0.00

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SCHOOL TAX	COLLECTOR	COLLECTION PERIOD	SOFTWARE COMPANY	ANNUAL COST**	CONTACT IN MUNICIPALITY	SOFTWARE COMPANY	ANNUAL COST
BREWSTER CENT TN OF SE	Susan Tobacco PO Box 415 Brewster NY 10509 845 279-7080 Sept-Oct only	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane or Mike Tharapp	\$1,850.00	Timothy Conway, Bus. Admin 30 Farm to Market Rd Brewster NY 10509 845 279 8001 x 130 Susan Tofte	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	\$8,000.00 for their size district
BREWSTER CENT TN OF PATT	Sally Hamel-Parfitt PO Box 689 Patterson NY 12563 845 878-9300 x 18	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane	\$925.00	Timothy Conway, Bus. Admin 30 Farm to Market Rd Brewster NY 10509 845 279 8001 x 130	same as above	included in above am't
CARMEL CENT TN OF CARMEL	Kathleen Kraus PO Box 887 60 McAlpin Ave Mahopac NY 10541 845 628-1500	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$ included in Tn Carmel	Eric M. Stark, Assistant Superintendent for Business South St, PO Box 296 Patterson NY 12563 845 878-2094	Finance Manager 631 941-1313 x 250 Brendan Cucinello	\$17,000.00 (2007 Am't)
CARMEL CENT TN OF KENT	Jean Johnson Kent Town Center 25 Sybil's Crossing Kent Town Center Kent Lakes NY 10512 845 225 1864	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane	included in Tn Kt charge	Eric M. Stark, Assistant Superintendent for Business South St, PO Box 296 Patterson NY 12563 845 878-2094 Janice	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	included in above Carmel Sch amount
CARMEL CENT TN OF PATT,PV,SE	Sally Hamel-Parfitt PO Box 421 Patterson NY 12563 845 878-9300 x 18	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane	\$925.00	Eric M. Stark, Superintendent for Business South St, PO Box 296 Patterson NY 12563 845 878-2094	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	included in above Carmel Sch amount
GARRISON UNION	Kathy Sult/Susan Huetter PO Box 193, Rte 9D Garrison NY 10524 845 424-3689 x 227	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Allen Tunnel Corp (Win Tax Coll Prog) 15 Charles St, Suite 1D Binghamton NY 13905 607 722 4933 Kevin Allen (view tax on line)	\$1,600.00	Susan Hutter, District Treasurer 1100 Rte 9D, PO Box 193 Garrison NY 10524 845 424-3689	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	
HALDANE CENTRAL	Jessie DesMarais 15 Craigsides Dr Cold Spring NY 10516 845 265-9254 x 126	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Allen Tunnel Corp (Win Tax Coll Prog) 15 Charles St, Suite 1D Binghamton NY 13905 607 722 4933 Kevin Allen (view tax on line)	start up cost \$4,000.00 annual estim \$1,500.00	Ann Diano School Business Official 15 Craigsides Dr Cold Spring NY 10516 845 265-9254 x 111	TownSoft 15 Charles St, Suite 1D Binghamton NY 13905 607 722 4933 Kevin Allen (view tax on line)	included in tax pkg
LAKELAND CENTRAL	Ann Consolo 1086 East Main St Shrub Oak NY 10588 914 245-1709 x 218	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$2,060.00	Roy Morningstar, Bus Manager 1086 E Main St Shrub Oak NY 10588 914 245-1700 Binyo Alunkel contact	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	40,000.00 part of above is reimbursed thru BOCES
MAHOPAC CENT TN OF CA	Kathleen Kraus PO Box 887 60 McAlpin Ave Mahopac NY 10541 845 628-1500	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$ included in Tn Carmel	David Chapman Assist.Superintendent Business 179 E Lake Blvd Mahopac NY 10541 845 628-3415	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	\$16,152.00
MAHOPAC CENT TN OF PUT VAL	Robert Rizzo 179 East lake Blvd Mahopac NY 10541 845 628-3415 x 383	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$700.00	David Chapman Assist.Superintendent Business 179 E Lake Blvd Mahopac NY 10541 845 628-3415	Finance Manager 631 941-1313 x 250 Brendan Cucinello they contract thru BOCES vendor & technical support	included in above am't
PUT VAL CENT	Jill Figarella 146 Peekskill Hollow rd Putnam Valley NY 10579 845 528-8094 x 1364	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$2,000.00	Paul Lee, Business Administrator 146 Peekskill Hollow Rd Putnam Valley NY 10579 845 528-8125 Barbara	No outside software comp. they use apple computers	\$0.00
PAWLING CENT	Judy Kear PO Box 701 Pawling NY 12564 845 855-4603 prior to collection: 7 Haight St Pawling NY 12564	Sept 3 - Sept 15 Partial Sept 3 - Oct 31 Wholly	Infomatic Tax 21 Old Main St Fishkill NY 12524 Barbara 800 429-3579	only 59 parcels in Putnam Cty	Margaret Clarke, Business Admn. 32 Holiday Hills Lane Pawling NY 12564 845 855-4605	Finance Manager Mid Hudson Regional BOCES Attn: Kathy Goodyear 175 Rte 32 N New Paltz NY 12561	
WAPPINGERS CENT	Karin Stapleton 167 Myers Corners Rd, Suite 200 Wappingers Falls NY 12590 845 298-5000 x 104	Sept 10 - Nov 3rd Wholly 2% added 10/10 to 11/3	Does not use a software pkg there are only 26 parcels in Putnam County-it would not pay to have one-in Dutchess the towns collect for Wapp.	\$0.00	Michele Moloney, Bus. Manager 167 Myers Corners Rd, Suite 200 Wappingers Falls NY 12590 845 298-5015	In Dutchess County the towns collect for Wapp. Sch	
N SALEM CENT TN OF CARMEL	Kathleen Kraus PO Box 887 60 McAlpin Ave Mahopac NY 10541 845 628-1500	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	Software Consultants Assoc. 54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Jay Greenblatt - owner 845 339-9610	\$ included in Tn Carmel	Sylvia Fassler-Wallace Director of Finance 230 June Rd North Salem NY 10560 914 669 5414 Sarah	Capital Computer - Wincap 515 435 0500 x 107	\$16,650.00 incl ck writing laser jet support etal
N SALEM CENT TN OF SE	Susan Tobacco PO Box 415 Brewster NY 10509 845 279-7080 Sept-Oct only	Sept 1 - Sept 15 Partial Sept 1 - Oct 31 Wholly	54 Elizabeth St, Suite 17 Red Hook NY 12571 845 339 9610 or 758 0104 Dod Crane or Mike Tharapp	\$1,300.00	Sylvia Fassler-Wallace Director of Finance 230 June Rd North Salem NY 10560 914 669-5414	Capital Computer - Wincap 515 435 0500 x 107	included in above am't

APPENDIX B: Putnam County Centralized Tax Collection Database Study

	Tn Carmel also Carmel Sch Mahopac Sch North Salem School	Tn Kent also coll Carmel School	Tn Patt also coll Carmel & Brewster School	Tn Phil	Tn PV	Tn SE also collects Brewster & NS Central School	Garrison School	Haldane School	Lakeland School	Mahopac School	Putnam Valley School	Wappingers School	Pawling School
		No response to survey	No response to survey					No response to survey					
Method of Payments													
Cash/money order	X			X	X	X	X		X		X	X	
checks	X			X	X	X	X		X		X	X	X
Credit cards						*see below							
wire													
on line payment													
% of Payments													
Town													
In Person	40%			50%	25%	18%							
Via Mail	60%			50%	25%	82%							
Via lockbox	0%			0%	0%	0%							
School													
In Person	40%					18%	10%		100%	35%	5%	0%	0%
Via Mail	60%					82%	2%		0%	65%	5%	100%	0%
Via lockbox	0%					0%	88%		0%	0%	90%	0%	100%
Number of employees													
Town - full time	3 @ 40hrs			3 @ 37hrs	** see below	1							
Town - part time	1 @ 35hrs					3 @ 7hrs							
School - full time	3 @ 40hrs					1			?	1 @ 40hrs	1 for ten weeks	1 @ hrs	
School - part time	1 @ 35hrs					3 @ 7hrs	1 at 10hrs			1 @ 20hrs	1 for five weeks		2 @ ?
# of Parcel in Data Base													
Town	12,498			4,900	5,140	7,270							
School	11,920					7,303	1,473		1,631	441	5,000	29	57
Can You View Tax Bills													
yes				yes	yes	yes	yes		yes	yes	yes	no	yes
Can Taxpayer Access tax info via the internet													
no				no	no	no	yes		no	no	no	no	yes
Do you have highspeed Internet access													
yes				yes	yes	yes	yes		yes	yes	yes	yes	yes
What type of Service													
dial up													
cable	x			x	x					x			
fiber optics	x								x		x		x
Do you use bar coding													
no				no	no	no	no		yes	no	no	no	no
How may bar coding be helpful													
						save time, data entry & accuracy							
Would it be helpful if you had access to live up-to-date centralized database													
yes				yes	no	yes			no	no	yes	yes	yes
What type of data base are you currently using													
SCA **				SCA	SCA	SCA	Allen Tunnell		SCA	SCA	SCA		Info Tax
Where is the data housed													
SCA				SCA	In house	In house	In the District				In house	District Office	In house
What type of Software is used for access & reporting													
SCA				SCA	SCA	SCA ,Excel & word	Allen Tunnell		SCA	SCA	SCA	Excel	Info Tax
Who Inputs & Maintains the Data													
SCA				Office staff	Tax Rec & SCA	Tax Rec & staff	Tax Receiver		Tax Coll	Tax Rec	Tax Coll	Tax Coll	Tax Coll
Who has access to your database													
SCA & office Staff				Tn Clerk & deputies	Tax Rec, SCA deputies	Rec & staff	Office Staff		Tax Coll & staff	Tax Rec & Bus Man	Tax Coll & SCA	Bus Man.	
Who is responsible for system maintenance													
SCA				SCA	SCA	Rec. SCA & Consultant	Tax Receiver			SCA	SCA, & district	In house sch district	District
What backup & security procedures are in place													
				Password backup daily	backup & network sec.	backup daily bring home disc	backup daily		backup to server	backup daily	backup daily on alternate flashdrives	backup daily firewalls etc	
Who is responsible for ensuring data integrity													
Tax collector				Tax collector	Tax Receiver	Tax Receiver, staff & SCA	Tax Receiver		don't know	Tax Receiver	Tax collector	TSS dept district office	District office
How is user support provided													
SCA				SCA	SCA	SCA	Alen Tunnell				Log-mein.com		Info Tax
your database tax collection program													
3,570.00				1,500.00	1,850.00	3,600.00	1,500.00		2,060.00	700	1,700.00		
*Susan Tobacco, Collector for Tn SE and Brew. Sch. District has contacted credit card companies - some will not charge the municipality any fees (they will add 2 to 3% to card holder. Her software company will charge \$7,000.00 per year to handle charges - but the records will be marked and receipts issued. She stated that Kathleen Kraus, Collector for Tn of Carmel and Mah. School District is also looking into it.													