

Public Comment - March 14, 2024

CTIO Board of Directors

Summary

Name: Hunter Bustamante

Sent: February 26, 2024

Topic: ExpressToll Fees

Hello, I am writing to the CTIO Board regarding abusive and excessive late fees that are being imposed to Colorado residents by E470. I currently owe Express toll \$1,292.05 and \$632.05 is for actual toll charges. The remaining \$660 are fees imposed by E-470. Express toll is exploiting the program of placing holds on Colorado citizens registration by charging excessive late fees knowing you have to pay it. They have used this program to profit off of late fees and I don't believe that was the state's intention. I believe you have an obligation to correct this and cap late fees with express toll so they are both reasonable and proportional. I want to pay my toll but the additional \$660 in late fees is causing financial hardship that should not be happening. Currently the CFPB (Consumer financial protection bureau) is proposing a rule to rein in excessive credit card late fees. I believe the state needs to do the same to help Coloradoans not pay exorbitant fees. I have attached the link below for the CFPB proposed rule for your review.

CTIO Staff Response

Date: March 5th, 2024

Dear Mr. Bustamante,

Thank you for providing public comment to the CTIO Board of Directors. This information will be included in the board materials for the next meeting, which is due to be held on Wednesday, March 14th.

We have passed this information on to ExpressToll staff to look into your case.

Best,

Simon

Background for The CTIO Board of Directors

The Civil Penalty and the Administrative Hearing Fee are from the same statute CTIO uses for the Safety Enforcement Program, 2 CCR 606-1. ExpressToll has made two changes in the Civil Penalty Amount and how it is calculated in the past 25 years that have made the process less punitive.

Originally, the Civil Penalty escalated from around \$10 for the first unpaid toll, \$35 for the 2nd unpaid toll, and \$100 for each unpaid toll after that. ExpressToll have subsequently changed it to a \$25 Civil Penalty for each unpaid toll. Then they went to the current method of assessing the Civil Penalty to a statement group. It has been this way for about a decade.

ExpressToll makes every effort to offer plans and repayment methods to individuals to avoid an escalation of late fees. In this case, ExpressToll reached out to the customer, reduced a portion of his late fees, and set him up on a payment plan which resolved the customer's concerns.