

MacDonald Public Library

COLLECTION AGENCY POLICY

Policy Statement

The services of a collection agency are utilized to assist the library in recovering long overdue materials in order to maintain the integrity of the Library's collection and ensure availability of materials to library users.

Procedure

1. In order to ensure the return of library materials loaned to library patrons, the Library sends overdue notices after a specific time period. These notices serve to inform the patron that specific materials need to be returned and that a fine will be charged upon return.
2. Accounts that have unpaid bills totaling \$25 or more for a period of 45 days will be referred to a collection agency.
3. When the patron's record is sent to the collection agency, an additional \$10.00 charge will be added to the patron's record.
4. Once a patron's account has been referred to the collection agency, all fines and fees must be paid in full before borrowing privileges can be restored. Patron accounts will remain blocked until all money owed has been paid.
5. At the discretion of the library director, a payment plan may be implemented to pay off a patron's debt. However, the patron must pay at least \$10.00 a month toward the resolution of the debt. During the time the patron is regularly making payments the library will arrange for the collection agency to suspend collection activity. The account will be activated again with the collection agency if a payment is missed.
6. If the patron has made no effort to settle their account after four months, the delinquent account will be reported to the credit bureaus.
7. When a patron's account is paid-in-full after it has been reported to the credit bureaus, the collection agency will contact the credit bureaus to have the account updated to show a "paid" status.
8. The Library Board of Trustees will establish the threshold levels and, on recommendation of the Library Director, review the levels periodically.

Collection Agency Timeline

1. The day the delinquent account is received from the library, the collection agency will mail a letter to the patron.
2. Twenty-two days later, a second letter will be mailed.
3. Between days 36 and 49, a phone call will be made.
4. On day 64, a third letter will be mailed.
5. Between days 78-91, a second phone call will be made.
6. If the patron has made no effort to settle their account after four months, the delinquent account will be reported to the credit bureaus.

Approved 01/22/14