

MacDonald Public Library Collection Agency Policy

Adopted: July 2023

Next scheduled review: July 2024

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, as a courtesy the Library provides automated overdue reminders. These notices serve to inform the patron that specific materials need to be returned and any fine(s) that will be charged upon return.
2. Accounts that have unpaid bills totaling \$100 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. This charge covers the cost the Library must pay the collection agency.
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.

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 letter 1 to the patron.
2. Between days 21-28, an initial phone call will be made.

3. On day 42, letter 2 will be sent.
4. Between days 65-79, a second phone call will be made.
5. On day 90, a letter will be sent.
6. On day 120, a letter will be sent.
7. Between days 151-154, a final phone call will be made.