PUEBLO CITY-COUNTY
Library District

www.pueblolibrary.org

USE OF MATERIALS

03.02.06.P1 Overdue and Collection Agency Procedures

PCCLD sends courtesy overdue notices as a first attempt to notify customers of outstanding items. ~~Failure to receive such a notice does not exempt the cardholder from any overdue fees.~~

Notices are sent by email and~~,~~ telephone, ~~text message, or regular mail~~. Email~~ text~~ and telephone notices generate the first day the item becomes overdue, then at seven (7) and fourteen (14) days. When an item becomes twenty-eight (28) days overdue, a final ~~second~~ notice is sent via U.S. Mail, stating the replacement cost. If the item is returned, the replacement cost of the item is cleared from the account.~~, but the overdue fees remain.~~

When an item becomes 30 days overdue, the replacement cost for the item(s) will bill to the library account, with a five dollar ($5.00) processing fee for each item.

When items become 51 days overdue and the amount is $50.00 or more a courtesy notice is sent to the customer from a collection agency. ~~A non-negotiable 20% of total fine collection management charge is electronically billed to the customer's account on the balance outstanding r fines newer than 6 years.fo The collection management is to Accrued fees must be paid even if the items are returned. If the items are not returned and the outstanding fees are not paid within 51 days, the collection agency will proceed with the collection process.~~ Payments of library fees and processing fees must be remitted directly to PCCLD, not to the collection agency.

The collection agency does not have title information—only the dollar amount. The customer will be told to contact PCCLD for information about their account for details about outstanding items. Upon return of the items and payment of all outstanding fees due, the collection agency is electronically notified that the account has been cleared.

~~If, after all other attempts have been exhausted, the material and fees remain 60 or more days outstanding and the outstanding charges are $50 or more, the account will be referred on to a credit bureau reporting agency by the collection agency. Minors are not referred to a credit bureau.~~

<u>How Library staff will handle disputes:</u>

When a customer first contacts PCCLD staff to dispute a collection referral, staff will:

- Check the customer's contact information for accuracy.
- Update the information if it is incorrect, and inform the customer that PCCLD made several attempts to make contact using the previously provided contact information.
- Refer the customer to a supervisor when the dispute cannot be resolved.

The Executive Director or their designee serves as the final arbitrator of disputes.

See Also *:* *03.02.04* *Circulation of Materials*
03.02.06 *Collection Agency*
~~*03.02.08* *Copyright and Licensing Agreements*~~
~~*03.08.01.R1* *Resource Documents: Interlibrary Loan Code for the United States (2008)*~~ ¶
~~*and supplemental statement*~~