

DEBT COLLECTION

The Library is responsible for safeguarding library resources so that all library users may have use as desired. As defined below, HPL will use the services of a collection agency to encourage the return of materials or secure payment for lost or damaged materials and other fees. All customers sign the Customer User Agreement on the application as defined in the Borrower Policy and noted below.

1. When library materials are checked out and become overdue, 2 notices are sent to remind the customer to return or renew the item(s). If the items are not returned after 21 days, the customer is sent a 3rd and final notice with a charge for the replacement cost of the item.
2. Debt collection is considered for materials that are, 60 days overdue, and the borrower and family owes \$50.00 or more in fines and fees.
3. When an individual account is referred to collections all linked family members accounts are also suspended until the debt is resolved.
4. Lost items and fines/fees incurred on the account of a minor remain the responsibility of the parent or guardian, even after the minor becomes an adult.
5. Patrons who have had been sent to collections on multiple occasions, who have declared bankruptcy, or those no longer collectible are subject to a one year probation limit of 2 items on their borrowing privileges.

CUSTOMER AGREEMENT:

Individual Library accounts and families with combined fees which are \$50.00 or more in arrears and are more than 60 days past due will be turned over to a collection agency, for collection services. The account will have a 30% fee added to the past due amount to cover the cost of collection service fees. Thus if \$100.00 is owed, a fee of \$30.00 will be added. This amount will increase to 50% if additional collections actions are required. Once the account is turned over for Collection the library considers the borrowed materials as purchased by the customer and billed not paid. Materials dropped at the library by patrons in collections will be considered as donations and handled accordingly.