

# BAY COUNTY LIBRARY SYSTEM

## Debt Collection & Reimbursement Policy & Procedures

### **Overdue Material:**

Patrons with overdue material will receive a first overdue notice via a telephone call, mail or e-mail after 14 days. A second overdue notice via telephone call, mail or e-mail is transmitted after 28 days. A final overdue notice is sent by mail after 42 days. If a patron has an overdue balance greater than \$75, the account will be turned over to a collection agency. The collection agency will make several attempts via telephone, mail, or e-mail to advise the patron of their responsibility for returning the material and settling their account with the Library. If the material goes unreturned for 6 months, the patron will be credit reported. The patron will be responsible for paying all credit agency fees in addition to overdue fees.

### **Patron Claims Returned Material:**

Before final notice: Staff checks shelves, staff can renew item to give patron more time to search at home or staff can send it to "Claims Returned" and the overdue fees are forgiven. A patron can accumulate only two claims returned on their record, after which they are held responsible for all future overdue materials, regardless if the patron reports for a third time that they have returned the material.

After final notice: The item has been sent to "Lost". Staff will check the shelves. Patron is responsible for cost of materials, fines and fees.

### **Reimbursement for BCLS-Owned Material that has been Lost and Paid For:**

BCLS-owned material that has been lost and paid for and then found within three months may be returned for a refund, less the \$5 processing fee. The material must be in good condition. If the refund amount is over \$20 the patron will be issued a refund by check from the Library Administration Office. The patron must complete a Lost Material Reimbursement Form, which Library staff will put in to delivery along with a printout from the patron's record as supporting documentation. All refunds under \$20 will be paid in cash at the branch. Library staff will generate a printout from the patron's record which is to be attached to the daily cash register tape as supporting documentation.

The Managing Librarian can choose to override the \$20 payout limit and reimburse the patron from the cash register based on adequate cash levels. Library staff will generate a printout from the patron's record which is to be attached to the daily cash register tape as supporting documentation.

### **Non-BCLS-Owned Material that have been Lost and Paid For:**

Money paid by patrons for non-BCLS-owned material that has been lost will not be refunded. When a BCLS patron loses material owned by another library the BCLS is billed by and pays the owning library for the material. These payments by the BCLS to owning libraries are non-refundable to the BCLS.