Collection Agency Policy

The Pine River Library District expects patrons to return materials in a timely manner so that other borrowers have the opportunity to enjoy our materials. Occasionally, patrons lose or damage the items they borrow. The Library does not allow patrons to replace damaged or missing items. Patrons must reimburse the library for the replacement cost listed in the library item’s record. If patrons do not reimburse or make arrangements with the Library, then the patron will be sent to Collections under the following guidelines. The patron is no longer allowed to check out items from the library until the charges have been paid.

The Pine River Library District contracts with a Collection agency in order to recoup fines from delinquent patrons for late, damaged, or lost items, as well as outstanding fees.

The guideline for sending a patron to the Collection Agency is as follows:

- One or more items that total up to $50+ and are 60 days overdue.

The process that the Collection Agency takes is as follows:

Day 1 – a reminder letter is sent to the patron
Day 21 – 28 – an initial phone call is made
Day 42 – a second letter is sent
Day 65 – 79 – a final phone call is made
Day 90 – a final letter is sent
Day 120 – credit reporting begins

The Library welcomes back the materials anytime within the process before credit reporting begins. At that point, the library will receive funds from the Collections Agency and the material has already been marked as lost.

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Shelley Walchak, Director