COLLECTION AGENCY INFORMATION

Why do Lakeland Library Cooperative member libraries use a collection agency to recover materials?
Members of the Lakeland Library Cooperative that participate in the Lakeland shared online catalog make a significant investment of taxpayer monies to maintain a first-rate library system and collections. Therefore provision must be made to ensure that everyone using the system returns materials and pays outstanding charges in a timely manner. Patron accounts meeting certain criteria will be submitted to collections in an effort to secure the return of materials and/or payments on outstanding charges. Each Lakeland Library Cooperative member library is required to fully cooperate with other members in recovering materials and/or securing payments for late fees, lost, damaged or missing materials.

How do libraries notify patrons regarding materials and their due dates?
Patrons with email notification or text message alerts are sent a notice that they have materials due 3 days prior to an item’s due date. Once materials are overdue for 5 days, an overdue notice is generated. Overdue notices may be sent by email, text message alert, the US Postal service or automated telephone notification. When materials are unreturned after 35 days, patrons receive a billing notice which is sent either by the US Postal Service or email. However, Lakeland Library Cooperative and its member libraries do not guarantee that users will receive notices in any format (telephone, print, email). Failure to receive a notice in any format does not exempt the user from responsibility for the timely return of materials or payment of fines, fees and other charges.

When does the collection agency take over a patron account?
Once materials have been unreturned for a period of 60 days and the account balance is $40.00 or more, the account is sent to collections and the collection process begins.

Some member libraries also participate in an optional program that looks only at an account balance and when that balance reaches $40.00 or more and the date of the oldest charge on the patron record exceeds 60 days, the account may be sent to collections. Patrons may or may not have received a notice if their library participates in this optional program. Late fee notices are not sent and it is the patron’s responsibility to keep account balances current.

How can I avoid having my account turned over to collections?
The best way to avoid having your account submitted for collections is to return materials in a timely manner, promptly pay any late charges, fees, etc. and to monitor your account balance. Account information is available online using your library barcode and PIN number Click here to log in to your account

What information is shared with the collection agency?
The collection agency receives patron names, MI ID numbers, phone numbers, addresses, account balances and invoice numbers related to the itemized charges on the record. They are not provided with title information related to charges on the records. Patrons must contact their local library for that information or log into their account online.

What is that extra $8.95 fee that is added to my account when it is sent to collections?
The collection agency bills Lakeland Library Cooperative member libraries $8.95 for each account they service. This charge is passed on to the patrons whose accounts they service on behalf of the member libraries.
What are the methods used by the collection agency?
The Gentle Nudge® process is a series of letters, calls, skip tracing, and credit reporting designed exclusively for libraries with an emphasis on returning materials.

May I return long overdue materials after my account has been submitted to collections?
Lakeland Library Cooperative member libraries always prefer that you return outstanding materials so that they may be enjoyed by other patrons. In addition, late fees are often less than the cost of the items in question and by returning long overdue material you may be able to reduce the total amount that you owe to the library. For example, if you were billed $21.95 for a book, returning that book would reduce the amount you owe on that book to $4.95. However, your account is not clear until you have paid all charges in full and your account balance is $0.00.

When will I be credit reported?
Credit reporting is the final step in the process. At any point it time, you may either return materials and/or pay off your library balance to stop the collection process and clear your account.

How is the collection agency notified if I return materials or pay off my account?
The Lakeland Library Cooperative shared online system submits update reports on open accounts to the collection agency daily. Reports include accounts that are paid in full as well as accounts whose balances have changed. When your account is returned to a zero-balance ($0.00) the collection agency will receive a paid in full notification in the daily report the next morning. The collection agency will clear your account in their records and the block on your library account will be removed. If you have been credit reported the collection agency will notify credit reporting agencies that your account has been paid in full in compliance with federal laws.

Who should I contact if I have questions about charges on my account?
You should always contact your local library. You may also log in to view your account online.

Click here for a list of Lakeland Library Cooperative member libraries
Click here to log in to your account

How do I pay the charges on my account? Do I send the money to collection agency?
Do not send payments to the collection agency. Payments should be sent directly to your local library or paid online with a credit card. Letters sent by the collection agency always provide instructions on where to send payments. Patrons may pay in person, by mail or online.