

WESTERN PLAINS LIBRARY SYSTEM
BORROWER DEBT POLICY

Introduction

WPLS borrowers incur charges for lost and damaged materials and for overdue fines on items borrowed from select collections. This policy defines when charges are incurred and when they will be released.

Incursion of Charges

WPLS only charges borrowers in a few circumstances:

- A borrower fails to return before the due date materials from select collections that charge overdue fees.
- A borrower returns an item in a damaged condition that prevents use by other borrowers or retention within WPLS holdings. (Judgment on condition of damage is at the sole discretion of WPLS staff)
- A borrower fails to return an item sixty-days after the due date, and the library automation system moves the item to a lost status charging the applicable replacement price.

Borrowers whose fine balance exceeds the minimum threshold may not borrow additional library materials until the total owed is brought under the minimum threshold.

Borrower Notification

WPLS mails overdue notices to borrowers when items are not returned by the due date. The borrower receives notification by mail and, if available, email.

When a borrower incurs a charge a notice, separate from the overdue notice, is mailed to the borrower.

WESTERN PLAINS LIBRARY SYSTEM
BORROWER DEBT POLICY

Debt Collection Agency

Since 2012, WPLS has contracted with Unique Management Solutions (UMS), a library collection agency service, to resolve accounts that incur a balance of \$25 or greater. Accounts submitted over this threshold will be credit reported if not resolved in 120 days. The currently applicable collection agency fee will be added to borrowers accounts submitted to UMS.

Accounts with balances between \$16 and \$25 are submitted to UMS for a small balance collection processes. The currently applicable small balance fee will be added to borrowers accounts submitted to UMS.

Account balances \$16 and less are not submitted to UMS.

Debt Release

WPLS will annually release all account balances incurred greater than seven years prior. If this release zeroes out a borrower's account, the account will be deleted.

Borrowers with released debt will be free to reapply for a WPLS library card per the terms of the *WPLS Library Borrower's Policy*.