

Rutgers University Libraries
Delinquent Account and Collection Agency Policy and Procedures
June 21, 2012, revised 8/28/12

POLICIES

- The Rutgers University Libraries place academic holds on students' registration, transcripts, and diplomas when library materials are overdue and as a result of nonpayment of obligations.
- The Libraries reserve the right to forward delinquent accounts of former and current students, faculty, and staff of the University, and guest borrowers, to collection agencies and to levy a collection fee.
- The Libraries may forward delinquent accounts to the University Delinquent Accounts Office when billed items are one year or more overdue.
- At anytime during the delinquent accounts process, if materials are returned in good condition, the process is stopped, replacement charges are waived, and the patron's borrowing privileges are re-instated if appropriate.
- If an account is referred to the University Delinquent Accounts Office, a 25% collection fee will be assessed. If the Delinquent Accounts Office refers the account to a licensed collection agency, additional collection fees will be assessed.

LIBRARIES PROCEDURES

I. Account Preparation

A. Identify Delinquent Accounts

1. Each year in July, Integrated Information Systems (IIS) runs reports to identify delinquent accounts, selecting users who have items billed before 7-1-previous two years.
2. Delinquent Accounts billing staff may consult lists of new graduates (used to place diploma holds, send courtesy notices) and identify recent delinquent alumni accounts.
3. Interlibrary Loan staff may notify the Delinquent Accounts Billing staff about egregiously overdue ILL and EZB books and request delinquent account letters.

B. Update WorkFlows Records

1. Search and analyze each delinquent account user's record in WorkFlows
2. Contact the billing coordinator in the item's owning library and ask for a stacks check to be sure items have not been returned. Do this for active check-outs as well as LONGOVRDUE items in LOSTITEM notes.
3. Add a PUB-NOTE when stacks checks are requested and include the results.
4. If a bill is incorrect, cancel it and create a new bill for the current average replacement and processing charge in the latest Charge/Fines Schedule, currently \$102. Adjust the average replacement fees accordingly for long overdue scores, media formats, etc.
5. Total the replacement charges and any fines for a total amount due.

C. Verify and Update or Create New Academic Holds

1. Search each delinquent user on the Libraries latest Delinquent Account Systems (029) report. If the user is found on academic hold and if necessary, reconcile the academic hold amount to agree with the total figure owned, minus fines. Send a "Place Hold" form to Student Financial Services for the updated amount.
2. For students and alumni delinquent users who are not yet on academic hold, email a list of their barcodes to the IIS system administrator responsible for the patron load and request a corresponding list of RUIDs. When RUIDs are provided, send a "Place Hold" form to Student Financial Services for a new academic hold.
3. Add a PUB-NOTE, Hold <\$amt> placed for DA work <date> <initials, library>

II. Phase I

A. Libraries 30-day Due Diligence Letter and Display User Screen

1. Create a 30-day Libraries due diligence letter for each user (see sample attached); use letterhead stationery. Fill in specific patron information, detailing the number of books outstanding and the total amount owed. Wording of the 30-day letter may be adjusted to describe special circumstances, for example items returned in damaged conditions that are still on the user's record, and recall fines that will be waived if items are returned.
2. Print a current WorkFlows Display User screen for each user.

3. Send the 30-day letter in USPS mail to the user's home address in WorkFlows; use letterhead envelopes. Include a copy of the Display User screen. Stamp the outside of the envelope "FINAL NOTICE" and include the name of the Head, Access & Interlibrary Services in the return address.
4. If the record contains notes documenting returned notices and bad home addresses, go ahead and send it to whatever home address is in WorkFlows. If the USPS can't forward the letter, it will be returned to the Libraries and sent to the University Delinquent Accounts Office in Phase II.

A. Delinquent Accounts Phase I PUB-NOTE

1. Enter standard DA Phase I PUB-NOTES in the user's WorkFlows record detailing the new hold amount and the date the 30-day letter was sent. Include instructions to unit billing staff.

PUB-NOTE: DA Phase I: INSTRUCTIONS FOR CIRC DESK STAFF: RUL's 30-day delinquent accounts letter sent <date> for <amt>. You can accept books returned in good condition in Phase I. If the borrower wishes to pay replacement and processing fees, notify your library's BILLING STAFF.

PUB-NOTE: DA Phase I: INSTRUCTIONS FOR BILLING STAFF: In Phase I users may return books in good condition, pay the standard replacement fee, or give us new replacement copies of the same or later edition for RU owned items only. You can also negotiate with them for in-print costs and processing fees for RU owned books (not EZB or ILL books), both active check-outs and LONGOVRDUE items in LOSTITEM notes if you can identify the item from information in the note. If all books are discharged or replacement fees paid, waive any recall fines. If the user is on academic or diploma hold, fill out the appropriate Remove Hold form and send it to Student Financial Services. Add the following PUB-NOTE: "Hold Removed for <\$amt> <date> <initials, library>" No need to delete any PUB-NOTES or contact DA billing staff if patron is cleared during Phase I at a unit library.

B. Record Update and Maintenance

1. Maintain an e-copy of the letter in the DA folder on Alex's restricted drive. Maintain print copies of the letter and user display printout.
2. Create entries for each new delinquent account in the Phase I Accounts spreadsheet.
3. If a 30-day letter is returned to the Libraries with address unknown or addressee not at this address, immediately add a PUB-NOTE: "30-day letter returned by USPS <date received>. Sent to DA to trace address." Send the returned documents along with the print copies in next batch of Phase IIs to DA.

III. Phase II

A. Review and Update Accounts

1. After 30 days from the date of the Delinquent Accounts letter, search the user's record in WorkFlows.
2. If all books have been paid for or returned, waive any outstanding recall fines. Send a Remove Hold form for the academic or diploma hold if necessary. Remove PUB-NOTES. Update the Phase I Accounts spreadsheet.
3. If there are Notes in the user record indicating the patron contacted the Libraries and is negotiating payment or return of materials with staff, keep the account in Phase I.
4. If some but not all items have been returned, print an updated Display User screen in WorkFlows.
5. If no books have been returned or paid, the original Display User screen print should be accurate and reflect the current user record.

B. Forward Accounts to the University's Delinquent Accounts Office

1. For outstanding Phase I delinquent users, forward a copy of the Libraries' 30-day Delinquent Accounts letter to the Delinquent Accounts Office, with a copy of the Display User screen print. If letters were returned in USPS, send them along with the copies.
2. If some of the items were returned and the amount owed has changed, annotate the 30-day letter with a hand-written note outlining updated information.
3. If any letters and screen prints are returned in USPS during Phase I, send the returned documents along with the copies
4. Update the Phase II Accounts spreadsheet.

C. Delinquent Accounts Phase II PUB-NOTE

1. Enter a standard DA Phase II PUB-NOTE in the user's WorkFlows record detailing when the account left the Libraries and was sent to the University's Delinquent Accounts Office. Include instructions for unit billing staff.

PUB-NOTE: DA Phase II: INSTRUCTIONS FOR CIRC DESK STAFF: This user's account is no longer with the Libraries. It was forwarded to the University Delinquent Accounts Office, Student Financial Services, ASB Rm 310 (TEL: 732-445-2535) on <date> for <amt>. Do **not** accept replacement copies or payment for lost books in Phase II. If you receive calls or inquiries at a circ desk about making payment from the patron, refer them directly to the University Delinquent Accounts Office. You can accept books returned in good condition, and payment for recall fines in Phase II. Please tell your billing staff if any books are returned during Phase II (partial returns). <Initials, Head, Access & Interlibrary Services>, <date> and <initials DA billing staff, library>.

PUB-NOTE: DA Phase II: INSTRUCTIONS FOR BILLING STAFF: If the user returns all books and pays all fines in Phase II, remind them they still owe collection fees to the University's Delinquent Accounts Office. Check to see if they are on academic or diploma hold, fill out the appropriate remove hold form and send it to Student Financial Services. Add the following PUB-NOTE: "Hold Removed <date> <initials, library>." Email <Head, Access & Interlibrary Services> and <DA billing staff> if any or all books are returned in Phase II. This is very important, so that DA Billing staff can then notify the collection agency if books are returned so the collections process can be revised or stopped.

IV. Record Updates and Maintenance

- A. Whenever a delinquent borrower contacts library staff, by email, phone, or in person, be sure to create a PUB-NOTE describing the conversation and date.
- B. If partial returns occur or if all books are returned and the user's library record is cleared during Phase II, as soon as unit billing staff notify the <Head, Access & Interlibrary Services> and <DA billing staff> they will inform the University's Delinquent Accounts Office so that the collections process can be revised or stopped.
- C. If the Libraries are notified about partial or full payment via Cash Transmittals, <delinquent accounts billing staff> will inform the University's Delinquent Accounts Office so that the collections process can be revised or stopped.
- D. On a regular basis, <delinquent accounts billing staff> will search and analyze the WorkFlows records of users who are in Phase II. Update records accordingly if materials were returned and delinquent accounts billing staff not informed at the time.

- E. <Delinquent accounts billing staff> will maintain and update an excel file of all users in Phase I and Phase II of the collections process.

UNIVERSITY DELINQUENT ACCOUNTS PROCEDURES

1) The Delinquent Accounts office receives copies of patron WorkFlows user records and the Libraries 30-day collection letters from the Head, University Libraries Access and Interlibrary Services.

2) The Delinquent Account Department's billing service, ECSI, sends a bill within 30 days, and monthly bills thereafter. The account is still within the University at this stage.

a) If the person is a former or current student, or an alumni, on academic hold and they pay all replacement charges and fines, the Delinquent Accounts office removes the academic hold and informs the Head, University Libraries Access and Interlibrary Services and/or DA Billing Staff so that the patron's library record can be updated and cleared.

b) If the person is a former or current employee, or guest borrower, and they pay all replacement charges and fines, Delinquent Accounts takes them out of the collections process and alerts the Head, University Libraries Access and Interlibrary Services and DA Billing Staff, so that the patron's library record can be updated and cleared.

c) Delinquent Accounts sends a monthly Reconciliation Report to the Head, University Libraries Access and Interlibrary Services. This report is searched and user records updated accordingly in WorkFlows.

3) If the books are not returned or the person refuses to return the material after the ECSI bills have been sent, Delinquent Accounts refers the account to an outside collection agency. After nine (9) months, the account may be referred to a second agency. It may finally be placed with an attorney.

4) If the collection agency cannot collect, and the Delinquent Accounts office determines the account is "uncollectible," the account is referred back to the Libraries. The Delinquent Accounts office notifies the Head, University Libraries Access and Interlibrary Services, whenever an account is deemed uncollectible.

LIBRARY UNCOLLECTIBLE PROCEDURES

1) Add an uncollectible account note to the patron's WorkFlows record. This note will remain in the Library Catalog with the Lost Item notes. The patron is still responsible for the items. Students or alumni with uncollectible accounts remain on academic hold for the amount owed.

PUB-NOTE: UNCOLLECTIBLE ACCOUNT per Rutgers Delinquent Accounts Department. <date>
<initials

LIBRARIES 30-day DUE DILIGENCE LETTER

[Date]

[First Last Name]
[Street]
[City, State Zip]

Dear [First Last Name,]

This letter is in reference to overdue [and recalled]] Rutgers University Libraries' materials in your possession. Enclosed is a record of the [#] items charged to your account. They have been overdue since [date]. Overdue and bill notices were sent to you at that time. To date, the materials remain overdue and your account with the Libraries is unresolved.

If you still have these library materials, please return the original items immediately to any Rutgers library to avoid further penalties. We will waive replacement and processing fees for all library materials returned in good condition. [Because we are most interested in the return of library materials, we are offering a one-time fines amnesty and will waive all recall fines if you return the materials within 30 days from the date of this letter.]

If you cannot locate these materials, please send a money order or certified check payable to Rutgers University Libraries in the amount of [Amount] for the lost materials along with a copy of this letter to:

Judy Gardner
Rutgers University Libraries
Alexander Library
169 College Avenue
New Brunswick, NJ 08901-1163

Failure to respond to this notice within 30 days will result in your account being forwarded to the University's Delinquent Accounts Department and/or a licensed collection agency for the full amount, including recall fines, of [Amount]. Once referred to the University Delinquent Accounts Office, a 25% collection fee will be assessed, increasing the total amount due. If referred to a collection agency, additional collection fees will be assessed. Once your name is forwarded to a collection agency you will be required to deal with them directly.

We look forward to hearing from you and clearing your account in the Libraries within the next 30 days.

Sincerely,

Judy Gardner
Head, University Libraries Access and Interlibrary Services
jgardner@rci.rutgers.edu
848-932-6077

DELINQUENT ACCOUNTS PUB-NOTES

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