

Richmond Hill Public Library

Library Use of Collection Agency – Customer FAQ Sheet

What happens if I don't pay my bills?

- RHPL uses a third-party collection agency to assist in the timely retrieval of fines and materials to ensure fair access to all customers. Accounts with long overdue material and/or unpaid fines and bills will be referred to a collection agency.
- If you have outstanding materials, bills or fines, your account may be referred to a collection agency after 60 days. Any further notification regarding your fines will come from the collection agency. A \$20 administrative fee will be added to your account.
- If your account has been sent to the collection agency, your library privileges will be suspended until the account is paid in full.
- Call or visit any branch to speak with Library staff if you have questions or concerns about your fines and/or account status.

Why is RHPL using a collection agency?

- To assist in the timely retrieval of fines and materials to ensure fair access to all customers.
- This resourcing is in keeping with our Strategic Plan and follows our Value of Accountability, which states that “*we practice efficient and effective stewardship of library resources.*”

Who is RHPL's collection agency?

- Unique Management Services (UMS), which is also known as Unique International Recoveries.

How can I avoid fines or bills?

- *Return your material on time.*
 - Library materials can be returned to any of RHPL's four branches.
 - All branches have book drops, for your convenience, where you can return your material after-hours.
 - Material must be returned on or before the date due, whether that is in-person within a branch, or in a book drop.

How can I avoid fines or bills? (cont'd)

- *Renew your material.*
 - To avoid fines, renew material where possible if you require them longer than the item's initial date due.
 - You can renew your material online through your "My Account" (<http://www.rhpl.richmondhill.on.ca/RHPL/>), by our automated telephone service (905 770-4291), or during Library hours by calling any of our branches or visiting any of our branches in-person.
 - Material needs to be renewed on or before the date due to avoid fines.
 - Most items can be renewed up to 10 times as long as no other customers have requested it (please see our *Circulation Policy* for a list of items that can be renewed).
- *Keep your date due slip.*
 - When you check out your material, keep the date due slip you receive and note when your titles are due back.
 - Take particular note as your material might not all have the same due date. Some material has a shorter loan period than others (including DVDs, high-demand titles, holiday books, bestsellers, etc.).
- *Pay attention to any notices you receive regarding your account.*
 - If we have your email on file we will send you a courtesy pre-due notice two days before your material is due.
 - Notices are sent by email or phone when your material is one week, two weeks, and four weeks overdue.
 - At six weeks overdue a mailed bill/notice is sent, charging the replacement cost of material plus a processing fee.
 - If your card becomes blocked (when fines exceed \$25) and your privileges suspended, a notice is mailed informing you.
- *Make sure your contact information is current.*
 - Notices are sent when material is overdue and when your card is blocked (\$>25), the Library can't reach you if your contact information is not up to date.
 - We also send a courtesy pre-due email notice if we have your email on file.

How can I avoid fines or bills? (cont'd)

- *How do I prevent getting sent to the collection agency?*
 - Do all the above.
 - Return material in the same condition as you borrowed it.
 - In the event you do receive fines and/or bills on your account, please pay them promptly.
 - Check your account online.
 - You can access your account online with your library card number and PIN.
 - Visit one of RHPL's four branches and ask staff.
 - Check your account on one of the Library's self-check kiosks.
 - You can access your account on a self-check kiosk with your library card number and PIN.
 - Call one of RHPL's four branches and ask staff any questions pertaining to your account.
- *If I am sent to the collection agency will I get credit reported?*
 - If your account is not paid promptly once you are sent to the collection agency you will be credit reported.