



Dwight N. Manley Numismatic Library
Late and Overdue Policy, Effective 5/1/06

1. A valid credit card number must be on file before a library loan can be processed. Any and all fees applicable below will be applied to this card.
2. Library orders may be extended one time, with the total borrowing period not to exceed 12 weeks.
3. Requests for extensions must be received within one week of the original due date.
4. All library returns not postmarked by the due date will be assessed a \$25.00 fine.
5. Library returns that are received uninsured by the carrier or not insured as indicated on the postal insurance form will be assessed a \$25.00 fine, in addition to any other fines incurred.
 - a. A second failure to insure will result in a loss of borrowing privileges for one year from original due date.
6. Library returns received without outgoing postage and insurance fees enclosed will be assessed a \$10.00 fine in addition to the postage and insurance.

The overdue process:

1. If materials are not returned or extended within 30 days after the original due date a first reminder note will be sent via email or USPS. A \$25.00 fine will be assessed when the materials have been returned and determined to be in good condition.
2. If materials are not returned or extended, a second notice will be sent via USPS approximately 30 days after the first notice was mailed. A \$50.00 fine will be assessed--when the materials have been returned and determined to be in good condition.
3. If materials have not been returned after an additional 30 days, a third notice will be sent USPS Certified Mail, with return receipt. This notice will consist of a letter listing the overdue items; an invoice detailing the monetary charges owed to the ANA, and will also serve as notice that any charges will be applied to the credit card number on file, if all outstanding materials and fees are not returned within the stated 30 day time period. Charges will include:
 - a. The fair market replacement cost of each item
 - b. \$100.00 processing fee per item

- c. Reimbursement for outgoing postage and insurance fees
 - d. Permanent loss of borrowing privileges
 - e. A warning of possible expulsion from the American Numismatic Association
4. If materials are returned in good condition after the third letter is received, the patron's account will be credited the fair market value of each item. However, the patron will still be liable for the \$100.00 processing fee per item and the original outgoing postage and insurance fees.
- a. The patron will incur a loss of borrowing privileges for one year from the date of reimbursement.
5. If all materials are not returned or any pending charges cannot be applied to the credit card on file, for any reason, the patron file will be turned over to ANA Mediation for expulsion proceedings.
6. If determined by the ANA Governing Board, the patron will be expelled from the American Numismatic Association and the account will be turned over to a third-party credit agency for collection.