

Jeff Gilderson-Duwe
Oshkosh Public Library
106 Washington Ave
Oshkosh, WI 54901-4985

Re: Enhanced Unique *Gentle Nudge*® Process

Dear Jeff:

Thank you for being our customer. We are proud that our service consistently helps the library recover significant amounts of overdue materials and fines while protecting patron goodwill. In that spirit, I'm writing to let you know about certain enhancements we are making to our service in response to new rules governing credit reporting.

Over the years we have used credit reporting as an adjunct tool for recovery. Some libraries have asked us to include credit reporting in our service and some have asked us to exclude it. The common denominator for both groups is that Unique's 120-day suite of *Gentle Nudge*® contacts produces the vast majority of the results you have come to expect.

To that point, effective June 15th of this year, the national credit reporting agencies will place new, significant restrictions on accounts eligible for submittal. The new rules will no longer allow the reporting of fines, tickets, and other assessments. After communications with the consumer reporting agencies, they have clarified with UMS that all library debt is encompassed in this exclusion.

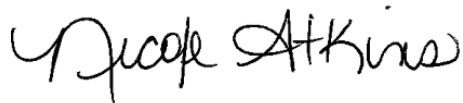
We see this as an opportunity to move beyond the limitations of credit reporting in ways that will strengthen recovery results for the library. Enhancements to our service are at no additional charge to our customers. Various laws and regulations have changed over the years, so we are practiced in adjusting to changes without additional cost or diminution of service to our customers.

Our core timeline of patron-centered contacts will not change. Recovery is very strong with our current series of three letters, two calls, and multiple NCOA address checks over the initial 120 day contact process. Our enhancements will include intensive skip tracing, extra letters for patrons making payments, and additional letters and/or calls for patrons at strategic points. These enhanced steps will replace credit reporting and expand our *Gentle Nudge*® approach with your patrons.

Our enhanced service, core timeline, and strong leverage for your internal contacts is tailored specially for libraries and all make for a very successful and long lasting material recovery process. In addition, we maintain patron goodwill while producing these results which remains a pillar of the Unique approach.

If you have any questions, please contact your customer service representative at 1-800-879-5453. We are happy to answer them for you; and as always, appreciate the opportunity to serve your library and its patrons.

Sincerely,



Nicole Atkins
President/CEO