Delinquent account collection flow charts

Individual billed accounts

The Delinquency Fee for individual billed accounts is 2.5% (minimum $2.00). Fees are not assessed until the payment is 60 days past due.

Delinquency status	U.S. Bank action
First statement generated	No action is taken.
Second statement generated 30-day status	The first past-due notice is sent to the cardholder.
Third statement generated 60-day status	The late fee is assessed as outlined in the contract and the 60-day past-due notice is sent. The account is suspended (coded M9) and new transactions are declined until the past-due balance is paid. The suspension is automatically removed when the 60-day balance is paid.
Fourth statement generated 90-day status	The late fee is assessed as outlined in the contract and the 90-day past-due notice is sent. Card privileges are revoked (coded S1). The account is closed; paying in full does not automatically re-open it. The program administrator may contact U.S. Bank Client Services to re-open the account after the balance is paid in full.
Fifth statement generated 120-day status	The past-due balance is assessed a late fee and the 120-day past-due notice is sent. The account is closed (coded R9); paying in full does not automatically re-open it. The program administrator may contact U.S. Bank Client Services to re-open the account after the balance is paid in full; a U.S. Bank credit analyst must approve the request.
Sixth statement generated 150-day status	The past-due balance is assessed a late fee and the 150-day past-due notice is sent. The account remains closed; paying in full does not automatically re-open it. The program administrator may contact U.S. Bank Client Services to re-open the account after the balance is paid in full; a U.S. Bank credit analyst must approve the request.
Seventh statement generated 180-day status	The past-due balance is assessed a late fee and the 180-day past-due notice is sent. The account is charged off at the end of the month. Charged-off accounts cannot be re-opened. The cardholder can re-apply after the balance is paid in full; a U.S. Bank credit analyst must approve the new application.

Corporate billed accounts

The Texas Prompt Payment Act determines the late payment interest that can be charged under this contract to governmental entities and state agencies as defined in Government Code, Chapter 2251.

Delinquency status	U.S. Bank action
First statement generated	No action is taken.
Second statement generated 30-day status	The first past-due notice is sent to the program administrator.
Third statement generated 60-day status	The 60-day past-due notice is sent. The account is suspended (coded M9) and new transactions for all cardholders under the managing account are declined until the past-due amount is paid. Account suspension is automatically removed when the 60-day balance is paid.
Fourth statement generated 90-day status	The 90-day past-due notice is sent. The account remains suspended (coded S1). Past-due balances must be paid in full for the managing account to be re-opened. Request to re-open must be submitted to Client Services via the Access Online secure message portal.
Fifth statement generated 120-day status	The 120-day past-due notice is sent. The account remains suspended (coded R9). Past-due balances must be paid in full for the managing account to be re-opened. Request to re-open must be submitted to Client Services via the U.S. Bank Access® Online secure message portal.

Delinquency status	U.S. Bank action
Sixth statement generated 150-day status	The 150-day past-due notice is sent. The account remains suspended (coded R9). Past-due balances must be paid in full for the managing account to be re-opened. Request to re-open must be submitted to Client Services via the Access Online secure message portal.
Seventh statement generated 180-day status	The 180-day past-due notice is sent. The account remains suspended (coded R9) and is charged off at the end of the month (coded P9). Charged-off managing accounts cannot be re-opened. If the account charges off, the program administrator can re-apply for a new managing account after the balance is paid in full; a U.S. Bank credit analyst must approve the new application.