Collection Agency Fees. I understand and accept that if I fail to pay my student account bill or any monies due and owing University of Tennessee Health Science Center by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, University of Tennessee Health Science Center may refer my delinquent account to a collection agency. I further understand that I am responsible for paying the collection agency fee which may be based on a percentage at a maximum of 33.3333 percent of my delinquent account, together with all costs and expenses, including reasonable attorney's fees, necessary for the collection of my delinquent account. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.