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## Overdue Fines and Fees

### Introduction

It is the responsibility of the library staff to serve as good stewards of the materials entrusted to the library's care and to attempt to keep those materials available for use by all patrons. To help ensure that materials are available for all, Milwaukee Public Library (MPL) has outlined reasonable expectations for cardholders and consequences for when they are not met. The Library Board of Trustees authorizes the Library Director to develop service procedures to ensure the fair and consistent application of this policy.

### Cardholder Responsibilities

To maintain borrowing privileges and be in good standing with MPL, cardholders are expected to:

1. Provide MPL with accurate information when completing a library card application.
2. Promptly report changes of address and other contact information.
3. Safeguard their library card and not share their personal identification number (PIN).
4. Promptly report a lost or stolen card.
5. Accept financial responsibility for all items checked out on the library card, including items checked out on the card before the date it is reported lost or stolen.
6. Accept financial responsibility for all charges incurred by minor card holders, after signing an application as parent or guardian.
7. Handle library materials with care and return them when due.
8. Promptly pay all charges for overdue, damaged, or lost materials.
9. As parents or guardians, help children learn how to properly use library materials.

### Fines and Fees

#### Overdue charges:

MPL charges overdue fines to cardholders who return material after the due date and grace period. MPL-owned print materials checked out on children's and young adults' library cards do not incur overdue fines. However, overdue videos, DVDs, and puppets owned by MPL, and all materials owned by other Milwaukee County Federated Library System (MCFLS) member libraries that are checked out on children's and young adults' cards do incur fines.

#### Replacement fees:

MPL charges cardholders, or the parent or guardian of a minor, the cost of replacing an item that is lost, stolen, damaged, or overdue longer than one year. MPL will not accept substitute copies of any item as payment.

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### Restriction of Privileges

MPL will restrict the library privileges of cardholders who owe fees greater than the “fee threshold” of \$5.00, as established by the Milwaukee County Federated Library System, of which MPL is a part.

### Fee Schedule

A schedule of overdue fines, maximum charges, fee thresholds, and grace periods is available at each location and on the library’s Web page at [mpl.org](http://mpl.org). The fee schedule is subject to change at the discretion of MPL. It is important to note that MPL’s charges and fees differ from those of the other member libraries from the Milwaukee County Federated Library System.

### Refunds

A refund of the replacement cost (minus the \$5.00 processing fee) may be requested if a paid item is returned within ninety days of payment, has not been damaged, and is returned along with the payment receipt. The collection agency fee (if applicable) is not refundable.

### Disputes

With few exceptions, fines and fees will not be waived. However, library cardholders may dispute fees or charges incurred on an account by completing the Fee Dispute Form. MPL will not waive any fines or fees associated with materials owned by other Milwaukee County Federated Library System member libraries. A library manager or supervisor will review the charges and respond within one week.

### Collection Agency

MPL uses a third-party collection agency to collect fees and materials from cardholders who do not return borrowed items or promptly pay money owed.

Cardholder accounts are turned over to a collection agency approximately sixty days after an item’s due date. **In order to recover the cost of referral, a \$15.00 processing fee is added to the cardholder’s account. This fee cannot be waived.**

When library items are returned after referral to the collection agency, overdue fines, processing fees, and the collection agency referral fee must be paid in order to fully clear the account and avoid being credit reported.

**Collection agency accounts that remain unresolved will be credit reported approximately 120 days after being referred, which is about 6 months after the item became overdue.**