



**MILWAUKEE**  
**PUBLIC LIBRARY**

*Paula A. Kiely*  
*Director*

July 11, 2014

To: Finance & Personnel Committee of the  
Milwaukee Public Library Board of Trustees:  
Chairman Sup. Theo Lipscomb, Denise Callaway, Milele Coggs, Joan Prince,  
Mark Sain *all trustees are welcome to attend*  
JP Morgan: Jeremy Hillenbrand  
Reilly Penner & Benton LLP, Joel Joyce  
MPL: Taj Schoening, Bill Lenski

Fm: Paula A. Kiely, Library Director

Re: Finance & Personnel Committee Meeting  
Tuesday July 22, 2014, 3:30 p.m.-4:30 p.m.  
Central Library Meeting Room 1, 814 W. Wisconsin Avenue

**MEETING NOTICE AND AGENDA**

1. **Financial Statements and Auditors' Report.** The Financial Statements and Independent Auditors' Report of the Milwaukee Public Library Trust Fund for calendar year 2013 will be presented for approval and recommendation to the full Board.
2. **Quarterly Review of Fund Investments.** The JP Morgan Investment Manager will review the performance of the MPL Trust Fund investments.
3. **Fund Investment Managing.** The Committee will discuss options relating to transitioning to a new investment management firm.
4. **Quarterly Report of the Internal Control of the MPL Trust and Gift Funds.** Library Business Operations Manager Taj Schoening will report on internal accounting management. Attachment A, page 2
5. **Audit Report Update.** The committee will review and discuss progress made on the recommendations of the Comptroller's office related to cash handling and accounts payable functions. Attachment B, page 5
6. **Overdue Fines and Fees Policy.** The Board will be asked to approve new policy language reflecting existing practices. Attachment C, page 14

*Persons engaged in lobbying as defined in s. 305-43-4 of the Milwaukee Code of Ordinances are required to register with the City Clerk's Office License Division. More information is available at [www.milwaukee.gov/lobby](http://www.milwaukee.gov/lobby) or by calling (414) 286-2238.*

*Please be advised that members of the Milwaukee Common Council who are also members of this body will be in attendance at this meeting. In addition, Common Council members who are not members of this body may attend this meeting to participate or to gather information. A quorum of the Common Council or any of its standing committees may be present, but no formal Common Council action will be taken at this meeting.*

*PLEASE NOTE: Upon reasonable notice, efforts will be made to accommodate the needs of individuals with disabilities. Make requests to the Library Director's Office at (414)286-3021, 286-2794 (FAX), 286-3062 (TDD), or Central Library, 814 W. Wisconsin Ave., Milwaukee, WI 53233 Attn: Accommodation Request.*

**MPL Finance & Personnel Comm-  
AGENDA 07/22/14**

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# MEMORANDUM

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**Date:** July 14, 2014

**To:** Paula A. Kiely, Library Director

**From:** Taj Schoening, Library Business Operations Manager

**Re:** Internal Controls - Second Quarter 2014

I have confirmed that in the second quarter of 2014 Library staff followed Trust Fund internal control procedures. I am pleased to report that there were no issues with the operations of the Library Gift and Trust Fund during this period.

The Account Clerk received all checks and prepared cash receipts for each one. I reviewed and retained a copy of each cash receipt.

The Accounting Manager prepared checks and Fund Payment Requests for signature based on the Board's Check Signature Policy.

The Deputy Director received the April, May, and June monthly bank statements and reviewed canceled checks. I prepared the monthly bank reconciliations for this period and the Accounting Manager posted all transactions to QuickBooks.

11:43 AM  
07/14/14  
Accrual Basis

MPL Trust and Gift Funds  
Balance Sheet  
As of June 30, 2014

	Jun 30, 14
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Cert. of Deposit/Comm. Paper	457,000.00
Checking - US Bank	15,008.36
Common Stock	818.00
JPMorgan Chase Bank, NA	2,500,134.78
Total Checking/Savings	<u>2,972,961.14</u>
Total Current Assets	<u>2,972,961.14</u>
<b>TOTAL ASSETS</b>	<u><u>2,972,961.14</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Assigned - Gift	
Adult Programming	-75.00
Architectural Archives	10,575.15
AT&T/Microsoft	47,018.85
Bookfellows of Milwaukee	5,204.05
Children's Programming	-166.07
General Library Development	48,463.53
Great Lakes Marine	14,711.72
Interlibrary Loan	374.79
Little Memorial, Clara	1,121.40
Milwaukee Photo Collection	15,591.16
Railroad Drawings	13,568.71
Young Adult Programming	-222.20
Total Assigned - Gift	<u>156,166.09</u>
Restricted - Trust/Gift	
Danziger	72.49
Goldstein	3,480.09
Hunkel	65,304.59
Strehlow	99,697.22
Talking Book & Braille Library	329,354.69
Total Restricted - Trust/Gift	<u>497,909.08</u>
Retained Earnings	144,120.31
Unassigned - Trust Fund	2,089,758.80
Net Income	85,006.86
Total Equity	<u>2,972,961.14</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>2,972,961.14</u></u>

**MPLTrust and Gift Funds**  
**Revenues and Expenditures - Total All Funds**  
January through June 2014

	<u>Jan - Jun 14</u>
Ordinary Income/Expense	
Income	
Facilities Rental	6,275.00
Gifts	46,052.26
Investment Income	
Gains and Losses	95,542.52
Interest and Dividends	14,668.33
Total Investment Income	<u>110,210.85</u>
Other Income	2,747.57
Sale of Materials	3,146.55
User Fees	<u>120.00</u>
Total Income	<u>168,552.23</u>
Expense	
Events	9,805.00
Honorarium	7,716.00
Library Materials	893.86
Memberships	1,757.50
Mileage	1,834.46
Miscellaneous Expenses	1,639.67
Outside Services	26,829.80
Photo Reproductions	554.94
Professional Fees	6,685.35
Sales Tax	-71.77
Supplies	21,582.24
Training	4,318.32
Total Expense	<u>83,545.37</u>
Net Ordinary Income	<u>85,006.86</u>
Net Income	<u><u>85,006.86</u></u>



**Milwaukee Public Library  
Audit of Expenditure and Cash Controls  
3rd Quarterly Update – June 2014**

Expenditures Audit Recommendations

***Recommendation 1: Management should strive to expedite the processing of invoices.***

***Develop a policy to expedite processing of invoices to adhere to the City's prompt payment policy, which states that invoices shall be made within 30 days of receipt of supporting payment documentation and invoices. The policy should take into consideration the time it takes the processed invoices to get to the Comptroller's Office and the time it takes for the Comptroller's Office to process the invoices.***

**Response**

Library administration has instructed managers to review and approve invoices in a timely manner to ensure that payment is made within City guidelines. If an invoice is held the approving manager will add a note documenting that.

The accounting section will continue to request that vendors send invoices to the Business Office first so that they can be date stamped prior to going to the approving manager. This will document when the invoices are actually received.

The processed invoices are not sent via interoffice mail but are taken to the Comptroller's Office the next day by the Library's delivery staff. This is not a consideration in invoice processing.

**Status**

Completed

***Recommendation 2: Management should clarify the policies and procedures manual to reflect their invoice approval process.***

***The results of the approvals testing demonstrated that Facilities and Fleet invoices were processed inconsistently, some with and some without the approval of the Business Operations Manager. Invoices should only be processed with the approval of the Business Operations Manager or designated individual, if the Business Operations Manager is unavailable.***

**Response**

The procedure has been revised to clarify the process for review and approval. Facilities and Fleet managers review and approve invoices for their unit as the designated individuals. The Business Operations Manager approves invoices for

capital expenditures. The Business Operations Manager may choose to review the invoices, but it is not required as they are already approved by a manager.

**Status**

Completed

***Recommendation 3: The General Accounting Manager or designated individual should sign the control group registers.***

***The auditors were shown that the control group registers were initialed by the General Accounting Manager after the control group registers were approved. The results of control group testing demonstrated that numerous control group registers were not initialed by the General Accounting Manager.***

**Response**

The General Accounting Manager does a quick review of the account numbers that the invoices are being paid from and initials the control group register. In his absence the Account Clerk is now initialing the documents.

**Status**

Completed

## Cash Controls Audit Recommendation

***Recommendation 1: Management should update and enforce their policy for the storage and access to cash in the branch libraries.***

***The auditors witnessed the storage of the change reserve in an unlocked plastic container in an unlocked supply cabinet in the library's circulation area. Best practices dictate that cash must be stored in a locking receptacle.***

### **Response**

MPL has had a policy that cash must be kept in staff areas only and remains locked. "Cash funds must never be left unattended unless they are locked in a secure place."

The auditors noted one location during their walkthroughs where this was not done. The manager in charge of branch operations has met with the staff at this location to bring this to their attention and to ensure that it has been remedied. The cash is now being stored appropriately.

### **Status**

Completed

***Recommendation 2: Surprise cash counts should be performed at least monthly, preferably weekly.***

***It is best practice in cashiering operations to count the cash in each cashier's drawer in order to verify the accuracy of the cash balance, at any given time, and to monitor the cashiering staff. These cash counts should be evidenced by the signature of the person performing the counts and the date the counts are performed.***

### **Response**

Cashiering functions are part of the duties of several positions in each branch library. They share a cash drawer. The Branch managers and Circulation Supervisor will conduct monthly surprise cash counts at their respective locations. The Library's Accounting Manager will conduct a random surprise count at each location once per year. Each count will be logged in by the person conducting the audit. Any discrepancies will be reported to the Business Office.

### **Status**

Completed

***Recommendation 3: Management should establish formalized cash overage and shortage procedures.***

***MPL uses a Daily Cash Report prepared each day at each branch. The form lists the cash register tape's total receipts by revenue type, the actual cash received and any overage or shortage. All cash overages and shortages should be documented by each library cash drawer on a daily basis and be included with the documentation of that day's activity.***

**Response**

The Daily Cash Report was revised to add a note section that is used to document investigations, with the initials and dates of the person performing the investigation. The Library is investigating amounts over \$3.00. In addition a procedure was written and training was done for circulation staff in conducting investigations.

**Status**

Completed

***Recommendation 4: Branch libraries should prepare the cash deposit in time for the scheduled pick-up.***

***The MCFLS delivery service picks up cash deposits from Branch libraries and delivers them to Central Library. In some cases the delivery service drivers make their delivery before the daily cash deposit has been prepared. The cash deposit will be secured in the branch library lockbox until the next scheduled delivery. The risk of loss is reduced due to the fact that there will be a significant reduction in the amount of time cash deposits are being held.***

**Response**

MPL's schedule at branch libraries is based on customer use and budget. On days when the staff does not start in time to complete the daily cash deposit it will not be ready for that day's pick up. The Public Services Manager is preparing a report on options for addressing this recommendation, which will be reviewed with the Library Director.

**Status**

In process

***Recommendation 5: The cash deposits from the branch libraries should be reconciled individually and deposited daily.***

***Cash deposits received from the branch libraries are not processed or deposited until all cash bags are received from all 12 branch libraries for a given day. It may take several days to get all of the deposits for one day. When cash reports are received they are reconciled in aggregate and the deposit is prepared for the Treasurer's Office.***

**Response**

Reconciliation by individual location has been implemented. Due to limited staff in the Business Office it is more efficient to accumulate all locations by day and then prepare the deposit. It is also easier to verify that all locations have been received for each day's deposit.

**Status**

Completed - Reconciliation by location has been implemented.  
Recommendation to deposit partial days will not be implemented.

***Recommendation 6: The FMIS reconciliation should be formally documented by the preparer and reviewer.***

***The audit noted that an accounting assistant performs the reconciliation of FMIS to the cash received summary sheet on a monthly basis. The reconciliation is reviewed by the General Accounting Manager two to three times during the year and at year end. Currently the reconciliation is not signed by the accounting assistant or the General Accounting Manager. Each reconciliation should include the name of the preparer, the date prepared, and the reviewer's name and date reviewed.***

**Response**

The accounting assistant is now initialing and dating the reconciliations and the Accounting Manager is initialing and dating when conducting the review.

**Status**

Completed

***Recommendation 7: A weekly reconciliation should be performed between the Millennium system and the cash register for each branch library and the Central Library.***

***The audit determined that a reconciliation between the Millennium system and cash drawer receipts is not being done. This reconciliation should be performed in the Business Office with the assistance of the Library Branch Manager from each branch and the Central Library.***

**Response**

Millennium is a software database system owned by the Milwaukee County Federated Library System that is used by all member libraries. It is very specialized library software database for collections and patron activity. It is not a financial software program. The Millennium daily reports show all activity related to changes in patron records. It includes activity that does not flow through the cash register as well as information on payments that are not receipts of the Milwaukee Public Library. These receipts are not rung in the cash

register as they are not the city's receipts so the Daily Reports would very rarely match. MPL does not have sufficient staff in the Business Office or Branch Managers to perform this labor intensive activity.

Library administration has asked MCFLS about the potential of upgrades to the software program that would allow this type of reporting. Their response follows.

#### MCFLS Response

*Reconciliation with cash registers at the Milwaukee Public Library is somewhat problematic because of the shared nature of our system among 15 separate communities and how cash revenue is treated. Monies collected for overdue and manual charges are kept by the library receiving the fee regardless of the ownership of the item. Monies collected for replacement charges for suburban materials received at an MPL location, however, are sent back via a cash bag to the suburban library. [The reverse is also true. Monies received by suburban libraries for MPL materials are sent back to us via cash bag.] The problem with reconciliation is that transactions for suburban replacements are logged in Fines Paid as having been received and processed at the MPL library, but the money never enters a cash register at MPL. Thus, the cash register would not match with the Fines Paid file unless the suburban replacement charges were removed from the list. Reconciliation would thus require the extra step of differentiating between overdue money kept at the receiving library and replacement money sent back to the owning library. This would require the extra work with exporting and manipulating the file. We have also been told by circulation managers that reconciliation is difficult due to intra-day adjustments that are sometimes needed.*

#### **Status**

Completed - recommendation will not be implemented.

***Recommendation 8: Management should work with the management of MCFLS to develop strategies that will mitigate the identified control weaknesses.***

***-Eliminate the ability to back date the return date of library materials to any date.***

#### **Response**

MCFLS' comments regarding this recommendation are shown below. MPL will not eliminate the ability to back date the return date as there are customer service and other situations that require this action, such as materials being returned after closing but the same day, or special circulation periods for senior citizens.

MCFLS Response

*Response: The ability to back date is an essential function for any library, particularly when dealing with time periods or days when materials are returned if a library is closed. Back dating ensures that fines are not incorrectly added to the patron record. Back dating is a routine process in libraries. Technically, there is an option available that requires an override for the backdating operation to occur, but libraries are choosing not to use this option. A change to this setting would have to be set system- wide and thus would affect all libraries, regardless of municipality.*

**Status**

Completed - recommendation will not be implemented.

***-Establish a formal policy for waiving fees and fines to aid management when monitoring employee activity. Review reports monthly or quarterly.***

**Response**

MCFLS' comments regarding this recommendation are shown below. Proposed guidelines and procedures for waiving fees and fines are being reviewed by library administration. Due to the timing of review staff training will take place after the original date of July 1, 2014.

MCFLS Response

*Currently a selected number (approximately 230) of MPL staff have been authorized by MPL management staff to waive fines and fees. This authority is granted to those staff deemed responsible to make the decision at key service points and rectify situations as needed (and often quickly at a busy circulation desk), e.g. if a fine was added to a patron's record in error. It is our assumption that there are guidelines established by libraries when it comes to decisions regarding the waiving of fines or fees. Staff throughout the system are instructed not to waive fines and fees for material that is not owned by their own municipality.*

**Status**

In process

***-Create a reason field that would require the selection of a predefined reason code, if a fine or a fee is waived.***

**Response**

Currently, a notes field is filled in by staff when waiving fees or fines for a customer. We requested that MCFLS explore upgrading the system to create pre-defined reasons. MCFLS' comment is shown below.

A reason filed will not be added to the Millennium system but Library administration will insert guidelines for waiving fees and fines in the notes field.

MCFLS Response

*Our Millennium system does not currently have software capability that would allow the creation of a predefined reason code for waived fines or fees. To add such a feature would require either an enhancement from Ill (free) or the development of a new product (cost). We are not aware of any enhancement requests to this date from other Innovative customers requesting such a feature. Therefore, it would require having such an enhancement idea being supported by a significant number of Ill customers or it would require our contacting Ill to see if they would add this feature as a product at a cost to us. There also could be no desire on the part of Ill to add such a feature, regardless of cost. Adding a reason field would also impact other libraries within MCFLS, and it is unknown how others would feel about adding this feature.*

**Status**

Completed - recommendation will not be implemented.

***-Develop a report that lists the amount of fines and fees waived, the reasons, the time period, the location, and the employee.***

**Response**

MCFLSs response to our request that a system upgrade be explored that would create a report of fees and fines waived by reason, time, location and employee is shown below.

An investigation found that a report of fines waived or adjusted by location, date range and employee initials can be generated. However it is very cumbersome to do this as routine oversight. The fines and fees adjustments have to be pulled out of the Fines Paid Millennium file and each transaction has to be looked at to find the reason for the adjustment.

Library management found from sampling that adjustments occur most often when the borrower has kept an item long enough that it goes into billed status and the cost of replacement is entered in the record. Then, when the item is

returned staff clears it off the borrower's record and the maximum \$5.00 fine is entered in place of the full replacement cost. In addition, the staff member whose initials appear on the transaction are often following the directive of another person – branch manager, acting Librarian-in-Charge, or circulation supervisor.

MCFLS Response

*3 of 4 of these can currently be obtained using via the Fines Paid file time period, branch, and employee.*

**Status**

Completed - recommendation will not be implemented.

***-Develop a report to aid in performing the reconciliation of the weekly reconciliation between the Millennium system and the cash register that was recommended in number 7.***

**Response**

We submitted a request to MCFLS that a system upgrade be explored that would create a cash reconciliation report.

MCFLS Response

*As stated previously in reply to Recommendation 7, reconciliation with cash registers at Milwaukee Public Library (and for that matter, any library in our system) is problematic because of the shared nature of our system among 15 communities and how cash is treated. A reconciliation report would need to subtract those fees that don't stay at the library, e.g. suburban replacement fees. As mentioned previously, we have also been told by circulation managers that reconciliation would be difficult due to intra-day adjustments that are sometimes needed.*

**Status**

Completed - recommendation will not be implemented.



## 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.

### 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 over the age of 14 who return material after the due date and grace period. MPL-owned print materials checked out on children's library cards do not incur overdue fines. However, overdue videos, DVDs, puppets, and materials owned by other Milwaukee County Federated Library System member libraries that are checked out on children's 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.

Overdue Fines and Fees  
Continued

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 [incorporate link]. 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. A complete fee schedule showing all member libraries' fees is provided here [incorporate link].

Refunds

A refund of the replacement cost (minus the \$5 processing fee) may be requested if a paid item is returned within 90 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

Library cardholders may dispute fees or charges incurred on an account within one year or less, by completing the *Fee Dispute Form*. [Append form ] A library manager or supervisor will review the charges and respond accordingly.

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 60 days after an item's due date. **In order to recover the cost of referral, a \$15 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 six months after the item became overdue.**

[Revised 7-8-14]

# Fee Dispute Form



Name: \_\_\_\_\_  
Parent Name (if necessary for a Child's card): \_\_\_\_\_  
Library Card Number: \_\_\_\_\_  
Current Address: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
E-Mail Address: \_\_\_\_\_  
Best time to contact: \_\_\_\_\_

## Charges being disputed

Fines (list amount):	Materials (attach printout from patron record):
_____	_____
_____	_____
_____	_____
_____	_____

## Reason for contesting fine

Returned on time	<input type="checkbox"/>	Date of claim returned:
Stolen card	<input type="checkbox"/>	Date reported:
Hospitalization or medical situation	<input type="checkbox"/>	If yes, attach hospital or doctor statement
Material stolen from home or car	<input type="checkbox"/>	If yes, attach police report
Fire or water damage to living unit	<input type="checkbox"/>	If yes, attach insurance, fire department, or landlord documentation
Other	<input type="checkbox"/>	If yes, please provide a short explanation:

I believe that the above facts stated in this form are true:

Patron Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Library staff comments:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Decision: \_\_\_\_\_

Amount Waived: \_\_\_\_\_ Amount Due: \_\_\_\_\_

Staff Name: \_\_\_\_\_

Title: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Location/Dept.: \_\_\_\_\_

## Loan Periods

- ALL BOOKS - hardcover, paperback, children's, adult, young adult - 3 WEEKS
- MAGAZINES - 1 WEEK.
- ADULT FEATURE FILM DVDs – 3 DAYS
- OTHER DVDs and VHS MEDIA – 1 WEEK
- ADULT MUSIC CDs – 1 WEEK
- ALL CHILDREN'S CDs - 3 WEEKS
- AUDIO BOOK CDs – 3 WEEKS

## Overdue Charges for Each Day Past the Due Date

- ALL BOOKS - hardcover, paperback, \*children's, adult, young adult - \$0.15/day
- MAGAZINES - \$0.15/day
- ADULT FEATURE FILM DVDs - \$1.00/day
- OTHER DVDs and VHS MEDIA - \$0.15/day
- ALL CDs - \$0.15/day
- \*CHILDREN'S BOOKS CHECKED OUT ON A MILWAUKEE CHILD'S CARD – no overdue charges

## Renewals

- ADULT FEATURE FILM DVDs - no renewals
- ADULT BOOK CLUB KITS – no renewals
- ALL OTHER ITEMS – may be renewed twice, provided no other cardholder has already requested the item.

## Grace Periods

- ADULT FEATURE FILM DVDs - 1 day grace
- ALL OTHER MPL OWNED ITEMS – 3 days grace
- After the grace period, fines are retroactively assessed for all days past due. (For example, an item that accrues \$0.15/day fines, returned 4 days after the due date would be assessed \$0.60.)
- Sundays and holidays count as grace days provided the item is returned before the next regular business day.

## If Library Items Are Not Returned

- The cardholder is billed for the replacement cost of an item approximately 28 days after the item was due.
- Cardholders who return undamaged billed items, within one year of the billing date, will have the bill reduced to the \$5 per item maximum overdue fine.

- If the cardholder finds an item after paying for it, the cost of the item, minus a \$5 service charge, will be refunded within 90 days of the date paid, provided the item has not been damaged.
- Accounts with fines and/or billed items totaling more than \$25.00 will be sent to the Milwaukee Public Library's contracted collection agency, Unique Management. **An additional \$15 fee will be added to the account to offset the cost.** This fee must be paid, in addition to all other charges, in order to clear the account.
- Collection agency accounts that remain unresolved will be credit reported approximately 120 days after being referred, which is about six months after the item became overdue.

These loan policies and overdue charges apply only to Milwaukee Public Library owned items. Fines and policies for items owned by suburban libraries may differ. Please contact the owning library for details.

