

Policy 2.13: Overdue Items and Borrower Responsibilities

Approved and Adopted by Board of Trustees December 11, 2025

Iosco-Arenac District Library (IADL) promotes the timely return of materials while keeping financial barriers as low as possible.

The cardholder is responsible for the care and proper use of the borrowed materials.

Iosco-Arenac District Library (IADL) does **not** charge daily overdue fines for materials, including items lent to libraries outside of the district (Interlibrary Loans). Borrowers remain responsible for returning all items on or before the due date.

Material not returned within 56 days of the due date is considered lost and the patron who checked out the material is responsible for all replacement costs and accrued overdue fees.

Charges for lost or damaged materials are governed by **Policy 2.11: Lost or Damaged Items**.