RETURNED CHECK POLICY OELWEIN PUBLIC LIBRARY

February 10, 1994 Revised 1/10/07, 1/10/08, 10/9/12 Reviewed 1/14/16, 3/12/19, 8/10/21

Upon notification by City Hall, of a returned check written to the Oelwein Public Library, the following procedure will be followed.

A telephone call will be made to the patron who wrote the check, advising them of a twenty-four hour time limit to pay for the check, and a \$5.00 bank charge-back fee. If they cannot be reached by telephone or they do not come in after the twenty-four hour period, a letter will be sent advising them of the returned check amount, the returned check charges, and the time limit given to pay this amount.

Charges are to be paid in cash. Upon receipt, earmark the amount as for a returned check. The \$5.00 fee will go into fines and fees.

According to city policy the charge is \$30.00 for a returned check, and the time limit to pay this is 10 days from the date of receipt of the letter.

If the check and charges are not paid, a determination will be made, whether to proceed with a bad check charge or a small claim.

The library will enforce this policy if the patron does not pay the charges within twenty-four hours.