The fine rate settings below dictate not only overdue fine rate, but also maximum fines, grace units, days closed, and days not fineable.

**Option 1 (Current setting) : Patron Branch**
*Patrons are charged the fine rates* set by their home library for all materials including those borrowed from other libraries or physically checked out at other libraries.

**Advantages:**
- Patrons will always know what the fine rate will be
- No surprise charges from items owned by other libraries
- Local board is in control of fines charged to their patrons no matter which library they visit
- Accrued fines calculation will be accurate

**Disadvantages:**
- Patrons physically visiting other libraries may be charged different rates than that library’s own patrons

**Option 2: Transacting Branch (check in location)**
*Patrons are charged the fine rate* of the library that checks in the item.

**Advantages:**
- All items checked in at the location are charged the same fine rate, regardless of who owns the item, which library the patron belongs to, or where the item was checked out originally

**Disadvantages:**
- Patrons that return items to other libraries will have to ask what the fine rate is
- Patrons may shop around for lower fine rates
- Accrued fines may not be accurate if patron chooses to return items to another library
- Local board has no control over how much their patrons are charged if they return items to other libraries
- Items returned to a different location may be assessed fines if days closed or grace periods differ. (Example: Patron’s home library is closed Sunday, but returns material to a branch that is open Sunday. Assessed overdue fines would include Sunday regardless of which day the item is returned)

**Option 3: Lending Branch (check out location)**
*Patrons are charged the fine rate of the library where the item is checked out.*

**Advantages:**
- All items checked out from a branch will have the same fine rate, regardless of who owns the item or which library the patron belongs to, or where the item is returned.
- Accrued fines calculation will be accurate
Disadvantages:
- Patrons visiting other libraries will have to ask what the fine rate is when they check out
- Patrons may shop around for lower fine rates
- Local board has no control over how much their patrons are charged if they check out from other libraries
- Items checked out from a different location may be assessed fines if days closed or grace periods differ. (Example: Patron’s home library is closed Sunday, but visits and checks out material from a branch that is open Sunday. The item would be due on Sunday, but would be charged overdue fines if returned to the patron’s home library on Sunday or Monday)

**Option 4: Item Assigned Branch**
*Patrons are charged the fine rates established by the library that owns the item.*

Advantages:

Disadvantages:
- Patrons will not know what the fine rate is for items from other libraries; staff have no way to access this information in Polaris
- Patrons of “fine free” libraries will be assessed overdue fines for items borrowed through interlibrary loan