



Jackson County Public Library

Evergreen Indiana Circulation Policy

REGISTERING A PATRON

EVERGREEN INDIANA LIBRARY CARD

An Evergreen Indiana library card is required in order to check out materials at an Evergreen Indiana Library. Library directors and managers have discretionary ability in special cases. A digital replica of the library card is also an appropriate form of identification for a patron to check out materials. Patrons of the Evergreen Indiana Consortium libraries presenting Proper Identification are eligible to receive an Evergreen Indiana library card from their home library subject to certain limitations (*see below*, Loss of Privileges). An Evergreen Indiana library card is not transferable.

Patrons of Indiana public libraries not participating in the Evergreen Indiana Consortium may receive a library card at an Evergreen Indiana library pursuant to reciprocal borrower and other agreements. Users from non-participating Indiana libraries will not have the same privileges as Evergreen Indiana patrons and such cards may be suspended at any time without notice.

Resident and Outreach cards are valid for two years. Nonresident, Reciprocal Borrower, Temporary, PLAC and Student cards are valid for one year.

ELIGIBILITY FOR OBTAINING AN EVERGREEN INDIANA LIBRARY CARD

Residents of Indiana presenting Proper Identification (*see below* for definition of “Proper Identification”) that establishes that the individual resides in or pays real property taxes on property owned in the library’s service area (the “library district”) are eligible to receive a green Evergreen Indiana “resident” library card.

Indiana residents not residing in a library district may be eligible to purchase or otherwise obtain an Evergreen Indiana Library card as a non-resident, PLAC, reciprocal borrower or township contract user subject to the laws and regulations covering these types of cards. Non-resident cards and PLAC cards are issued to those individuals residing outside the library district who purchase library cards with full access to library materials and services. All other card holders: student, computer usage and reciprocal borrower cards are given limited access to services and materials. Reciprocal borrowers, students, transitional, and computer users should be given a blue Evergreen Indiana card which indicates that their borrowing privileges are limited to the issuing library.

Applicants for an Evergreen Indiana library card must present the required Proper Identification in person at the Evergreen Indiana library that will issue the library card (*see below* for definition of “Proper Identification”). Property owners who do not reside in Indiana will be required to show proof of real property ownership, such as a tax bill or deed.

Signing and/or taking receipt of an Evergreen Indiana library card denotes acceptance of responsibility for all fines and fees and for payment for lost or damaged materials. Patrons are advised to contact their library to report a lost or stolen library card.

Patrons changing their home library designations will be asked to provide identification and proof of current address. Proof of current address may be satisfied by the presentation of Proper Identification and if necessary, one item from the Recommended List of ID which displays a current address.

MINORS

A parent or legal guardian showing Proper Identification may register a minor child for an Evergreen Indiana library card. Registering a minor child for an Evergreen Indiana library card denotes acceptance of responsibility for all fees, fines and payment for lost or damaged materials charged on such minor's library card. Emancipated minors will be asked to present evidence of their status to void the necessity of the presence of a parent or guardian.

Registering a minor child for an Evergreen Indiana library card denotes an acknowledgement and understanding that Evergreen Indiana libraries own and circulate videos, DVDs and unrated television series that may be geared toward a more mature audience and that a minor child will have access to materials for both adults and children and will be able to check out any of these materials. A "limited access" card, which prevents the user from checking out "R-rated" audiovisual materials, is available for minors.

PROPER IDENTIFICATION

Proper Identification must be presented to apply for an Evergreen Indiana library card. Proper Identification is one of the following:

- a valid Indiana Driver's License which displays a current address;
- valid Indiana State ID which displays a current address; or
- a current government issued photo ID (e.g., military ID, passport).
- valid identification issued by another State (e.g., Driver's License)
- valid current university or college identification (e.g., Student identification)

If the presented Proper Identification does not display a current address, the applicant must present one item from the Recommended List in addition to the Indiana Driver's License, Indiana State ID or other government issued photo ID presented as Proper Identification. The ID presented from the Recommended List must include a current address.

Recommended List of ID includes:

- valid voter registration card,
- computer generated bank statement issued in applicant's name within the last 30 days
- computer generated utility, credit card company, doctor or hospital bill, issued in applicant's name within the last 30 days and containing address of residence
- Medicaid or Medicare benefit statement issued in the applicant's name within the last 30 days
- Change-of-address confirmation from the United States Postal Service showing prior and current address of residence (a P.O. Box is not acceptable as a residence address)
- apartment lease signed within the last 30 days
- property tax receipt issued in applicant's name

PATRON ACCOUNT MANAGEMENT

MY ACCOUNT

Library patrons will be given a PIN upon registering for an Evergreen Indiana library card. Evergreen Indiana policy indicates that PINs may only be given in person at an Evergreen Indiana Library, upon presentation of appropriate identification. PINs may not be obtained via telephone or email.

BORROWING PRIVILEGES

A patron must present a card each time they wish to borrow materials and their account must be in good standing to borrow materials.

In most cases, a maximum of 100 items may be checked out simultaneously on an Evergreen Indiana library card. There is a maximum limit of 10 videodiscs, 10 videos, 5 equipment, 6 art, 2 ereaders, and 2 gaming software items per Evergreen Indiana library card. Borrowing limits are calculated at the consortium level and not at the library level.

If a patron *forgets their Evergreen Indiana card*, they should:

- Return to the library after retrieving their library card (in this instance, materials may be held for a limited time pending the patron's return).
- Purchase a replacement library card for two dollars (\$2). (See procedures above for issuing replacement library card.)

COLLECTIONS: EXEMPT PATRON

All member libraries are entitled to seek recompense for their materials when lost and/or damaged by a patron regardless of the patron's home library. The "Collections: Exempt" switch may be activated for patrons who exclusively access the collection of their home library (i.e., reciprocal borrower or student). Patrons borrowing materials from other libraries may be referred to a collections agency by the owning library in the case of lost or damaged items and may not have the "Collections: Exempt" switch activated. Exempt patrons are, by default, not accessible by the collections agency's search protocol.

Libraries should place an alert on patron accounts for whom extenuating circumstances would suggest alternate forms of recovery should be pursued. Libraries pursuing collections against another library's patrons should review affected patron accounts for such notes and give appropriate consideration prior to submission to Unique Management or any other collections agency.

PURGING OF INACTIVE PATRON RECORDS

Patron accounts will be automatically marked inactive when the patron's privilege expires. Patron accounts that do not reflect fines or fees, items checked out or claims returned activity will be deleted automatically three (3) years after being marked inactive.

CHECK-OUT

LOSS OF PRIVILEGES

A patron's access to materials may be limited due to overdue materials or fines and fees. A patron's card will be blocked, and no new circulation services may be obtained with it if the patron has 15 or more overdue items, or owes \$10 or more in unpaid fines and/or fees. Patrons may renew overdue circulating materials until their account reaches the max fine threshold of \$10 or more in unpaid fines and/or fees. Outreach patrons will not be blocked until they have 50 or more items overdue. The number of overdue materials and/or amount of fines/fees that will result in a patron being "blocked" is calculated at the consortium level and not at the library level. A patron's card may be "blocked" if related group or family member cards are "blocked." A patron may also be "barred" if circumstances warrant.

FINES/FEES

To encourage the prompt return of materials, the Evergreen Indiana libraries have established a schedule of fines and fees as an encouragement for the timely return of materials by their due dates. Overdue materials incur fines of 25¢ per day per item with a \$10.00 fine cap or the cost of the item, whichever is lower. Materials with the circulation modifier of "equipment", "equipment-restricted", or "ereader" may incur fines of up to \$5 per day per item with either a \$225 or the cost of the item fine cap. Materials with the circulation modifier of "hourly" may incur fines of up to \$5 per hour per item with either a \$225 or the cost of the item fine cap. Materials with the

circulation modifier of “special collection” may incur fines of up to \$1 per day per item with a fine cap of \$10 or the cost of the item per item.

PAYING FINES/FEEES

Evergreen Indiana library fines and fees may be paid at any Evergreen library. Patrons may pay all or a portion of overdue fines. A patron’s record will remain blocked or barred until the fines and fees are paid or the patron has resolved the matter with the particular library to restore his or her privileges. A patron may be (or remain) “blocked” if related group or family member cards are “blocked.”

OVERDUE NOTICES

Overdue notices are sent as a courtesy from the Evergreen Indiana Libraries. Failure to receive notices does not exempt patrons from the responsibility for payment for library materials or overdue fines and fees.

CHECK-IN

LOST ITEMS

A patron may inform library staff that an item is “LOST.” The price of the item and any outstanding fines and fees, plus a processing fee of \$10.00 per item, will be assessed to the patron’s card. A patron is encouraged to notify the library that an item is “LOST” to stop the accruing of additional overdue fines. On issuance of the 45-day notice or declaration of loss or damage, the associated circulation fees are reassigned to the owning library.

Some Evergreen Indiana Libraries have contracted with third party vendors for collection services. If third party collection services are used, a fee for collection services will be added to the patron’s record.

RECOVERING LOST ITEMS AND REFUNDING PAYMENT

No refund will be given to a patron for a “Lost” item for which a patron has paid. In addition, no fines/fees and third party collection fees will be refunded.

PAID-FOR ITEMS

Materials which are billed to the patron at the full replacement cost of the item, e.g. Lost or Damaged holdings, become the property of the patron once the bill has been paid in full. Unpaid-for Damaged materials which are not a danger to the library or library staff may be held for 6 months pending payment; after 6 months, with payment still due, the item may be destroyed.

RENEWALS

Renewal requests may be made in person, by phone or via the online catalog “*My Account*” feature. Certain categories of materials are not eligible for renewal. If a “HOLD” has been placed on an item, it may not be renewed.

HOLDS AND INTRA-EVERGREEN INDIANA LENDING

Evergreen cardholders in the resident, non-resident, PLAC, outreach, temp and staff card profiles have full access to the consortium and may place holds on any Evergreen library’s holdable materials. Reciprocal borrower, student, transitional, or teacher profile cardholders may place holds only on the materials owned by the library that issued the library card.

Holds may be placed on most items in any Evergreen Indiana library (see list of exceptions below). Patrons will have one week after the hold is filled to pick up the held item. Some Evergreen Indiana libraries may impose a fee for failure to pick up a hold.

Patrons may have 20 unfilled holds in the system.

Evergreen Indiana does not allow holds to be placed on the following items by any patron:

- Reference materials
- Bestsellers with the no-hold designation

Evergreen Indiana does not allow Evergreen Indiana library patrons to place holds that would generate Intra-Evergreen Indiana [transiting] loans on the following item categories:

- Art
- Bestsellers
- Equipment
- ILL
- Kits
- Media
- New Books
- New videodiscs
- Realia
- Reference
- Software
- Software - Gaming
- Videocassettes

These items *may* be borrowed by any Evergreen Indiana library card holder. It is the responsibility of the patron to proceed to the owning library and check out the material. The patron may return such materials to any Evergreen Indiana library for transit to the owning library.

A library may place a six-month or three-month age protection on new items. Local patrons may place holds on such items. Non-local patrons may place holds on such items, but the materials will not be transited until the age protection expires. Non-local patrons may place a hold on such an item, select the owning library as the pickup location, and proceed to the owning library to check out the item.

Patrons may place their own holds via the OPAC, and may select their pickup location and notification method. The software will refuse holds requests which do not conform to Evergreen Indiana policies. Patrons may choose any pickup location for holds.

Patrons whose Evergreen Indiana cards are “blocked” or “barred” will not be allowed to place holds until their card privileges are restored.

Adopted by the Evergreen Indiana Executive Committee on December 14, 2012 Amended October 8, 2013; April 4, 2014; August 12, 2014; August 11, 2015; February 9, 2016; March 31, 2016; October 11, 2016; February 13, 2018; April 10, 2018

Evergreen Indiana Patron Record Confidentiality Policy

This policy establishes the guidelines for the protection of personally identifying information contained in library records or accessible within the library or through its computer systems.

1. A “Patron Record” is defined as information created, received, maintained, or stored by a library, in any format, that:

- a. identifies a person as having requested or obtained specific materials and/or information from a library, including database search records, or
- b. identifies a library patron by name, address, telephone number, e-mail address, or any other similar manner, or
- c. otherwise links a library patron with identifiable uses of library materials, facilities, or services.

2. A “Member Library” is an Indiana library that by means of executing the Evergreen Indiana Membership Agreement has joined the Evergreen Indiana Consortium. For the purpose of this Patron Record confidentiality Policy, “Member Library” shall be interpreted to include the Indiana State Library.

3. Only the authorized staff members, independent contractors, and other authorized agents of Member Libraries shall access Patron Records, and such access shall occur only as needed when acting within the scope of duty in the administration and maintenance of the Evergreen library system and in administering library transactions.

4. Staff of Member Libraries shall not disclose or release Patron Records to any person other than the patron named in the record (i.e. the library card holder), unless the requestor is also the person who signed to accept financial responsibility for the cardholder. The requestor must present the library card or current ID to receive this information.

5. Disclosure or release of a Patron’s Records to a third party shall only occur upon the Member Library’s receipt of a valid subpoena, court order, signed written consent of the patron, or other legal process, unless such disclosure falls under the access permissions noted in provision #3.

6. In the event of the receipt of a valid third party Patron Record request, a Member Library shall only disclose or release the Patron Records of a person whose library membership originated in its particular library. No single Member Library shall disclose or release the Patron Records of any person whose library membership originated with a different Member Library.

7. The Member Library’s Director and/or Board, along with legal counsel when necessary, shall be responsible for determining whether or not a third party Patron Record request is valid and should therefore be satisfied.

8. In the event a third party Patron Record request is received by a Member Library that is not the Indiana State Library, a copy of the subpoena, court order, signed written consent of the patron, or other legal process shall be forwarded to the Indiana State Library along with a notation whether or not the request was fulfilled.

9. In the event the Indiana State Library is presented with a valid third party request for Patron Records, the Indiana State Library will contact the Member Library with which the library patron initiated membership, and the Indiana State Library and Member Library shall coordinate the disclosure or release of Patron Records, as appropriate.

10. Any Evergreen patron requesting by telephone a list of items checked out on a specific card must use the barcode number. Library staff shall not give out any *specific* information without the Evergreen barcode number; staff may only give out the number of items due and the due date.

11. For purposes of compiling statistics, borrower information linked with specific item information shall not be displayed or listed.

12. Each Member Library is responsible for ensuring its staff are aware of and comply with these privacy policies. *Adopted by the Evergreen Indiana Executive Committee on March 10, 2009.*

JACKSON COUNTY PUBLIC LIBRARY CIRCULATION POLICY

ACCESS TO MATERIALS

The Jackson County Public Library does not restrict access to any materials in the collections on the basis of a person's color, religion, national origin, socioeconomic status, sex, age, or place of residence. Free access to the total library is essential to full public library service for the whole community.

Some irreplaceable and/or expensive items may be kept in special shelving for security reasons. Arrangements may be made with library staff to view or copy material in compliance with library and copyright policies.

The library adheres to the Americans with Disabilities Act of 1990 that assures equal access to all library facilities, activities, and programs. Every attempt will be made to accommodate the needs of persons with disabilities.

Anyone wishing to use materials "in-house" may do so at any time and at no charge.

The library staff must not be expected to act *in loco parentis* by parents who wish to limit the material accessed by their own minor children. Parents who wish to limit their own children's materials should accompany the children to the library to supervise the borrowing process. Parents/guardians must not rely on the library staff for such supervision.

IN-HOUSE EQUIPMENT AND ACCESSIBILITY AIDS

Freedom Scientific Topaz Video Magnifier

This machine is for use in enlarging printed material. To check for availability or assistance, see Seymour Library Information Services staff.

Microfilm Reader Printer/Microform Digital Scanner

These machines are available at the Seymour Library for customer use. See Information Services staff for assistance.

DVD/VHS Viewer

Headphones are available for customers with a valid library card or ID. See Seymour Library Information Services staff for assistance.

Photocopiers/Computer Printers

Photocopiers and computer printers are available at the Seymour, Crothersville and Medora libraries for customer use. See library staff for assistance.

Chromebooks

These computers are available at the Seymour, Crothersville and Medora libraries for customer use. Customers must have a valid library card, in good standing, show photo ID and sign an equipment card to check out a Chromebook. See Checkout Desk for assistance.

Digital Document Scanners

These machines are used for scanning documents or photos to create a digital format, which then can be uploaded or emailed from a library computer. These scanners are available for customer use with a valid library card, in good standing, show photo ID and sign an equipment card. See Seymour Library Information Services staff for assistance.

BORROWERS

A borrower may hold only one valid green or blue Evergreen Indiana card at a time and is responsible for all activity on that card. Customers are responsible for notifying the library staff of any changes in name, address, phone, email, or legal status.

Borrowers must present their library card when checking out materials.

Since the guardian or parent of any cardholder under age 18 who signs the registration is responsible for any overdue, lost, or damaged materials, parents or guardians whose personal or other children's accounts are blocked may not obtain a library card for their child. The library may also block all children's accounts of blocked parents or guardians; however, those children may obtain a computer usage only card.

Library District Residents

A free library card can be obtained by anyone who resides or owns property in the library district: city of Seymour, towns of Crothersville or Medora, or townships of Carr, Hamilton, Jackson, Owen, Pershing, Redding, Salt Creek, Vernon, or Washington.

Non-Residents

Reciprocal Borrower

Non-residents who live in the Bartholomew County Public Library district, have a valid library card, and owe less than \$10 to that library, may obtain a blue reciprocal borrowing card that expires one year from date of issue.

Fee Card

Non-residents who live outside Indiana or live in an area not directly served by a library (including most of Washington Co.) must purchase an annual \$68 card that expires one year from date of purchase.

Individuals not living in a taxed library district who want to use other Indiana public libraries in addition to the Jackson County Public Library must purchase both a fee card and a PLAC (Public Library Access Card).

Temporary Card

Non-residents who live outside the Jackson County Public Library district and are temporarily staying in Jackson County due to a job assignment or temporary housing may obtain a blue reciprocal borrowing card that expires when the job assignment is over. Customer must provide a letter from their employer or housing management stating when job assignment or temporary housing is over. Children who are staying with family members in our library district for the summer may obtain a blue reciprocal borrowing card that expires when their visit is over.

Student/Teacher Card

Children or teachers (preschool-grade 12) who live outside the Jackson County Public Library district but attend school in the library district may obtain a blue reciprocal borrowing card that expires when the school year ends. Students/teachers must provide a letter from their school administration stating that the student is currently enrolled or the teacher is currently employed.

LOAN PERIODS AND LIMITS

Customers may borrow library materials as follows:

Books, Bookpacks, Audiokits, & Music CDs	21 days
OverDrive e-books & e-audiobooks	7, 14, or 21 days
OverDrive periodicals	TBD
OverDrive video	3, 5 or 7 days
hoopla movies	3 days
hoopla music	7 days
hoopla audiobooks	21 days
Outreach Magazines	14 days
Movies & Magazines	7 days
LCD Projectors	3 days
Bicycle Locks	same day before closing
Chromebooks	in-house up to 12 hours
Scanners	in-house up to 12 hours
Kindle Fire HDX	21 days
Kill-A-Watt Meter	7 days
Playaway Launchpad	7 days

Customers under age 18 may check out equipment/netbooks/Kindle Fire with parent or guardian signature.

Interlibrary Loan/SRCS	Varies
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Most reference materials, microforms, newspapers, current and archived issues of magazines, and most Local History Collection materials **do not circulate**. Reference material may, under exceptional circumstances, be checked out for a specific period and subject to immediate recall. Those loans are made only at the discretion of department managers.

Due dates for materials are printed or emailed on receipts issued at checkout. The receipt is the customer's first notice of when materials are due.

Individual cardholders may not exceed the following number of items:

Lucky Day	2	DVDs	10
Equipment	2	Kill-A-Watt Meter	1
Chromebooks	2	Kindle Fire	1
Playaway Launchpad	2	Playaway Bookpacks	2
OverDrive e-books, e-audiobooks & videos	10		
OverDrive periodicals		TBD	

Limits may be set on the number of items borrowed for materials in high demand (e.g. holiday materials).

Holds on OverDrive e-books, e-audiobooks, videos, and periodicals are limited to 10 per cardholder.

hoopla users are limited to 10 downloads per month.

SPECIAL LOAN COLLECTIONS

Classroom Collections

Teachers, home school and daycare providers may request a special selection of books from the local collection, which may be borrowed up to six weeks.

LCD PROJECTOR/SPECIAL MATERIALS RENEWAL

LCD Projector renewals require payment in person of additional equipment use fees. Renewal of Interlibrary Loan materials must be referred to Information Services before items are due.

RETURNING MATERIALS

Materials, excluding equipment and Interlibrary Loan/SRCS, may be returned to any Evergreen Indiana library. Customers are held responsible for any item returned elsewhere (including other library systems), and library staff is not responsible for retrieving any improperly returned material.

Library material drops at each library are available for convenience in returning library materials, (excluding equipment, which needs to be returned to the desk), during hours when the library is not open. Use of the drops does not cancel overdue fines. Materials returned in the drops before opening will be checked in as though returned the previous day. At the Crothersville and Medora libraries, materials such as CDs and DVDs must be returned in the Video/Audio drops to avoid damage. Customers putting money in the book and video/audio drops will not have that money credited to their account. Customers must not leave materials outside the library if the drops are full. Non-library materials left in the drops are considered donations.

FINES AND FEES

Fine-Waiving Program

The library will waive overdue fines for customers with accounts of \$14.99 or less in overdue fines if those customers donate a designated item for each dollar owed in overdue fines. This annual two-week program is not available to customers with lost or damaged material. The undamaged material must be returned before the fines can be waived. This program is not available to customer accounts of over 90 days overdue, which have been turned over to the collection agency and have had the \$10 service charge added to the account.

Equipment Fines

Overdue equipment incurs fines of \$5.00 per day per item. The maximum overdue charge is the lower price of either \$225.00 or the price of the item. Kill-A-Watt Meters incur fines of \$.25 per day per item. Bicycle locks fines are \$2 per day until both the lock and key are returned or a maximum \$20 fine occurs.

Fees

Equipment Use Fee	\$3.00 + 7% tax (\$3.21)/3 days	PLAC	Varies annually
Fee Card	\$68.00	Collection Agency Service Charge	\$10.00
Insufficient Funds Charge	\$35.00	Laminating Charges	\$1.00/sheet
Photocopies & Computer Printouts	\$.10/side or \$.25/side for color		
Fax (Crothersville & Medora only)	\$1.50/page for incoming and outgoing calls		
InterLibrary Loan	Cost to return item varies	Lost/Damaged Fee	\$10.00

Lost/Damaged Materials Fees

The library assumes no liability whatsoever for equipment damage that could result from the use of borrowed audiovisual materials.

Borrowers are responsible for reporting damaged materials before check out or during the loan period. If materials are lost or returned damaged beyond repair, the customer will be charged the replacement cost of the material plus a processing fee of \$10.00.

Items lost longer than 6 months will not be accepted for return.

If an item is returned without accompanying material, a fee may be charged to the customer. If the item is determined to be unusable without the accompanying material, the full replacement cost of the item (plus lost material processing fee) will be charged.

Replacement prices for materials whose prices library staff cannot determine:

Music CD	\$15.00	DVD	\$25.00
Magazine	\$5.00	CD Audiobook	\$30.00
Playaway	\$60.00	Adult/YA/JUV Fiction Paperback	\$8.00
Reference Book	\$85.00	Adult/YA/JUV Nonfiction Paperback	\$20.00
Kit	\$17.00	Adult/Teen Hardback Book	\$30.00
JUV Hardback Fiction Book	\$17.00	JUV Picture Book	\$20.00
JUV Board Book	\$7.00	JUV Hardback Nonfiction	\$30.00
JUV Hardback Easy Reader	\$15.00	JUV Easy Reader Paperback	\$9.00
Pre-Cataloged Items	\$20.00		

Payment of fines and fees

Payment of fines and fees must be made with a credit or debit card, United States currency, money order, or by a personal check made out to "Jackson County Public Library". Customers writing checks must produce a valid ID and provide a current telephone number. Overpayment of an account cannot be credited to the account and will be accepted as a donation.

Credit/Debit Cards

Customers owing \$3.00 or more can pay fines and fees with a credit or debit card with a minimum payment of \$3.00 in the library or pay online through Evergreen which charges an additional 3% processing fee.

Bankruptcy

In accordance with 11 U.S.C. 523 (a) (7), fines and other overdue charges for borrowers who file bankruptcy are not forgiven since the library is a government agency. The borrower must pay all fines and charges before they can use their library card again.

MATERIAL REQUESTS

Customers may request or recommend materials for the library collection. The library will decide whether the material is appropriate for the community's needs.

Library staff will check the Evergreen Indiana catalog, SRCS (Statewide Remote Circulation System) or use Interlibrary Loan to attempt to borrow from other libraries materials requested by customers and not available in or appropriate for the library collection. Interlibrary Loan service is available to resident library users with valid cards in good standing.

Customers will pay at checkout expenses incurred from loans outside the United States and for any pre-approved costs and for postage, which may also include insurance charges. Customer accounts will be charged for any items unclaimed three days before the due date.

Loan periods, set by the lending library, will vary. Replacement charges and processing fees will vary according to the lending library. An additional \$10 processing fee is added to the lending library replacement charges.

Approved October 19, 1999; Revised April 20, 2015; April 18, 2016; April 17, 2017; May 21, 2018