

# Introduction

The Evergreen Indiana Shared Circulation Policy exists to provide a framework wherein Evergreen Indiana Member Libraries can establish local policies related to the circulation of library materials and access to library services in the context of participation in the Evergreen Indiana Library Consortium.

# **Evergreen Indiana Account**

An account is required in order to check out materials and access certain services at an Evergreen Indiana Member Library. When an account is created, a library card shall be provided to the account owner. A physical card or digital replica displaying the correct account number (barcode) or locally defined alternate ID is necessary for a patron to check out materials. Library directors and those staff whom they have empowered have discretionary ability in special cases. Indiana residents whose identification has been validated by those standards described in an Evergreen Indiana Member Library's circulation policy are eligible to establish an Evergreen Indiana account based on their residency within a library service area and subject to certain limitations (see below, Loss of Privileges). An Evergreen Indiana account is not transferable.

Patrons of Indiana public libraries not participating in the Evergreen Indiana Library Consortium may establish an account at an Evergreen Indiana Member Library pursuant to reciprocal borrower and other agreements. Users from non-participating Indiana libraries may not have the same privileges as Evergreen Indiana resident patrons and such accounts may be suspended at any time without notice.

## Eligibility for Obtaining an Evergreen Indiana Account

Individuals able to prove their residence within or payment of property taxes on property located within a library's service area ("library district") are eligible to establish a "home" Evergreen Indiana account including a green Evergreen Indiana "resident" library card or custom library card from their home library with green "Full Consortial Access" approved branding. Proof of identity and residence for the purposes of account establishment and regular renewal shall be determined by and described in individual Evergreen Indiana Member Library circulation policies.

Individuals not residing in an Evergreen Indiana Member Library district may be eligible to purchase or otherwise obtain an Evergreen Indiana member library account as a non-resident, PLAC (see also 590 IAC 3-1-2), reciprocal borrower or township contract user subject to the laws and regulations covering these types of accounts. Non-resident accounts and PLAC accounts are issued to those individuals residing outside the library district who pay to subscribe to accounts with full access to library materials and services. All other holders of account types (student, transitional, junior, computer usage, and reciprocal borrower) may have limited access to services and materials. Owners of these limited access accounts should be given a blue Evergreen Indiana card or custom library card with blue "Local Access Only" approved branding which indicates that their borrowing privileges are limited to the issuing library.

The establishment of an account at an Evergreen Indiana Member Library including receipt of a 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 home library to report a lost or stolen library card.

Patrons moving from one Evergreen Indiana Member Library district to another will be subject to the identification and proof of residency requirements put forth by their new home library district.

## Minors

An adult may register a minor child for an account at an Evergreen Indiana Member Library. Registering a minor child for an account at an Evergreen Indiana Member Library as well the receipt of or allowing the minor to receive a library card denotes acceptance of responsibility for all fees, fines, and payment for late, lost, or damaged materials charged on such minor's library account. The sponsoring adult must also comply with those identification and proof

of residency requirements set forth in the Evergreen Indiana Member Library's circulation policy. Emancipated minors will be asked to present evidence of their status to invalidate the necessity of a sponsoring adult.

An Evergreen Indiana Member Library may, by resolution of their library board, choose to allow the establishment of local access-only accounts with limited borrowing for minors attending school within the library service area but residing outside of it as well as minors without a sponsoring adult, regardless of educational status.

# **Purging of Inactive Library Accounts**

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.

# **My Account**

Library patrons will be given a PIN upon registering for an Evergreen Indiana Member library account. This PIN shall function as an updatable password for entry into the My Account area at the Evergreen Indiana catalog. 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. Alternatively, a member library may choose to use the password reset link to require new patrons to set their own passwords using an active email address listed in their account. JCPL *DOES NOT* use this feature.

# **Borrowing Privileges**

In most cases, a maximum of 100 items may be checked out simultaneously on an Evergreen Indiana Member Library account. Borrowing limits and loan durations are established by the Evergreen Indiana Library Consortium and shared by all Evergreen Indiana Member libraries.

# Holds and Transits in Evergreen Indiana

Account holders with full consortium access may place holds on any Evergreen library's holdable materials. Account holders with local access only may place holds on only those materials owned by the library that established their account.

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.

Most Evergreen Indiana account types may have 30 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
- Some CDs\*
- Some DVDs\*
- Equipment
- ILL
- Kits
- Media
- New books and audiobooks
- New videodiscs
- Realia
- Reference
- Special Collections

- Software
- Software Gaming
- Videocassettes

\*Some member libraries provide for the transiting and remote circulation of their video discs (DVD, Blu-ray, and 4k) and CD music.

\*\*A library may place a six-month or three-month age protection on new items. Local patrons may place holds on associated titles.

These items may be borrowed by any Evergreen Indiana account 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 unless those items are prohibited to be transported based on InfoExpress policies. An Evergreen Indiana member library may refuse to accept items belonging to another member that are ineligible for transiting through InfoExpress.

Patrons may place their own holds through the library catalog by logging into My Account, and may select their pickup location and notification method. The software will refuse hold requests which do not conform to Evergreen Indiana policies. Patrons may choose any pickup location for holds.

Patrons whose Evergreen Indiana accounts are "blocked" or "barred" will not be allowed to place holds until their privileges are restored.

# **Loan Renewals**

Renewal requests may be made in person, by phone, or via the online catalog "My Account" feature. Additionally, Evergreen Indiana Member Libraries may choose to enable autorenewals. Certain categories of materials are not eligible for renewal. If a "HOLD" has been placed on an item, it may not be renewed manually or automatically.

# **Lost and Damaged Materials**

Materials that become "lost" or "damaged" may have the price of the item and any outstanding fines and fees, plus a processing fee of up to \$10.00 per item, assessed to the borrowing patron's account. Patrons may be encouraged to notify the library that an item is "lost" to stop the accruing of additional overdue fines. Fees for the cost of lost/damaged materials and any associated processing fees shall belong to the library owning those materials. Any assessed overdue fines shall belong to the circulating library. An item overdue longer than 45 days (28 days for fine-free libraries) shall be automatically marked as "lost."

## **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 that 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 shall be subject to disposal. Unpaid-for "damaged" materials that present the possibility of harm to library staff or facilities may be disposed of immediately.

# **Recovering Lost Items and Refunding Payment**

No member library is required to offer a refund to a patron for a "lost" item for which a patron has paid in the case that the item is found. In addition, no fines/fees and third-party collection fees will be refunded.

# Loss of Privilege

A patron's access to materials and some services may be limited due to overdue materials or fines and fees. Most patron accounts 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 maximum fine threshold of \$10 or more in unpaid fines and/or fees. Accounts with an "Outreach" profile will be blocked when they have 50 or more items overdue. The number of overdue materials and/or the amount of fines/fees that will result in a patron being "blocked" is calculated at the consortium level and not at the library level. An account may be "blocked" if related group member accounts are "blocked." A patron may also be "barred" if circumstances warrant.

## **Fines and Fees**

To encourage the return of materials by their due dates, the Evergreen Indiana libraries have established a schedule of fines and fees. Overdue materials incur fines of  $25\phi$  per day per item with a maximum of \$10.00 or the cost of the item, whichever is lower. Materials with the circulation modifier of "equipment", "equipment-restricted", or "e-reader" may incur fines of up to \$5 per day per item with either a \$225 or the cost of the item maximum. 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 maximum. Materials with the circulation modifier of "special collection" may incur fines of up to \$1 per day per item with a maximum of \$10 or the cost of the item. Transit packaging materials are not billable to the patron.

## **Fine-free Libraries**

Libraries may choose not to levy local circulation fines. Member libraries shall, however, pursue whatever measures are feasible and expeditious to recover monies related to materials classified as "lost" or "damaged." This policy shall only apply solely to those items borrowed on-site at participating member libraries including items transited from other Evergreen Indiana libraries, IN-SHARE, or the Statewide Remote Circulation Service (SRCS). Items borrowed directly from another Evergreen Indiana library using a participating member card shall be subject to the policies of that library. This is an administrative setting which may be changed up to one time annually. Materials borrowed under this program will be set to "lost" once the items are overdue by 28 days.

## **Juvenile Fine-free Libraries**

Libraries may choose not to levy local circulation fines only for juvenile account holders at their library with the exception of materials classified as "equipment". The same stipulations for fine-free libraries apply to juvenile fine-free libraries.

#### **Paying Fines and Fees**

Evergreen Indiana library fines and fees may be paid at any Evergreen Indiana Member Library. Patrons may pay all or a portion of overdue fines. A patron's account 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 group member accounts are "blocked."

## **Overdue Notices**

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

#### Collections

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. 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 also added to the patron's record.

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; June 14, 2018; August 4, 2018; February 12, 2019; August 8, 2023; April 10, 2024

# **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 attributes. 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, guardians, or sponsors 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.

# ACCESS TO MATERIALS AFTER-HOURS

Crothersville and Medora library users can request materials be left in an outdoor locker for access at their convenience.

# IN-HOUSE EQUIPMENT AND ACCESSIBILITY AIDS

# Freedom Scientific Topaz Video Magnifier

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

# Indiana Legal Help Kiosk

This machine is available at the Seymour Library for customer use. See Information Services staff for assistance.

# Microfilm Reader Printer/Microform Digital Scanner

This machine is available at the Seymour Library for customer use. See Information Services staff for assistance.

# **Photocopiers/Computer Printers**

Photocopiers and computer printers are available at the Seymour, Crothersville and Medora libraries for customer use. Photocopiers can scan documents or photos to create a digital format, which then can be saved to a flash drive. See library staff for assistance.

# Fax Machine

Fax machines are available at the Seymour, Crothersville, and Medora libraries. Seymour has a self-serve machine with a debit or credit card required. Branch machines are cash only. See staff for assistance.

# Chromebooks

These computers are available at the Seymour Library 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.

# iPads

These devices are available in the Seymour Kids Room for use by children in that area. See library staff for assistance.

## **Gaming Equipment**

Gaming systems are available in the Seymour Library Teen Scene and Crothersville and Medora libraries for use by teens. See library 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. As a courtesy, JCPL card holders may show a driver's license that matches their record up to 2 times before mandatory card replacement.

Since the guardian, parent, or sponsor of any cardholder under age 18 who signs the registration is responsible for any overdue, lost, or damaged materials, parents, guardians, or sponsors 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, guardians, or sponsors; however, those children may obtain a computer usage only card. JCPL does not offer a Junior or Junior Limited 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 \$75 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 or work 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.

## Student Digital Access – OverDrive/Libby

Students in schools partnering with the library through the Sora, by OverDrive Education app and website or through school board approval may only access the Indiana Digital Library during the school year.

## LOAN PERIODS AND LIMITS

Customers may borrow library materials as follows:

Books, Bookpacks, Audiokits, & Music CDs	21 days	
Libby e-books, e-audiobooks, & periodicals	7, 14, or 21 days	
hoopla movies	3 days	
hoopla music	7 days	
hoopla audiobooks/e-books	21 days	
Kanopy media	Varies	
Outreach Magazines	14 days	
Movies & Magazines	7 days	
LCD Projector	3 days	
Bicycle Lock	same day before closing	
Chromebooks	in-house up to 12 hours	
Hotspot	7 days	
Kill-A-Watt Meter	7 days	
Roku	7 days	
Outdoor Games	7 days	
Discovery Kit	7 days	
Playaway Launchpad	7 days	
Playaway WhaZoodle!	7 days	
Customers under age 18 may check out equipment with sponsoring adult signature.		
Interlibrary Loan	Varies	

Most reference materials, microforms, newspapers, current and archived issues of magazines, and most Local History Collection materials do not circulate. Reference and Local History Collection materials 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 supervisors.

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.

Most materials are eligible for auto-renewal unless the borrower owes over \$10 in fees, the borrower's card is about to expire, there are holds on the item, or the maximum renewals have been reached. Auto-renewals on other libraries' materials-are dependent on the lending library and are not guaranteed. Hotspots are not eligible for renewal or auto-renewal.

Individual cardholders may not exceed the following number of items:

Lucky Day	2	DVDs	10
Equipment	2	Kill-A-Watt Meter	1
Chromebooks	2	Playaway Launchpad	2
Libby e-books & e-audiobooks 10		Playaway Bookpacks	2
Libby Holds	20	Discovery Kit	1
Monthly Kanopy downloads	30 tickets	Monthly hoopla downloads	10
Playaway WhaZoodle!	1		

Households may not exceed the following number of items:

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Hotspot	1	Seed Library	5 packets (1 per type) per day
Roku	1	Outdoor Games	1

The library assumes no liability for customer personal information left on borrowed equipment.

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

# 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.

## INTERLIBRARY LOAN RENEWAL

Renewal of Interlibrary Loan materials must be referred to Information Services before items are due.

## **RETURNING MATERIALS**

Materials (excluding equipment and electronics, Interlibrary Loan, Discovery Kits and outdoor games) 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 and electronics, Discovery Kits and outdoor games, which need to be returned to the checkout desk or drive-thru window). 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.

Hotspots not returned by the due date will have service turned off. Households must wait 72 hours after return before checking out another hotspot.

## FEES

#### **Equipment Fees**

Overdue equipment incurs a fee 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 a fee of \$.25 per day per item. Launchpads, Discovery Kits, WhaZoodles!, and outdoor games are \$2.00 per day per item. Bicycle locks incur a fee of \$2.00 per day until both the lock and key are returned or a maximum \$20 fee occurs. Outdoor locker locks and electronic charging blocks or cords replacement is \$10.

Fees
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Equipment Use Fee	\$3.00 + 7% tax (\$3.21)/3 days	PLAC	Varies annually
Fee Card	\$75.00	Collection Agency Service Char	rge \$15.00
Insufficient Funds Charge	\$35.00	Laminating Charges	\$1.00/sheet
Photocopies & Computer Printouts	\$.10/side or \$.25/side for color	PLAC Replacement Fee	\$1.00
InterLibrary Loan	Cost to return item varies		
Fax (Crothersville & Medora)	bra) \$1.50/page for incoming and outgoing calls		
Fax (Seymour)\$1.75/first page and \$1 each additional page outgoing only, \$.69 confirmation report		nation report	

## 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.

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	\$25.00	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 fees**

Payment of 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 fees with a credit or debit card with a minimum payment of \$3.00 in the Seymour Library or pay online through Evergreen which charges an additional 3% processing fee. PLAC or fee cards cannot be paid through Evergreen.

# Bankruptcy

In accordance with 11 U.S.C. 523 (a) (7), fees and other overdue charges for borrowers who file bankruptcy are not forgiven since the library is a government agency. The borrower must pay all fees 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, 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 21, 2025