

**CHESTER COUNTY LIBRARY SYSTEM
BORROWING POLICY REGULATIONS AND PROCEDURES**

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DEFINITIONS

- Claims returned: a patron has indicated that they have returned an item that the circulation system indicates is still on their account
- Collection agency: a third-party company that specializes in resource recovery. The collection agency contacts patrons and informs them of outstanding accounts for either materials or monies owed
- Courtesy notice: an email notice sent to patrons when one or more materials they have borrowed are due in two days
- Fee: a charge imposed per item (may be for a specific time period)
- Final notice: a notice sent by US mail for the replacement cost of an unreturned item
- Fine: a charge imposed per day per item for the late return of library materials
- Hold: an active request for an item from the CCLS collection to be held in a patron's name for future pickup from a designated member library
- In good standing:
 - account is not expired
 - account has no overdue or lost materials
 - account has no outstanding charges in excess of \$10.00
- Library card: a card containing a 14-digit unique identifying number issued to a patron to establish a patron account. This card facilitates the use of online resources and enables the libraries to maintain a record of which materials are on loan to a patron.
- Loan limit: the total number of items of a specific type or total value that any one patron can have on loan at one time
- Loan period: the total number of hours, days or weeks that one patron can keep a specific item
- Minor: an individual under the age of 18, who has not been legally emancipated
- Overdue item: an item that has not been returned to the library by the due date
- Overdue notice: a notice delivered by email, text, or US mail, listing library materials that have been retained past the due date
- Renewal: an extension of the original loan period
- Rental book: one that has been purchased specifically to supplement the regular collection and is not holdable. Individuals can borrow these items for a fee.

LIBRARY CARDS

Obtaining a Library Card

- On the library card application, the applicant is asked to provide their full, legal name, address, and date of birth.
- Adult applicants are also asked to provide valid ID (i.e., driver's license) that verifies name and current address.
- If an individual is unable to provide a current address or ID to verify it, a provisional library card may be issued. Please read the next section for more info.
- A minor may be issued a library card after completing an application provided that the applicant's parent or adult guardian signs the application to evidence their agreement to be financially responsible for the use of the card and any fines or other charges incurred pursuant to the Borrowing Policy.
- The parent or legal guardian and minor must be present in order to apply for a library card. Exceptions may be granted by a member library's Director or designee.
- Upon turning 18, a minor who has a library card will need to apply for a new card and thereby assume financial responsibility for their account.
- Emancipated minors who have proof of their court ordered emancipation, may receive a card without parental consent. Note – they assume financial responsibility as an adult would.
- Institutions may receive an institutional library card providing the Director (or other authorized person) of the agency is willing to sign a statement committing the institution to being responsible for all items checked out on the institutional card.
- All library cards are verified as active accounts every three years. If at the end of three years there has been no activity on the account and there are no outstanding charges or unreturned materials, the account is considered inactive and is deleted.
- Active library card accounts are subject to a three-year expiration period. Expired cards cannot be used to borrow or renew materials, place holds, or download e-materials. To reactivate an expired card the cardholder must present ID that verifies current address, in person, at any member library.

Provisional Library Cards

- Provisional library cards are issued with:
 - a. A 90-day expiration date and;
 - b. A 2 item borrowing limit,
- Provisional cards can be renewed every 90 days as needed.
- Provisional status and restrictions are removed when ID that verifies current address is presented.
- Please contact your local library for more information.

Borrowing Privileges

- Patrons can maintain full library borrowing privileges by:
 - returning materials on or before the due date
 - adhering to the borrowing limits for all types of material (100 items at a time maximum)
 - paying for lost or damaged materials before the item is 28 days overdue
 - not exceeding a total of \$10.00 owed on their account
 - promptly informing the library of any change of address or phone number, email address or other account information
 - presenting ID that verifies current address prior to the library card expiration date of cardholder (with the exception of provisional library cards)

- Patrons must present a library card (physical card or digital card in the Library App) to check out library materials. If a library card is not available, the patron must provide an ID or verbally provide three identifying pieces of information (fields) in their account that positively verifies who they are.
- Minors, if unable to provide a library card or ID, may verbally provide three identifying pieces of information (fields) in their account that positively verifies who they are. If the minor cannot provide three pieces of information, a parent or guardian may do so for them, if both are present.
- Whenever a patron calls a member library to conduct a transaction on their account, they must provide a library card number and/or their name.
- A patron's account is considered delinquent when items are overdue or money is owed. This status may affect the patron's ability to borrow materials from the library, or to place items on reserve.
- A patron's borrowing privileges may be suspended when any or all of these conditions are met:
 - an item is overdue by 28 days
 - a patron exceeds borrowing limits by type or quantity of material
 - a patron exceeds overdue item limit
 - the total amount of unpaid fines or fees exceeds \$10.00
 - a patron's account has been referred to the Collection Agency and all money owed has not been paid in full
 - a patron's library card has expired
 - a parent or guardian has completed required documentation to "Withdraw Consent to be Responsible Party" for a minor's library account
- In these instances, the patron's borrowing privileges will be suspended until the outstanding issue is resolved.
- Using another patron's library card to check out materials is permitted. However, the card must be presented to do so. Without the card, items cannot be borrowed on another patron's account. The only exception to this rule is for pick-up of reserved items by a person whose pick-up permission is specifically noted in the account or who can provide the titles of the reserved items. For minor cardholders, the person picking up their holds must have the library card or barcode number stored in an app. They may not pick up holds by only providing titles of the reserved materials.

Lost, Stolen, or Previously Issued Library Cards

- Patrons must report lost or stolen cards in order to avoid being held responsible for materials checked out on their cards.
- There is a charge of \$3.00 to replace a lost library card.
- If a patron reports a card lost or stolen, the patron must provide identification in order to get a new library card in addition to paying the \$3.00 replacement fee.
- Minors who do not have ID, may use a parent or guardian's ID with matching address.
- In the event that a card is reported stolen, the library has the option of waiving the replacement fee.
- If a patron comes to the circulation desk with a previously issued library card (i.e. a card that has been replaced with another card), the patron must show identification before the staff person will look up the current active account.

PATRON RESPONSIBILITIES

- A library patron is responsible for all materials checked out on their card and on the cards of minors for whom they have assumed responsibility (on a library card)

application).

- The individual named on an adult account, or the adult who has signed as responsible party for a minor's card, is responsible for all fines or fees assessed to that account.
- An adult who has signed as "Responsible Party" for a minor's library card may withdraw that consent at any time by completing a "Withdrawal of Consent to be Responsible Party" form in person at any member library.
- Withdrawal of consent will suspend borrowing privileges on the account, but does not release the responsible party from the proper care and safe return of materials currently borrowed or for payment of all charges incurred on the account prior to the date of withdrawal of consent.
- All lost or stolen library cards should be reported immediately so that a message can be added to the account to prohibit unauthorized use of the card. The owner of the card is responsible for all items checked out on the card until the card is reported lost or stolen.
- When a patron moves, it is the responsibility of the patron to inform circulation staff at a member library of changes to their address, telephone number, email address or other account information.

LIBRARY EMPLOYEE AND VOLUNTEER BORROWING PRIVILEGES

Library employees and volunteers (including board members) are subject to all of the rules and regulations in the Borrowing Policy with the exception of the following privileges:

- Library employees are granted fine-free borrowing privileges.
- Employees may not renew books that are on reserve for other patrons or staff members.
- Employees must wait their turn on reserve lists and may not change their priority to be higher on the list for materials.
- Staff members who leave the employ of a CCLS member library (non-retirees) will have their status changed from "employee" status to "standard" patron status.
- Retirees
 - A P-type is reserved for retired library employees.
 - Member libraries will establish criteria for eligibility for retiree status.
 - Retired library employees will be fine free.
- Volunteers may or may not be exempt from paying fines. This will be decided at each member library.
- Individuals who abuse these privileges may have their borrowing privileges revoked.

LOAN PERIODS

- Library materials are lent for a period of 21 days. Some exceptions to this rule include, but are not limited to:
 - New Release videos: 3 days at participating libraries
 - Rental Books, TV series (New Release Seasons), videos, and video games: 7 days
 - OverDrive titles: 7 or 14 days
 - TV Series; older seasons: 14 days
 - Magazines, Reference materials, and other specialty items: circulate at the discretion of the library – please talk to your lending library regarding these
 - Interlibrary Loan (non-CCLS library): due date set by the lending institution.

- The length of time or number of items of a certain type (e.g., holiday books, books on specific subjects or by specific authors) that patrons may borrow may be temporarily limited at the discretion of a member library. Any limits must be publicly posted and for a specific period of time. When the designated period of time has expired, the restriction will be promptly removed. (*Examples: during the month of February, Black History books may be set to a circulation period of two weeks. On March 1, the circulation period shall be reset to the original three weeks. At Christmas, a member library may find it necessary to limit the number of holiday books borrowed by any one person based on the size of the collection.*)
- Institutional/teacher loans: extended loan periods may be offered to teachers, institutions and organizations at the discretion of a member library's Director or designee.
- Loan limits exist to enable fair access to the libraries' materials. Patrons are limited to borrowing up to 100 items total.
- Patrons may borrow multiple copies of the same title at the same time.
 - Loan periods on 21-day materials may be extended at the discretion of circulation staff for a variety of reasons: vacations, illness, physical impairment, etc. However, the loan period may not exceed seven weeks (49 days). High demand items (titles with holds) are not to be extended.

RENEWALS

- Renewals may be granted.
- If there is an active hold on an item, it may not be renewed.
- Most materials may be renewed twice providing a hold for the material has not been placed by another patron, with the exception of OverDrive titles which have unlimited renewals provided the title is not on hold for another patron.
- Additional renewals beyond the original two can be granted at the discretion of the member library that owns the material. Staff should make note of additional renewals on patron record with their initials and date.
- Library materials can be renewed in person, by phone, by email or through the online catalog on the CCLS website or the mobile app.
- Overdue materials may be renewed; however any fines incurred prior to the renewal will be added to the patron's account.
- Staff may renew materials to allow patrons more time to look for a lost item, providing the patron's account is not delinquent for other reasons. However, patrons may not continually renew materials in order to avoid paying for a lost item.
- When the renewal limit has been reached, it is the patron's responsibility to return the item or risk incurring a fine or lost book charge.
- Staff will provide patrons with the new due date whenever an item is renewed. If an item is renewed over the phone or online, it is the patron's responsibility to record the new due date.
- If the patron's account is not in good standing, and borrowing privileges have been suspended, materials cannot be renewed. Exceptions can be granted at the discretion of a member library, but the exception must be noted on the patron's record with staff initials and date
- Renewal requests for Interlibrary Loan materials can only be granted by the lending institution. Requests to renew an ILL must go through the Interlibrary Loan department. Requests should be made three business days before the item is due, so that the lending library may be contacted for approval.

FINES AND FEES

Overdue Fines

- Items not returned by the due date will be charged overdue fines as follows:
 - Adult Materials - 25¢/day (\$10 max.)
 - (Books, Audiobooks, Magazines, Music CDs, Videocassettes/DVDs/Blu-rays)
 - Children's Materials - 15¢/day (\$10 max.)
 - (Books, Audiobooks, Music CDs, Videocassettes/DVDs/Blu-rays)
 - Software/Video Games - 25¢/day (\$20 max.)
 - Rental Books - 25¢/day (\$10 max.)
 - Museum Passes, Mobile Hotspots and other Equipment –daily and maximum fines determined by the owning library
- Borrowing privileges will be suspended when the amount of money owed exceeds
 - \$10.00 in fines and/or fees.
- No fines will be charged on the days the library where the item was checked out is closed.
- Staff will inform patrons of money owed each time the patron borrows materials.
- For a detailed description of notices, how and when they are sent, please see the Notice section.

Miscellaneous Fees

CCLS reserves the right to pass on the cost of fees incurred when borrowing an item for a patron through interlibrary loan whether the patron picks up the item or not.

Fines and Fees for Unreturned, Lost or Damaged Materials

- Once items have not been returned 28 days after the due date, the item will be marked “billed.”
- Patrons may address unreturned, lost, and damaged items on their accounts in one of the following two ways:
 - A replacement fee is paid to cover the cost of the item, or
 - With prior approval of the owning library’s Director, or their designee, one may provide the owning library with a replacement item that is in new, or like new,
 - condition and is identical in title, edition and format to the originally borrowed item.
- A processing fee of \$4.00 may be charged in addition to the cost of replacing any library material.
- The replacement cost of lost or damaged item(s) (examples include: books, magazines, audio books, videos, DVDs, or music CDs) will be based on the original retail price of the item(s).
- In the event the original retail price was not recorded, the current replacement cost for any lost or damaged item(s) will be charged.
- The cost of replacing individual unreturned, lost or damaged audio book tapes or CDs from multipart items will be \$8.00 each if an individual CD purchase is available for that item. If not, the price for the replacement of a full set will be charged plus a \$4.00 processing fee.
- Patrons will receive a receipt for payment received when paying for an unreturned, lost or damaged item.
- Payments for unreturned, lost or damaged materials are non-refundable, even if the item is returned by the patron at a later date.

- The full cost of the item shall be assessed for any items which are lost or returned damaged.
- Patrons may keep any lost or damaged items for which they have paid.

Paying Library Fines and Fees

- Fines and fees from the CCLS can be paid at any of the CCLS member libraries. Fines and fees can be paid in person by cash, check, or money order. Some member libraries may be able to accept credit card transactions – please check with your local library to find out which credit cards are accepted. Receipts are printed upon request.
- Checks and money orders may be mailed to any member library. The patron's account number must be written on the check/money order to ensure that the proper account is credited.
- Fines and fees may also be paid online through the library system catalog. Multiple credit cards are accepted for online payment. If an email address is included with the credit card information, a receipt of payment will be sent automatically. A payment receipt also displays online and may be printed.

CLAIMS RETURNED

- If patrons indicate, by phone or in person, that they have returned items the circulation system indicates are still checked out to them, the staff will search the shelves for the items. This may include contacting other member libraries.
- A shelf search will be initiated by a staff member who will advise the patron of the amount of time it will take to conduct a thorough search for the item.
- If the search cannot be done immediately, the patron will be instructed to expect a call or email from staff, or be advised to contact the library or view their account online at the end of a designated period to determine the results of the search.
- At the same time, library staff should instruct patrons to do a thorough search of their premises as well.
- If the item in question is found on the library's shelves, the patron will be notified and the item will be discharged from the patron's account in such a way that no fines will be incurred.
- Patrons may perform their own shelf search for the items in question. If they are found, the items will be discharged from the patron's account in such a way that no fines will be incurred.
- If the items in question are not found on the library's shelves, with approval of the library Director or designee, a staff member may mark the item Claims Returned and discharge the item from the patron's account.
- When staff marks an item as Claims Returned, a claims returned note is added to the patron's account automatically by the circulation system. This note will be removed from a patron's account only if the item is located either by the patron at home or by staff at the library.
- The library maintains, as a part of the patron's account, a count of the number of items a patron has claimed to return over their borrowing history as a patron. This history, along with the patron's general account status, may be utilized when deciding to mark an item Claims Returned and to discharge it from the patron's account.
- If a patron finds an item previously claimed to be returned, they are expected to return the item to the library and will not incur an overdue penalty for doing so.

NOTICES

- Courtesy notices are issued by CCLS two days before an item is due. Only patrons with a valid email address in their account, or who have opted to receive text messages (standard text messaging rates apply), will receive these notices.
- The first overdue notice will be issued to a patron when materials checked out on the patron's card have been kept *7 days* (1 week) past the due date. These notices are sent either by email, text (standard text messaging rates apply), or US Mail.
- The second overdue notice will be issued to a patron when materials checked out on the patron's card have been kept *21 days* (3 weeks) past the due date. These notices are sent either by email, text (standard text messaging rates apply), or US Mail.
- The final notice will be issued when the item has been kept *42 days* (6 weeks) past the due date. These notices are sent by US Mail.
- At \$10.00 and under owed, patrons are reminded (by staff) of fines but have access to all services except Interlibrary Loan (see Interlibrary Loan Service Policy).
- Between \$10.01 and \$15.00 fines owed, patrons have no borrowing privileges. Patrons are reminded (by staff) of fines owed at the time of their visit.
- Patrons that owe between \$15.00 and \$34.99 are sent an "Outstanding Charges" notice. This is sent once a month via email or printed notice by the member library.
- Patrons that owe \$35 and over qualify for the Collection process and individual accounts are sent to the Collection Management Agency. (See the Collection Agency section for more information).

LIBRARY MATERIAL HOLDS

- All library patrons in good standing may place holds on holdable CCLS library materials.
- Patrons whose borrowing privileges are suspended may not place holds on library materials.
- There is no charge for placing a hold on library materials.
- Some material types (e.g., rental books and reference materials) are not holdable.
- Patrons may place a hold on on-order items as soon as they are listed in the online catalog provided the items are a material type that is holdable.
- Holds must be picked up in person, or by those designated by name in the patron's account with permission to pick up in their absence.
- Adult cardholders, age 18 or older, may authorize others to pick up their reserved items without presenting their library card or providing titles by filling out the confidentiality section of the adult application. If changes need to be made after their initial application, there is a copy of a half-sheet version of the confidentiality section for adult patrons to use located on the Y drive. As a reminder, the confidentiality waiver is only used for adults, not minor cardholders.
- Otherwise, the person picking up reserved materials for another adult cardholder must have the cardholder's library card or barcode number stored in an app, or provide the titles of the reserved materials.
- If a minor cardholder is not with the person picking up their holds, that person must have the library card or barcode number stored in an app. They may not pick-up holds by only providing titles of the reserved materials.
- Reserved items may only be checked out to the patron account upon which the hold was placed.
- Patrons are limited to a total of 30 holds at one time.
- Patrons may place holds in person, by telephone, online by accessing their account or the catalog on the CCLS website or from their mobile device using the CCLS mobile app.

- Unless a different pickup location is specifically selected or designated by the patron, holds will be delivered to the patron's default preferred member library.
 - Notification that an item on hold is available for pick-up will be done by email, text message, telephone or mail.
- Patrons may place a hold on more than one copy of a specific title at the discretion of the member library. If multiple copies are needed, patrons may contact their local library.
- Holds will be held for the patron for seven library business days after they are placed on the hold shelf at indoor locations. Holds placed for retrieval from 24/7 pickup lockers will be held for two days.
- Holds will remain active for nine months. Holds may be canceled at any time by library staff due to changes in item status or publication changes. Patrons with valid email addresses in their account will receive an email notice that a hold is canceled. Some holds may be extended due to publication date changes.

COLLECTION AGENCY

- Accounts that have unpaid bills totaling \$35.00 or more will be referred to the collection agency within a 2 to 4-week period of meeting that dollar amount. In the case of a minor's account, the parent or guardian who has signed as the responsible party for the account will be referred to the collection agency.
- When the patron's account is tagged for reporting to the collection agency, an additional non-refundable \$10.00 charge will be added to the patron's account.
- The collection agency follows these steps:
 1. The day the delinquent account is received from the library, the collection agency mails a letter to the patron, or to responsible party.
 2. Between days 21-28 an initial phone call is made.
 3. On day 42, a second letter is mailed.
 4. Between days 65-79, a second phone call is made.
 5. On day 85, a letter is mailed.
 6. On day 120, a letter is mailed.
 7. Between days 141-181, a final phone call is made.
- Once a patron has been referred to the collection agency, all fines and fees must be paid in full before borrowing privileges can be restored. Patron accounts will remain blocked until all money owed has been paid.
- If a patron requests proof of payment the collection agency is able to provide the patron with a paid in full letter.

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