



## Table of Contents

Borrowing Policy .....	1
Regulations and Procedures .....	2
Library Cards .....	3
Definition .....	3
Regulations.....	3
Material Loan Periods and Limits .....	5
Definitions .....	5
Regulations.....	5
Renewals .....	6
Definition .....	6
Regulations.....	6
Fines and Fees.....	7
Definitions .....	7
Regulations.....	7
Claims Returned.....	8
Definition .....	8
Regulations.....	8
Notices.....	9
Definitions .....	9
Regulations.....	9
Library Material Holds.....	10
Definitions .....	10
Regulations.....	10
Collection Agency .....	11
Definitions .....	11
Regulations.....	11

## Chester County Library System – Borrowing Policy

The Chester County Library System (CCLS) provides prompt, accurate and courteous service to all patrons regardless of race, color, ethnicity, national origin, gender, sexual orientation, religion, age, socioeconomic status, disability, immigration status, background, and/or views. It offers this in fulfillment of its mission to develop services, resources and collections that meet the cultural, informational, recreational, and educational needs of its diverse community.

Service to the public takes priority over any other duties. We handle in-person and telephone requests for service in the order that they arrive, but temper this rule by handling brief requests before lengthy ones if patrons are waiting. If a patron has a time-consuming request that is delaying service to other patrons, we offer to complete the questions later, or we get help from another staff member.

All patron transaction records are strictly confidential. With the proper ID or library card number, a patron can get a printout of his/her fines or outstanding books and may be told his/her standing on a reserves waiting list. No information may be given regarding any other patron unless that patron's account indicates permission.

CCLS member libraries issue library cards to establish a patron account, facilitate loan of materials and use of online resources, and to enable the libraries to keep a record of which materials are on loan to patrons. Individuals who live, work, own property or attend school in Chester County are eligible for a free library card. CCLS member libraries are participants in the ACCESS PA Statewide Library card program and abide by its rules and regulations for free patron reciprocal library cards. Other individuals who desire a library card may be charged a fee.

Parents or Guardians are responsible for their minor's access to materials and services. The CCLS member libraries and staff do not act *in loco parentis*.

CCLS sets loan periods and loan limits in order to provide patrons with fair and reasonable access to the libraries' materials. The CCLS sets limits on the length of time that an individual can keep a specific type of material in order to more fairly distribute limited materials. The limit also reflects the fact that it takes more time to utilize some types of materials than others.

CCLS allows for the renewal of library materials as a courtesy to patrons who have not completed their use of an item. Limits on renewals exist so that all patrons can have an equal opportunity to use the libraries' materials.

CCLS charges fines as an incentive for patrons to return materials in a timely manner so that other patrons can have access to the items.

CCLS charges a processing fee to offset the cost of recovering and replacing lost and damaged library materials. Some member libraries charge borrowing fees for providing certain popular and high-demand materials (i.e., rental books, DVDs, audiobooks).

At the discretion of the owning Library's Director or designee, CCLS member libraries may extend continued borrowing privileges to patrons who claim that they have returned materials that the circulation system indicates are still checked out to them.

CCLS sends notices to patrons in the form of due date reminders by email, and overdue notices by email, phone or letter, as a courtesy to remind them when items are due, and of materials kept past the due date. Patrons are notified by mail when being billed for items that remain outstanding after prior notice.

CCLS accepts requests (holds) for circulating library materials in order to provide access to high demand materials and materials located at the various member libraries. Holds are fulfilled in chronological order by which they are received from the patron.

CCLS utilizes the services of a collection agency to assist the library in recovering long overdue materials, billed charges for lost and damaged items, and/or unpaid balances. This allows us to maintain the integrity of the libraries' collections and ensure availability of materials to library users.

*Approved October 16, 2012*

*Revised March 19, 2013*

# Chester County Library System – Borrowing Policy

## Regulations and Procedures

### Library Cards

#### Definition

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.

#### Regulations

##### Obtaining a Library Card

1. On the library card application, the applicant must provide his or her full, legal name, address, and date of birth.
2. Applicant must also provide valid ID (i.e., driver's license) that verifies name and current address. Minors may use parent or guardian ID with matching address.
3. Anyone under the age of 18 may be provided with a card after completing an application provided that the applicant's parent or legal guardian, signs the application to evidence his/her agreement to be financially responsible for the use of the card and any fines or other charges incurred pursuant to the Borrowing Policy.
4. *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.*
5. Upon turning 18 a minor who has a library card will need to apply for a new card and thereby assume financial responsibility for his account.
6. Emancipated minors who have proof of their court ordered emancipation, may receive a card without parental consent.
7. 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 books checked out on the institutional card.
8. Provisional library cards may be available. Restrictions may apply. Please contact your local library for more information.
9. 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.

##### Borrowing Privileges

1. Patrons can maintain full library borrowing privileges by:
  - a. returning materials on or before the due date
  - b. adhering to the borrowing limits for all types of material (100 items at a time maximum)
  - c. paying for lost or damaged materials before the item is 28 days overdue
  - d. not exceeding a total of \$10.00 owed on their account.
  - e. promptly informing the library of any change of address or phone number
2. Patrons must provide a library card to check out library materials. If a library card is not available, the patron must provide an ID and proof of address that exactly matches the address in the patron's account.
3. Patrons under the age of 18, if unable to provide a library card or ID, may verbally provide address and phone number as proof of identification, but both the address and phone

## Chester County Library System – Borrowing Policy

### Regulations and Procedures

- number must match those in the library's records. If the child cannot provide address and phone number, a parent or guardian may do so for them, if both are present.
4. Whenever a patron calls a member library to conduct a transaction on his/her account, he or she must provide a library card number and/or his or her name.
  5. 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.
  6. A patron's borrowing privileges may be suspended under the following circumstances:
    - a. When an item is overdue by 28 days.
    - b. A patron exceeds borrowing limits by type or quantity of material
    - c. When the total amount of unpaid fines and fees exceeds \$10.00
    - d. When a patron's account has been referred to the Collection Agency and all money owed has not been paid in full.

In these instances, the patron's borrowing privileges will be suspended until the outstanding issue is resolved.

7. 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 is for pick-up of reserved items by a designee whose permission is specifically noted in the account.

### Lost, Stolen, or Previously Issued Library Cards

1. Patrons must report lost or stolen cards in order to avoid being held responsible for materials checked out on their cards.
2. There is a charge of \$3.00 to replace a lost library card.
3. In the event that a card is reported stolen, the library has the option of waiving the replacement fee.
4. 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. Children under the age of 18 who do not have ID, may use a parent or guardian's ID with matching address.
5. 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

1. A library patron is responsible for all materials checked out on his or her card and on the cards of minors for whom he/she has assumed responsibility for on a library card application.
2. The individual named on the account and any adult who has signed as responsible party for a minor's card is responsible for all fines and fees assessed to that account.
3. 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.

## Chester County Library System – Borrowing Policy

### Regulations and Procedures

4. When a patron moves, it is the responsibility of the patron to inform circulation staff at a member library of changes to his/her address, telephone number, email address or other account information.

#### Library Employee and Volunteer Borrowing Privileges

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

1. Library employees are granted fine-free and fee-free borrowing privileges.
2. Employees may not renew books that are on reserve for other patrons or staff members.
3. Employees must wait their turn on reserve lists and may not change their priority to be higher on the list for materials.
4. 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.
5. Retirees
  - A P-type will be reserved for retired library employees.
  - Member libraries will establish criteria for eligibility for retiree status.
  - Retired library employees will be fine free and fees will be decided at each member library.
6. Library volunteers are extended fee-free borrowing privileges at the member library at which they volunteer. Volunteers are not exempt from paying fines.
7. Individuals who abuse these privileges may have their borrowing privileges revoked.

### Material Loan Periods and Limits

#### Definitions

- Loan Period – is the total number of hours, days or weeks that one patron can keep a specific item.
- Loan Limit – is the total number of items of a specific type or total value that any one patron can have on loan at one time.
- Rental Book – is one that has been purchased specifically to supplement the regular collection. Rental books are not holdable. Individuals can borrow these items for a fee.

#### Regulations

1. Library materials are lent for a period of 21 days, with the following exceptions:
  - a. Rental Books: 7 days
  - b. Magazines: At the discretion of the library
  - c. Videos, video games and DVDs: 7 days
  - d. New Release Popular DVDs: 3 days
  - e. Reference materials circulate at the discretion of the library.
  - f. OverDrive titles: 1 or 2 weeks
  - g. Interlibrary Loan (non-CCLS member): due date set by the lending institution.
2. 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

## Chester County Library System – Borrowing Policy

### Regulations and Procedures

- 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.)*
3. Loan limits exist to enable fair access to the libraries' materials. Patrons are limited to borrowing up to 100 items total.
  4. Patrons may borrow multiple copies of the same title at the same time.
  5. 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.
  6. 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.

### Renewals

#### Definition

A renewal is an extension of the original loan period.

#### Regulations

1. Renewals are granted dependent upon:
  - a. material type
  - b. the presence of a request for the material by another patron (i.e. hold)
2. 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 may not be renewed.
3. Additional renewals beyond the original two can be granted at the discretion of a member library.
4. Library materials can be renewed in person, by phone or through the online catalog on the CCLS website as long as the transaction occurs before or on the due date. Fee-based materials must be renewed over the phone or in person due to the additional charge.
5. Overdue materials may be renewed in person or by phone; however any fines incurred prior to the renewal will be added to the patron's account.
6. To maintain the integrity of the reserve system, items for which other patrons have placed holds may not be renewed.
7. 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.
8. 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.

# Chester County Library System – Borrowing Policy

## Regulations and Procedures

9. 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.
10. If the patron's account is delinquent, materials cannot be renewed. Exceptions can be granted at the discretion of a member library.
11. 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 days before the item is due, so that the lending library may be contacted for approval.

## Fines and Fees

### Definitions

- Fine – a charge imposed per day per item for the late return of library materials.
- Fee – a charge imposed per item (may be for a specific time period).

### Regulations

#### Overdue Fines

1. Items not returned by the due date will be charged overdue fines as follows:
  - Adult Materials - 25¢/day (\$10 max.)  
(Books, Audiobooks, Music CDs, Videocassettes/DVDs/Blu-rays)
  - Children's Materials - 15¢/day (\$10 max.)  
(Books, Audiobooks, Music CDs, Videocassettes/DVDs/Blu-rays)
  - Software/CD-ROMs/Video Games - 25¢/day (\$20 max.)
  - Rental Books - 25¢/day (\$10 max.)
  - Nooks - \$5/day (\$35 max.)
2. Borrowing privileges will be suspended when the amount of money owed reaches or exceeds \$10.00 in fines and/or fees.
3. No fines will be charged on the days the owning library is closed.
4. Staff will inform patrons of money owed each time the patron borrows materials.
5. 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

1. Once items have not been returned 28 days after the due date, the item will be marked “billed.”
2. Patrons may address unreturned, lost, and damaged items on their accounts in one of the following two ways:
  - a. A replacement fee is paid to cover the cost of the item, or



## Chester County Library System – Borrowing Policy

### Regulations and Procedures

- b. The patron may arrange to provide the owning library with a new replacement that is identical in title, edition and format to the originally borrowed item. This form of replacement requires prior approval of the member library Director, or his/her designee.
3. A processing fee of \$4.00 is charged in addition to the cost of replacing any library material.
4. 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).
5. In the event the original retail price was not recorded, the current replacement cost for any lost or damaged item(s) will be the charged.
6. The cost of replacing individual unreturned, lost or damaged audio book tapes or CDs from multipart items will be \$8.00 each plus a \$4.00 processing fee if an individual CD purchase is available for that item. If not, the price for the replacement of a full set will be charged.
7. Patrons will receive a receipt for payment received when paying for an unreturned, lost or damaged item.
8. Payments for unreturned, lost or damaged materials are non-refundable.
9. The full cost of the item shall be assessed for any items returned damaged.
10. The patron may keep any damaged items for which they have paid.

### Paying Library Fines and Fees

1. Fines for materials from the CCLS can be paid at any of the CCLS member libraries. Fines can be paid in person by cash, check, or money order. Some member libraries may be able to accept credit card transactions. Receipts are printed upon request.
2. 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.
3. Fines and fees may also be paid online. The CCLS accepts Visa, MasterCard and Discover Card for payments made online from the patron's account in the online catalog. 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

#### Definition

Claims returned means that a patron has indicated that they have returned an item that the circulation system indicates is still on their account.

#### Regulations

1. If a patron indicates, 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.



## Chester County Library System – Borrowing Policy

### Regulations and Procedures

2. 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.
3. If the search cannot be done immediately, the patron will be instructed to expect a call 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.
4. At the same time, library staff should instruct the patron to do a thorough search as well.
5. If the item in question is found on the library's shelves, the item will be discharged from the patron's account in such a way that no fines will be incurred.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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

#### Definitions

- A courtesy notice is an email notice sent to patrons when one or more materials they have borrowed are due in three days.
- An overdue item is an item that has not been returned to the library by the due date.
- An overdue notice is a notice delivered by email, telephone, or US mail, listing library materials that have been retained past the due date.
- A final notice is a bill sent by mail for the replacement cost of an unreturned item.

#### Regulations

1. Courtesy notices are issued through the CCLS three days before an item is due. Only patrons with a valid email address in their account receive these notices.
2. The first overdue notice will be issued to patrons when materials checked out on the patron's card have been kept 7 days past the due date. These notices are sent either by email, telephone notification or US Mail.
3. The second overdue notice will be issued to patrons 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, telephone notification or US Mail.
4. The final notice, a bill for replacement of the overdue item, will be issued when the item has been kept **42 days** (6 weeks) past the due date. These notices are sent by US Mail.

## Chester County Library System – Borrowing Policy

### Regulations and Procedures

5. Under \$10 owed, patrons are reminded (by staff) of fines but have access to all services with no restrictions.
6. Between \$10 and \$15 fines owed, patrons have no borrowing privileges. Patrons are reminded (by staff) of fines owed at the time of their visit.
7. Patrons that owe between \$15 and \$34.99 are sent an “Outstanding Charges” notice. This is sent once a month via email and printed bill by the member library.
8. 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

#### Definitions

- A hold is a request, placed by a patron, for an item from the collection to be held in their name for future pickup from a designated member library.
- A patron in good standing is defined as an individual whose account shows no overdue or lost materials, or outstanding charges in excess of \$10.00.

#### Regulations

1. All library patrons in good standing may place holds on holdable library materials.
2. Patrons whose borrowing privileges are suspended may not place holds on library materials.
3. There is no charge for placing a hold on library materials.
4. Some material types (e.g., rental books and reference materials) may not have holds placed on them.
5. Only materials listed in the online catalog may have holds placed on them. Patrons may place a hold on on-order items as soon as they are listed in the online catalog.
6. 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, and can only be checked out to the patron account upon which the hold was placed.
7. Patrons are limited to a total of 20 holds at one time.
8. Patrons may place holds in person, by telephone, and via the online catalog on the CCLS website.
9. Unless the pickup location is specifically designated by the patron, holds will be delivered to the patron’s default member library.
10. Depending on the patron’s preference, notification that an item on hold is available for pick-up will be done by email, phone or mail.
11. Patrons may not place a hold on more than one copy of a specific title. If additional copies are needed, patrons may contact their local library.
12. Holds will be held for the patron for seven library business days after they are placed on the holds shelf.
13. A patron can designate another individual to pick up their hold by notifying the library in advance, or by completing an online request form on the CCLS website.

# Chester County Library System – Borrowing Policy

## Regulations and Procedures

14. Holds will remain active for six months (default setting). If the hold has not been filled by that time, patrons who have a valid email address will receive an email notice that their hold has been cancelled.

## Collection Agency

### Definitions

A collection agency is a third-party company that specializes in resource recovery. The collection agency contacts patrons and informs them of outstanding accounts (materials or monies owed), and, if necessary, reports unpaid accounts to the credit bureau(s).

### Regulations

1. Accounts that have unpaid bills totaling \$35.00 or more will be referred to the collection agency within a 2-4 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.
2. 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.
3. The collection agency follows these steps until the account is settled:
  - a. The day the delinquent account is received from the library, the collection agency mails a letter to the patron, or to responsible party.
  - b. Twenty-two days later, a second letter will be mailed.
  - c. Between days 36 and 49, a phone call will be made.
  - d. On day 64, a third letter will be mailed.
  - e. Between days 78-91, a second phone call will be made.
  - f. If the patron has made no effort to settle their account after four months, the delinquent account will be reported to the credit bureau(s).
4. 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.
5. At the discretion of the Library Director or designee, a payment plan may be implemented to pay off a patron's debt. However, the patron must pay according to the agreed upon schedule toward the resolution of the debt. During the time the patron is regularly making payments, CCLS will arrange for the collection agency to suspend collection activity. A missed payment will result in the account again becoming active with the collection agency. Borrowing privileges are not restored until the account is paid in full.
6. If a patron pays their fines or fees after the account has been reported to the collection bureaus, the credit bureau will be updated to show a "paid" status.
7. Paid accounts are removed from the credit reporting bureau after one (1) year.