I.  PURPOSE
The purpose of this policy is to describe the parameters relating to obtaining borrowing privileges at the Naperville Public Library.

II.  SCOPE
This policy describes the types of cards provided, the types of identification necessary to obtain a card, restrictions on reciprocal borrowers, and borrower liability limits.

III.  PROVISIONS
A.  The Naperville Public Library provides several types of library cards to meet the needs of a range of customers. All library cards remain the property of the Naperville Public Library
1.  Resident Cards
   a.  Residents of the City of Naperville age 18 and older may register for their own library cards online or in person at any Naperville Public Library facility. A parent or guardian must have a Naperville Public Library card and must be present and sign for the library card of a minor. In signing for a card for a minor (anyone under age 18), the parent or guardian agrees to be responsible for any fines or fees incurred on the juvenile card.
   b.  Residents of the City of Naperville may apply for library cards online by completing the application form available on the Library’s website. An actual card must be picked up within 30 days, in person. At the time of pick up, the patron must provide address verification (see B.2 below) in order for the card to be valid. A parent or guardian must be present and sign for the card before it will be released to a minor.
   c.  Resident cards are valid for three years.
   d.  The Special Services card is valid for one year. (See Policy 225 for more information on Special Services.)
2.  Nonresident Taxpayer Cards
   a.  Library cards are available without charge to persons who pay property taxes to the City of Naperville, but do not live within the City limits. Only one card will be issued per taxable property. The most current tax bill must be presented upon application.
   b.  Nonresident taxpayer cards are valid for one year.
3.  Nonresident Cards
   a.  A nonresident who lives in Illinois and who does not have his or her principal residence within the territory of a public library service area may obtain a library card for each person in a household by paying a fee based on property tax formulas provided by the Illinois State Library.
   b.  Nonresident Cards are valid for one year.
4.  Business Cards
   a.  Business cards will be issued to any organizational entity, profit or nonprofit, that owns or rents property in the City of Naperville.
b. A card application must be signed by a responsible person within the organization, such as an owner, manager, or fiscal officer.

c. The corporate entity, or its representative signing for the card, shall assume responsibility for any fines, fees, damages, or loss of materials which may result from the use of the card.

d. Only one card will be issued per property owner or renter.

e. Appropriate documentation and identification must be presented upon application and may include, but are not limited to, the most current tax bill, a business license, incorporation papers, certification by County Clerk, or 501(c) tax-exemption.

f. Business cards are valid for one year.

5. Cards from Other Libraries

a. The Naperville Public Library participates in the Reciprocal Borrowing Program operated under the auspices of Illinois library systems and the Illinois State Library. Reciprocal borrowers must have their home library card with them and present a photo ID to be registered as reciprocal borrowers.

b. Except as outlined below, Library cards honored through the Reciprocal Borrowing Program are subject to the following limits:
   i. Reciprocal borrowers may not place reserves on materials.
   ii. Reciprocal borrowers may not request materials through interlibrary loan at NPL (although they may do so at their home libraries).
   iii. Reciprocal borrowers may not check out downloadable materials, eReaders, or tablets. Reciprocal borrowers cannot remotely access the Library’s online databases.
   iv. Reciprocal borrowers are not eligible to register for Special Services.
   v. Reciprocal borrower privileges are valid for one year or until the expiration date of the home library card, whichever comes first.

c. A reciprocal borrower may purchase Enhanced Access to the collections and services of the Naperville Public Library for the annual fee listed in Policy 215, User Fee Schedule.

d. Enhanced Access shall entitle the reciprocal borrower to all the rights and privileges of a Resident Card as outlined in this and all other Library policies, with the exception of registering for Special Services.

e. Enhanced Access privileges are valid for one year from the time of purchase. If a reciprocal borrower’s card expires during this period, privileges will be suspended until the reciprocal borrower has renewed his or her card at his or her home library and reapplied with the Library as a reciprocal borrower. Enhanced access privileges will be reinstated for the original term.

6. Short Term Cards

a. Short Term cards may be issued based on the length of expected residence in Naperville.
b. Short Term cards require a current photo ID or another form of current ID (see B.2 below).
c. All provisions of this policy apply to holders of a Short Term card.

B. Address Verification
1. All adults must present a current photo ID, such as an Illinois driver’s license or an Illinois state ID card, with their current address to obtain a Naperville Public Library card.
2. If a photo ID with the current address is not available, any of the following forms of current identification, print or electronic, and one photo ID, may be used to show residency for the purposes of obtaining a library card. Additional documents, not listed here, may be acceptable upon review by staff.
   a. Checking account
   b. Telephone directory verification
   c. Current Illinois driver’s license/identification card renewal notice
   d. Current Illinois driver’s license receipt (valid with signature)
   e. Current Illinois instruction permit (valid with signature)
   f. Current vehicle registration
   g. Mortgage/personal loan documents (not applications)
   h. Rent receipt (within 60 days)
   i. Utility bill (within 60 days)
   j. Personal mail with postmark (within 60 days)
3. Persons with a photo ID which is not current and who have no other form of acceptable identification may have their cards mailed to them at their residences. The mailed card must be presented at a library facility within 30 days of mailed date in order to be fully activated.

C. Lost and Damaged Cards
1. In the event that a library card is damaged or reported lost, a replacement card will be issued upon payment of the fee listed in Policy 216, Replacement Fee Schedule. The original library card will be invalidated.

D. Borrower Liability Limits
1. The limit of liability for Naperville Public Library cardholders and reciprocal borrowers in cases of unauthorized use of a lost or stolen card is $50. The patron must document a stolen card claim that results in unauthorized use with a police report.
2. There is no limit of liability in cases where the fraudulent use is by family members or members of the same household. In such cases, the cardholder will be responsible for full restitution for the material replacement costs as well as charges for collection agency referral.