SUBJECT: LOAN OF MATERIALS POLICY

I. PURPOSE

The purpose of this policy is to describe the parameters relating to loan of materials, handling of overdue materials, and the rights and responsibilities of borrowers of the Naperville Public Library.

II. SCOPE

This policy describes the rights and restrictions for the loan of materials, and methods for dealing with overdue, lost or damaged materials.

III. PROVISIONS

A. Loan of Materials
   1. Materials may be checked out by the holder of any library card that is not expired and has less than $10.00 in fines and/or fees.
   2. In the absence of a library card, a Naperville Public Library card holder must provide information to establish identity.
   3. The cardholder is responsible for all materials checked out on his/her card.
   4. Parents/guardians are responsible for all materials checked out on a juvenile card for which they have signed.
   5. There are no age restrictions on borrowing any library materials; parents/guardians are responsible for a child’s selection of materials.
   6. See Interlibrary Loan Policy (Policy 214) for information on materials borrowed from other libraries through the interlibrary loan system.

B. Loan Periods
   Not all items circulate. See Loan Periods (Policy 212) for specific information.

C. Extended Loans (including Vacation Loans, Teacher Loans, and Family Materials Request)
   1. Upon patron request, all materials except those materials that have been reserved for use by another patron may be checked out for an extended loan, a loan period double the normal loan period.
   2. Extended loan materials can be renewed for a normal loan period.
   3. Reciprocal borrowers may not request vacation loans, extended loans, or make a Family Materials Request. Reciprocal borrowers who are teachers may request an extended Teacher Loan (double the normal loan period).

D. Limits on Loan Periods and Number of Items Borrowed
   1. In general, there are no limits on the number of items that may be checked out by a patron at one time.
2. The loan period or number of items checked out at one time may be reduced at the discretion of a supervisor due to seasonal demand or the inclusion of those materials as part of a class assignment.

E. Renewals
Materials may be renewed as long as they have not been reserved by another customer. Each renewal period shall be the same length of time as the initial loan period (see Loan Periods (Policy 212)). See Interlibrary Loan Policy (Policy 214) for information on renewal of interlibrary loan materials.

F. Holds/Reserves
1. Naperville Public Library cardholders may place a hold (reserve request) on any circulating item. A maximum of 100 items may be on hold for a customer at a time.
2. Hold notices shall be sent electronically unless a customer has requested the notice be mailed. Hold notification is a courtesy and the Library is not responsible for failure to receive notification.
3. The Library reserves the right to cancel holds at any time.

G. Overdue Materials
1. A fine of $0.25 per day will be assessed on all overdue materials except as provided herein.
2. A fine of $1.00 per day will be assessed on all overdue adult fiction movies, eReaders and tablets.
3. The maximum fine due for Naperville Public Library materials shall be the cost of the item as listed in the Library’s database, or $20.00, whichever is less. See Interlibrary Loan Policy (Policy 214) for information on fines for interlibrary loan materials.
4. The cardholder is responsible for any fines or fees incurred on the Library card.
5. Excessive fines or fees on a juvenile card may be transferred to the card of the responsible adult.
6. Items that are over 28 days overdue are declared as lost, and billing notices shall be produced and sent for such items.
7. Overdue notification is a courtesy and the Library is not responsible for the borrower’s failure to receive overdue notifications.
8. Overdue items not returned within six (6) months of the overdue date are considered lost and will not be accepted for return. The customer is responsible for the full cost of the item.
9. Collection Agency
  a. Accounts with a balance of $25.00 or more in charges that include any charges for lost or damaged materials shall be automatically referred to a collection agency if left unpaid after thirty (30) days.
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b. Accounts with a balance of $50.00 or more in any charges shall be 
   automatically referred to a collection agency if left unpaid after thirty (30) 
   days.

c. Customers will be charged a fee of $10.00 by the Library for each group 
   of items referred to the collection agency at one time.

d. Referrals of juvenile accounts to the collection agency may be made in the 
   name of the responsible adult who signed for the juvenile card.

H. Lost and Damaged Materials
1. When an item that has been checked out to a customer is reported lost, the 
   customer shall be charged the cost of the item as listed in the Library’s 
   database. See Interlibrary Loan Policy (Policy 214) for information on 
   replacement costs for lost or damaged interlibrary loan materials. A 
   processing fee shall be charged when a customer replaces a lost or damaged 
   item with one he/she has purchased (see Replacement Fee Schedule (Policy 
   216)).
2. If an item that has been reported lost is returned within sixty (60) days of the 
   date of payment for the lost item, the item will be treated as overdue. Fines 
   will be calculated from the due date to the date returned. A refund may be 
   made to the customer for difference between any amount paid and the amount 
   of the overdue fine.
3. Customers shall be liable for the cost of a damaged item or the item’s 
   packaging, except where such damage is determined to be the result of normal 
   wear and tear. See Replacement Fee Schedule (Policy 216) for fees for 
   damaged packaging.
4. The Library is not responsible for any damage to a customer’s equipment 
   caused by the use of any materials borrowed from the library. The customer is 
   responsible for damage to non-book materials, up to the full replacement cost.
5. Due to the likelihood of damages occurring, eReaders and tablets may not be 
   returned through the book drops or drive-through book drops, and must be 
   returned directly to a Library staff member. A fee of $5.00 will be assessed on 
   all eReaders or tablets returned through a book drop or drive-through book 
   drop.

I. Restriction of Borrowing Privileges
1. Library cards with $20.00 $10.00 or more in fines or fees are considered not 
   valid and the cardholder will be unable to check out materials.
2. A parent’s or guardian’s card may be blocked in the charges on a juvenile card 
   for which he/she has signed exceed $20.00 $10.00.
3. Customers who have been banned from the Library forfeit all privileges for 
   the period during which they have been banned.