PATRON CARD TYPES

To receive a regular library card from the Kokomo-Howard County Public Library, a patron must live in the library taxing district, which includes Center, Clay, Ervin, Monroe, Honey Creek, Harrison, Howard, and Taylor townships.

EXPIRATION DATES

All library patron records will expire after one year, at which time library staff will need verification that the patron information in the system is correct.

Public Libraries Retention Schedule (LIB). LIB 10-3: Patron library card, reciprocal borrowing card application: Destroy three (3) years after patron account becomes inactive. 10-4: Public Library Access Card (PLAC) & Non-Resident Card Application: Destroy after three (3) calendar years and after receipt of State Board of Accounts Audit Report and satisfaction of unsettled charges.

1. REGULAR ADULT CARD
   • An adult patron, age 18 and over, must show valid photo identification with his/her name and current address on it. Acceptable photo ID’s include:
     o Driver’s License
     o State ID
     o Student ID
     o Military ID
     o Passport
     o English Language ID issued by a foreign government
   • If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
     o a recently dated piece of mail or utility bill
     o a current pay stub, check book or bank statement, or
     o any current legal form which has the correct information on it.
   • Patrons must present a library card or valid photo identification when checking out materials.
   • A patron is responsible for all transactions and use of library computers on his/her library record.

2. REGULAR CHILD AND REGULAR TEEN CARD
   • Child patrons are age 12 and under and Teen patrons are ages 13-17
   • Anyone under the age of 18 must have his/her parent, stepparent, or legal guardian complete the bottom part of the Child or Teen registration form and sign it before a library card will be issued. The parent, stepparent, or legal guardian signing must show a valid library card or valid photo identification to verify residence.
• If an appropriate adult is not present when the minor applies for the card, the minor may fill out the name and address portion of the registration form, which will be mailed to the parent, stepparent, or legal guardian. Once the signed form is returned, a card can be issued.
• Child and Teen patrons have the one-time option of checking out two books when filling out the registration form and a parent, stepparent, or legal guardian is not available to sign.
• If a patron is under the age of 18 but legally married or emancipated, the patron is classified as an adult; however, documentation that shows the minor is married or emancipated is required.
• Child and Teen patrons may check out adult movies, compact discs that have a manufacturer’s parental advisory and video games not rated E for Everybody if a signed Child or Teen Patron Registration form granting permission from the parent, stepparent, or legal guardian is on file. The Child or Teen patron can only use his/her own card to check out the above items and to access library computers.
• The responsibility for screening what a child reads, views, or listens to belongs to the parent, stepparent, or legal guardian.
• The adult signing a Child or Teen registration form for a library card takes all financial responsibility for transactions on the child or teen card, as well as its use on library computers.

3. RESPONSIBLE CAREGIVER CARD
• Responsible caregiver cards are issued for patrons under 18 who are under the care of a responsible caregiver, such as a grandparent, foster parent, etc.
• A responsible caregiver must complete the Responsible Caregiver registration form and sign it before a library card will be issued. The responsible caregiver signing must show a valid library card or valid photo identification to verify residence.
• The adult signing a Responsible Caregiver registration form for a library card takes all financial responsibility for transactions on the card, as well as its use on library computers.
• Responsible Caregiver cards expire after 90 days and must be renewed.

4. TEMPORARY CARD
• Temporary cards are issued to:
  o students
  o visiting children
  o teachers
  o foreign exchange students
  o people in temporary housing or shelters
  o people who will only be in the area for a short period of time
• Temporary patrons must plan on staying in our taxing district for at least 28 days.
• An adult patron, age 18 and over, must show valid photo identification with his/her name and current address on it. Acceptable photo ID’s Include:
  o Driver’s License
  o State ID
  o Student ID
  o Military ID
  o Passport
  o English Language ID issued by a foreign government
• If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
  o a recently dated piece of mail or utility bill
  o a current pay stub, check book, or bank statement, or
  o any current legal form which has the correct information on it.
• Anyone under the age of 18 must have his/her parent, stepparent, legal guardian, or other responsible individual, such as a grandparent or host parent, complete a Child or Teen registration form and sign it in order to receive a library card. The parent, stepparent, legal guardian, or other responsible individual, such as a grandparent or host parent, signing must show a valid library card or valid photo identification.
• A patron, or in the case of a minor the individual signing the registration, is responsible for all transactions and the use of library computers on his/her library record.
• Students and teachers must show verification that they attend or teach in a school in KHCPL’s taxing district.
• People in temporary housing or shelters must have a letter from the institution stating that the individual will be allowed to reside at the temporary shelter. A Temporary Housing patron may only have up to five items on his/her card at any one time.
• People in temporary housing because of work will need a letter from their employer stating they are residing in the taxing district.
• All Temporary Cards are valid for one year.

5. NON-RESIDENT CARD (Taxpayer)
• This card is for the patron and any household member who does not live in KHCPL’s taxing district, but owns property and pays property taxes in the library’s taxing district.
• The patron must produce a current tax receipt or other appropriate verification for property taxes paid within the year on property owned in KHCPL’s taxing district.
• An adult patron, age 18 and over, must show valid photo identification with his/her name and current address on it. Acceptable photo ID’s Include:
  o Driver’s License
  o State ID
  o Student ID
  o Military ID
  o Passport
    o English Language ID issued by a foreign government
• If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
  o a recently dated piece of mail or utility bill
  o a current pay stub, check book, or bank statement, or
  o any current legal form which has the correct information on it.
• Anyone under the age of 18 must have his/her parent, stepparent, or legal guardian complete the bottom part of the Child or Teen registration form and sign it before a card is issued. The parent, stepparent, or legal guardian signing must show a valid library card or valid photo identification to verify residence.
• A patron, or in the case of a minor the individual signing the registration, is responsible for all transactions and the use of library computers on his/her library record.

• To renew his/her library card, the patron must bring in a current property tax receipt or other appropriate verification.

6. NON-RESIDENT CARD (Non taxpayer)
• Non-resident cards are available for patrons who do not live in or own property in KHCPL’s taxing district, and are not eligible for a temporary card.
• A non-resident registration form must be signed and kept on file. The card expires one year from the date of purchase.
• An adult patron, age 18 and over, must show valid photo identification with his/her name and current address on it. Acceptable photo ID's Include:
  o Driver’s License
  o State ID
  o Student ID
  o Military ID
  o Passport
  o English Language ID issued by a foreign government
• If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
  o a recently dated piece of mail or utility bill
  o a current pay stub, check book, or bank statement, or
  o any current legal form which has the correct information on it.
• Anyone under the age of 18 must have a parent, stepparent, or legal guardian complete the bottom part of the Child or Teen registration form and sign it before a card is issued. The parent, stepparent, or legal guardian signing must show a valid library card or valid photo identification to verify residence.
• A patron, or in the case of a minor the individual signing a registration, is responsible for all transactions and use of library computers on his/her library record.

• To renew his/her library card, a new form must be completed and signed each year and kept on file.

• The price per person for a non-resident card is set each year using a formula based on service population, as determined by the latest Census and the library budget.

7. PUBLIC LIBRARY ACCESS CARD (PLAC):
• PLAC's are statewide borrowing cards and are guaranteed by Indiana law. Patrons may purchase a Public Library Access Card at any Indiana library, provided they have a valid library card from their home library.
• The Kokomo-Howard County Public Library card expires the same date as the PLAC. The State Library sets the price each year, effective January 1st through December 31st.
• If a patron does not have a home library, they must first purchase a non-resident (non-taxpayer) card. A PLAC may be purchased at any KHCPL location except the bookmobiles.
8. TEACHER COLLECTION CARD
   - Teacher Collection cards are used to check out materials to a teacher specifically for their classroom, and not for personal use. Proof of employment in the taxing district and valid photo identification is required to receive this card. A teacher or professional working with children or adults is allowed to check out 30 items and have an extended loan period of 45 days. Ten movies of each media type may be checked out at the same time for seven days, but will not be included in delivered collections.
   - Overdue fines do not apply to materials checked out through this service. Any teacher who has five or more unreturned or damaged items per school year will have his/her privileges suspended until the number of items is fewer than five. The items can either be returned or paid for.
   - Generally, when fewer than five items are billed on Teacher cards the billed items are waived after the start of the school year that follows the date the billed items were checked out.

9. CHILD CARE CARD
   - Child Care cards are issued to state licensed day care providers and preschools in the KHCPL taxing district for daycare/preschool use only. This card is not for personal use. Proof of a license, or other documentation approved by the Head of Circulation or Circulation Managers at the branch libraries, and a photo identification are required to receive this card. The school administrator must fill out a form verifying employment for employees who receive these cards each year. The authorized employee can check out 30 items and have an extended loan period of 45 days.
   - Child Care cards may check out ten movies of each media type at the same time for seven days.
   - Overdue fines do not apply to materials checked out through this service. Any Child Care card that has five or more unreturned or damaged items per school year will have privileges suspended until the number of items is fewer than five. The items can either be returned or paid for.
   - Generally, when fewer than five items are billed on Child Care cards the billed items are waived after the start of the school year that follows the date the billed items were checked out.

10. HOME SCHOOL CARD
    - Home School cards are issued to adults engaged in homeschooling of their children.
    - An adult patron must show valid photo identification with his/her name and current address on it. Acceptable photo ID’s Include:
      - Driver’s License
      - State ID
      - Student ID
      - Military ID
      - Passport
      - English Language ID issued by a foreign government
If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
  o a recently dated piece of mail or utility bill
  o a current pay stub, check book or bank statement, or
  o any current legal form which has the correct information on it.

Up to 30 items may be checked out at any one time with the same material loan periods as a regular patron card. All circulating library material may be checked out on this card. Overdue fines and replacement fees will apply to all material checked out. A patron may be turned over to the collection agency if fines and replacement fees equal $40.00 or more.

An adult who registers for a Home School card is responsible for all transactions and the use of library computers on the card.

11. ORGANIZATION CARD
   These are for local organizations who wish to have a card for their organization’s use. The registration form must be signed by a person in authority in the organization and approved by the Head of Circulation.
   Normal loan periods, overdue fines, and replacement fees are the same as a regular adult card.
   Organization cards have two individuals that are authorized to use it.

12. BOOKMOBILE STUDENT CARD
   Each student will need a library registration form signed by a parent, stepparent, or legal guardian.
   Students may check out two items on each bookmobile visit. Only books and magazines may be checked out.
   Students are not charged fines for overdue books, but will be charged replacement costs as per Billing for Replacement policies.
   Overdue notices are sent to the teacher of the student. Replacement notices are sent to the teacher and the parent, stepparent, or legal guardian of the student.
   A child who has received bills for the replacement of two overdue materials will not be allowed to check out until at least one of the books has been returned or its replacement cost has been paid. Bookmobile students are limited to two materials on a card at any one time.
   All Bookmobile materials check out for 28 days.

13. BOOKMOBILE TEACHER/ORGANIZATION CARD
   These cards are used when the bookmobile visits schools or day care providers. Any teacher or professional working with children or adults at a public or private school/day care in the library’s taxing district is eligible for this service. Teachers may check out 60 items, which may include up to 10 movies. Teachers may check out any bookmobile materials for school use only. This card is not to be used for personal use.
   Overdue fines and replacement fees do not apply to materials checked out through this service. Any teacher who has five or more unreturned or damaged items per school year will have his/her privileges suspended until the number of items is fewer than five. The items can either be returned or paid for.
• In some situations, bookmobile staff may allow nine or fewer items to be billed on a teacher card instead of five or fewer without the card being suspended.
• All Bookmobile materials check out for 28 days.
• Generally, when fewer than five items are billed on Bookmobile Teacher/Organization cards the billed items are waived after the start of the school year that follows the date the billed items were checked out.

14. HOMEBOUND SERVICE CARD
• Any patron in the library's taxing district who is homebound, permanently or temporarily, is eligible for the Homebound program. Collections of up to 50 items are delivered at the beginning of each month. Specific titles, authors, or subjects may be requested.
• Overdue fines do not apply to materials checked out through this service.
  Replacement fees will apply to this card. A patron, who has materials which have not been returned six weeks after the due date, and whose materials total $40.00 or more, may be turned over to a collection agency.

15. SENIOR CITIZEN SERVICE CARD
• Any senior citizen residential center in the library's taxing district, such as a nursing home, retirement center, or hospital extended care unit is eligible for this service. Collections of up to 100 items are delivered every four weeks. All circulating library materials are available for this service. Specific titles, authors, or subjects may be requested.
• Overdue fines and replacement fees do not apply to materials checked out through this service. Any institution which has ten or more unreturned or damaged items per year will have these privileges suspended until the number of items is fewer than ten. The items can either be returned or paid for.

16. STAFF DEPARTMENT CARD
• Departments within the library may obtain cards for checking out material for library purposes only. No personal items may be placed on this card.
• Overdue fines and replacement fees do not apply to materials checked out through this service.
  Bibliocore cards are intended for use on Bibliocore for staff related purposes, such as creating reading lists and writing reviews.

17. COMPUTER USE ONLY CARD
• This card is for people who wish to use library computers and either:
  o do not want borrowing privileges, or
  o are not eligible for a library card
• To obtain a Computer Use Only adult card, a patron must show valid photo identification with his/her name and current address on it. Acceptable photo ID's include:
  o Driver’s License
  o State ID
  o Student ID
  o Military ID
  o Passport
  o English Language ID issued by a foreign government
• If the valid photo identification does not have the correct address, an additional form of identification listing the person’s name and current address must be shown. Acceptable forms include:
  o a recently dated piece of mail or utility bill
  o a current pay check, check book or bank statement, or
  o any current legal form which has the correct information on it.
• Child patrons are age 12 and under and Teen patrons are ages 13 – 17.
• Anyone under the age of 18 must have his/her parent, stepparent, or legal guardian complete a Child or Teen registration form and sign it in order to receive a library card. The adult signing must show a valid library card or a valid photo identification to verify residence.
• A patron, or in the case of a minor the individual signing a registration, is responsible for all uses of a Computer Use Only card.

Internet access is considered a privilege at the library. Patrons using computers must abide by the current Electronic Device and Internet Acceptable Use Policy. While KHCPL attempts to prevent direct access to materials that would not be generally acceptable in a public library, it is technically impossible to prevent access to all objectionable resources. It is the responsibility of the parent, stepparent, or legal guardian to monitor and guide their children in the use of the library computers and the Internet.

18. LIBRARY STAFF CARD
• It is not necessary for a staff member to live in the library's taxing district in order to obtain a library card. All library staff and volunteers are eligible for this card.
• Staff members are not charged overdue fines on any items, but will still be billed for unreturned items and may be turned over to a collection agency.

19. SECOND CHANCE CARDS
• Second chance cards are intended for all patrons who have accounts with $40 or more in charges they are unable to pay.
• Checkouts using Second Chance Cards are limited to five books and/or magazines at any one time.
• Fine and fee balances on Second Chance Cards must remain at zero to maintain borrowing privileges.
• Patrons 18 and over with Second Chance Cards must show picture IDs at every checkout.
• Second Chance Cards cannot be used for computer or database access. Patrons may use their original library cards for computer access.
• Patrons must follow all regular card signup procedures when applying for a Second Chance Card, such as showing picture ID, proof of address, etc.
• Patrons under the age of 18 who apply for Second Chance Cards must have a parent or legal guardian sign them up and take responsibility for all uses of the card.

20. CENTRAL MIDDLE INTERNATIONAL SCHOOL CARDS
• Central Middle School cards are issued to students who attend Central Middle School and utilize the library services, provided by KHCPL through a contract with the Kokomo Schools Board of Trustees.
- A parent, stepparent, or legal guardian must complete a registration form and sign it before a library card will be issued.
- Checkouts on Central Middle International School cards are limited to ten books and/or magazines at any one time.
- Central Middle International School cards are not charged fines for overdue materials, but will be charged replacement costs as per Billing for Replacement Policies.

21. E-ACCESS CARDS
- E-Access Cards are provided to students in the KHCPL taxing district for the sole purpose of accessing KHCPL databases.
- E-Access Cards cannot check out materials.

REPLACEMENT CARD
- Lost cards may be replaced for $2.00.
- Cards may be replaced at no charge if proof of theft or destruction is presented.
- Cards showing significant wear can be replaced at no charge.
- Patrons are limited to two barcodes per record.

MATERIAL DEPOSIT
- This option is for persons who are not eligible for, or choose not to purchase, a library card. Up to five books and/or movies may be checked out, with a refundable cash deposit as defined in the Schedule of Fines and Fees for each item. Payment must be received in cash; no checks or credit card payments will be accepted.
- Material deposits cannot be used to check out electronic devices, video games or Experience Kits.
- A patron record will be created at the time of payment, but no card will be issued. Normal fines and billing schedules apply and the patron may be turned over to the collection agency.

ITEM LOAN POLICIES

A maximum of 50 items can be checked out on a card at any one time, unless otherwise specified in Patron Card Type. Patrons must present a library card or a valid photo identification to check out materials.

MATERIAL TYPES

1. BOOKS
- Books are checked out for a 28-day period, and may be renewed up to ten times. Holds may be placed on these items.
- Items being checked out with another hold request on them have a 14 day checkout and cannot be renewed.
• The library issues extended loan periods for vacations upon request. Instead of the typical 28-day loan period, vacation loans are extended another 28 days, for a 56-day total loan period.
• There is a $.20 fine per day per item for overdue materials, with a maximum fine of $4.00 per item.
• Books classified as Juvenile, Junior High, or Young Adult do not accrue overdue fines.

2. HOT PICKS
• Hot Pick books are checked out for a 14-day period. These books cannot be held or renewed.
• A maximum of six Hot Picks can be checked out on a card at any one time.
• Overdue fines are $.20 per day per item, with a maximum of $4.00 per item.

3. HOT FLICKS
• Hot Flick movies are checked out for a seven day period. These items cannot be held or renewed.
• Overdue fines are $.20 per day per item, with a maximum of $4.00 per item.

4. MOVIES
• A maximum of 30 DVDs may be checked out on a card at any one time, for a seven-day loan period, and can be renewed. DVDs that are classified as Hot Flicks or have holds cannot be renewed.
• A maximum of 30 Blu-Rays may be checked out on a card at any one time, for a seven-day loan period, and can be renewed.
• The library issues extended loan periods for vacations upon request. Instead of the typical seven-day loan period, vacation loans are extended another seven days, for a 14-day total loan period.
• Holds may be placed on movies except for those that are classified as Hot Flicks.
• Patrons may use teacher cards to check out ten DVDs and ten Blu-Rays for classroom purposes.
• Child and Teen patrons may check out adult movies if a signed Child or Teen Patron Registration form granting permission from the parent, stepparent, or legal guardian is on file. The Child or Teen patron can only use his/her own card to check out movies.
• DVDs and Blu-Rays have a $.20 fine per day per item, with a maximum overdue fine of $4.00 per item.

5. AUDIO MATERIALS
• Compact discs, audio books on MP3 disc, and Playaways are checked out for 28 days and may be renewed. Holds may be placed on these items.
• Items being checked out with another hold request on them have a 14 day checkout and cannot be renewed.
• The library issues extended loan periods for vacations upon request. Instead of the typical 28-day loan period, vacation loans are extended another 28 days, for a 56-day total loan period.
• Patrons 17 years of age or younger may check out compact discs that have a manufacturer’s parental advisory sticker if a signed Child or Teen Patron
Registration form granting permission from the parent, stepparent, or legal guardian is on file.
- There is an overdue fine of $.20 per day per item, with a maximum fine of $4.00 per item.

6. MAGAZINES
- Circulating magazines may be checked out for a 28-day period and may be renewed.
- Holds may be placed on these items.
- Items being checked out with another hold request on them have a 14-day checkout and cannot be renewed.
- The library issues extended loan periods for vacations upon request. Instead of the typical 28-day loan period, vacation loans are extended another 56 days.
- “Current issue” magazines cannot be checked out.
- Fines are $.20 per day per item, with a maximum fine of $4.00 per item.

7. BOOKMOBILE MATERIALS
- All bookmobile materials check out for a 28 day loan period.
- Hold items on each bookmobile stay on the hold shelf until the patron’s next scheduled stop is made.
- Normal renewal rules apply.

8. REFERENCE MATERIALS
- Materials marked “Reference” are for library use only and cannot be checked out.

9. GENEALOGY MATERIALS
Most materials marked “Genealogy” are for library use only and cannot be checked out with the following exception:
- Selected books in the Genealogy & Local History Department are available for circulation. These books are considered general works and are instructional. Circulating books will be clearly marked and can be checked out for the same 28-day time period as the general library collection.
- Unless otherwise notated holds may be placed on these items.
- Items being checked out with another hold request on them have a 14-day checkout and cannot be renewed.
- The library issues extended loan periods for vacations upon request. Instead of the typical 28-day loan period, vacation loans are extended another 28 days, for a 56-day total loan period.
- There is a $.20 fine per day per item for overdue materials, with a maximum fine of $4.00 per item.

10. EXPERIENCE KITS
- Experience Kits are checked out for a 14-day period. These items cannot be renewed. Holds may be placed on these items.
- There is a $.50 fine per day per item for overdue materials, with a maximum fine of $5.00 per item.
11. VIDEO GAMES
   • A maximum of three video games may be checked out on a card at any one time, for a 14-day loan period, and cannot be renewed.
   • Holds may be placed on video games.
   • Patrons 17 years of age or younger may check out video games classified as T for Teen or M for Mature if a signed Child or Teen Patron Registration form granting permission from the parent, stepparent or legal guardian is on file.
   • Video games have a $.50 fine per day per item, with a maximum overdue fine of $5.00 per item.

12. ELECTRONIC DEVICES
   • Electronic Devices may only be checked out by patrons who are 18 years of age or older and who have a valid personal library card. Patrons must have an account in good standing.
   • Patrons must have a signed Electronic Device Loan Agreement on File. A Valid picture ID is required when the agreement is signed.
   • Laptops may be checked out for two weeks and renewed up to two times, provided there are no existing holds on the items.
   • Wi-Fi Hotspots may be checked out for one week and may be renewed up to two times, provided there are no existing holds on the item.
   • Patrons may not have more than one device of each type checked out at one time.
   • Patrons who check out electronic devices are responsible for any use, authorized or not, during the period the device is checked out. Electronic devices must be handled cautiously and kept away from liquids.
   • Overdue fines of $5 per day, up to a maximum of $50, will be assessed for each day an electronic device is returned late.
   • If, for any reason, a library-owned electronic device is not returned or paid for within 14 days of the due date:
     o The borrowing patron’s account will be turned over to a collection agency,
     o The electronic device will be remotely locked or deactivated and information will be wiped from the device,
     o And the police will be contacted to collect the device.
   • Electronic devices must be returned in the condition in which they were borrowed with all cords and accessories. If an electronic device and/or any of the accessories are returned damaged or missing, the patron will be charged a replacement fee for those items.
   • Electronic devices must be returned to a Reference or Computer Lab staff member. They should not be left at an unattended desk.
   • Electronic devices lent to patrons which are to be kept in the library must be returned to a Reference or Computer Lab staff member within the loan period. A late fine of $2 per hour will be assessed to any device used in the library.
   • Electronic devices may not be returned in the drop box. If an electronic device is returned in the drop box, the patron’s account will be billed $25. If any of the items are found to be damaged, the patron’s account will also be billed for each damaged item, up to the full price of the electronic device and accessories.
• Any apps, eBooks, music, videos, or other media purchased for the electronic device will not be reimbursed by the Library and shall be deleted upon the return of the electronic device.
• Patrons may not alter the security settings of electronic devices. This includes adding a passcode to the device. Should a device be returned with a passcode added to the device, the patron will be charged a $25 fee.
Patrons who do not abide by any of the above stipulations may have their electronic device borrowing privileges revoked for a period of up to one year.

LIBRARY NOTICES

1. HOLD NOTICE
   • A notice is sent to the patron informing him/her of the held item, which will be at the requested circulation desk until the date indicated on the notice. Generally, regular holds are held at a pickup location for seven days. If the hold is not picked up by its expiration date, it will go to the next patron or will be returned to the shelf. Hold notices may be sent by email, telephone, or postal mail.

2. ADVANCED DUE NOTICE
   • This notifies patrons of material coming due the following week, and is only available to patrons who choose to receive notices though the email addresses on their patron records. Included in the e-mail is a complete list of material checked out and due dates on the patron’s card.

3. OVERDUE NOTICE
   • An overdue notice will be generated for material not returned by the due date. This notice may be sent by e-mail, telephone, or postal mail.
   • Overdue Notices for movies and Hot Picks are generated three days after the due date.
   • Overdue Notices are generated for all other materials five days after the due date.

4. FINAL NOTICE
   • Items still not returned after the Overdue Notice will be billed for replacement. This notice will be sent by postal mail.
   • Final notices for movies and Hot Picks are generated seven days after the due date.
   • Final notices for all other materials are generated three weeks after the due date.

RENEWALS
• Patrons may renew items unless:
  o there is a hold on the item
  o the item is a Hot Pick, Launch Pad, Wi-Fi Hotspot, Video Game, Video Table, Experience Kit or Hot Flick, or
  o the patron has been turned over to a collection agency
• Patrons may renew over the phone, in person, by email, or online.
• The first and subsequent renewal period for movies is seven days.
• The first renewal period for other renewable items is for 28 days. Any subsequent renewals are for a 14 day loan period.

INTERLIBRARY LOAN
• Interlibrary Loan (ILL) items will be held at the circulation desk until the date designated by the ILL clerk. Patrons must have a valid library card to request ILL materials. Items may be checked out for the time allowed by the lending library. Inquiries for renewal are conducted through Reference Desk personnel, who will determine whether a renewal is allowed by the lending library. Upon approval, the item will be renewed for the time allotted.
• ILL’s are free if items are obtained from an Indiana library.
• ILL fines are subject to general circulation policies, including replacement fees and collection agency.
• Public Libraries Retention Schedule. LIB10-5. No-Fee Interlibrary Loan Files: Applies to interlibrary loans for which a patron or library is not charged and does not collect a fee. Destroy 30 days after return of materials.
LIB10-6. Fee-Based Interlibrary loan files: Applies to interlibrary loans for which a patron or library is charged or collects a fee. Destroy after three (3) calendar years and after receipt of State Board of Accounts Audit Report and satisfaction of unsettled charges.

FINES AND FEES
• If a patron owes more than $20.00 in fines and fees, the patron must pay the outstanding debt to $20.00, unless the patron’s account has been turned over to the collection agency.
• Patrons are charged $25.00 for any returned checks, and must pay both the outstanding original check amount and the $25.00 fee with cash, credit card or a money order.
• See User Fee Schedule for a complete list of fines and fees.

BILLING FOR REPLACEMENT
• If a patron does not return an item when it is due, he/she will be sent an overdue notice seven days after the due date. If the item(s) is still not returned, a bill for replacement will be sent by mail 21 days after the due date.
• Overdue notices for movies, Hot Flicks, Hot Picks and other items with two week checkouts will be sent three days after due date and a bill for replacement will be sent five days after an item’s due date.
• Replacement fees are equal to the retail price at the time of purchase, or the default price. Replacement costs are listed in the item record.
• If a patron has paid for an item and later returns it, they are eligible for a partial refund. He/she will be refunded the amount of the item, minus the maximum late charge. If a patron does not have a receipt showing payment of the item, and there is no record of the item being paid for in the item record or under the patron’s name in "Fines Paid," they are not eligible for a refund. After three months, patrons are no longer eligible for a refund even with a receipt.
In most situations, items that have been billed for replacement one year or longer will be considered lost and permanently billed to a patron record. Return of these items will not reduce replacement costs.

Patrons will be assessed a $1.50 processing fee for every item for which they are billed for replacement. Processing fees will be waived for billed materials that are returned. Processing fees will not be waived for materials that have been billed for more than one year and permanently billed to a patron record.

**COLLECTION AGENCY**

- If the item(s) is not returned by six weeks after the due date, then the patron's account will be turned over to a collection agency provided the patron has $40.00 or more worth of unreturned materials and fines on his/her record.
- A block is put on the patron's record and he/she will not be allowed to check out or renew any items until all the materials are returned or paid for, and all fines have been paid.
- When a Child or Teen patron is turned over to the collection agency, the parent, stepparent, or guardian who signed for responsibility will be linked to the Child and also blocked from checking out or renewing materials.
- All patrons turned over to the collection agency will be assessed a fee to cover the initial placement cost to the collection agency.
- Teacher Collection cards, Bookmobile Teacher cards, Bookmobile Student cards, Central Middle International School cards and the Senior Citizen Service cards are never turned over to the collection agency.

**PROBLEM RETURNS**

1. **DAMAGED MATERIAL**

   - When items are returned damaged, the last patron to have had that item is charged for the replacement cost of the item. If the patron pays for the damaged goods, then he/she is entitled to take the item home since he/she has paid for it.
   - In some cases of severe damage, the materials are thrown away immediately for sanitary reasons. Photos may be retained for proof of damage.

2. **MISSING ITEMS**

   - If material is returned and a part of the item is missing, i.e. a DVD from a case, the patron is called and informed of the missing item. Material returned with a piece missing will remain checked out on a patron’s record until the missing piece is returned. The item is held for six weeks while the library attempts to resolve the problem. Items that have not been fully returned six weeks from the initial billing date are given to the appropriate selector or the Collection Management Head who will determine an appropriate replacement fee to be charged to the patron.

**BANKRUPTCY**

In most situations, the Kokomo-Howard County Public Library (KHCPL) does not waive fines and fees owed by patrons who have listed KHCPL as a creditor on a bankruptcy filing. Section 523(a) (7) of the USC, which refers to bankruptcy, says that debts which are payable to and for the benefit of a governmental unit – and are not compensation for actual loss - are not dischargeable.
KHCPL is a governmental unit that is covered by Title 36 “Local Government” of the Indiana Code. It also files its budget on the Indiana Gateway for Local Government Units and it is audited by the Indiana State Board of Accounts. As a governmental unit, debt owed to KHCPL is exempt from discharge though a bankruptcy filing. Accounts which belong to patrons who have declared bankruptcy are properly notated, and no contact attempts will be made to the patron by KHCPL or related parties until the bankruptcy is resolved. When appropriate, inquiries about bankruptcy filings may be referred to the library’s legal counsel.

FINES AND FEE WAIVER PROGRAMS
Fine/fee waiver programs may be offered on an occasional basis. Fines and fees may also be waived when there are extenuating circumstances at the discretion of the Head of Circulation. All waiver programs must adhere to the following guidelines:

- Each program must run for a specified amount of time, not to exceed 30 days
- Any action required by library users must be specific and measurable, e.g. “One dollar in overdue fines will be waived for every canned good that is donated,” or “One dollar in overdue fines will be waived for every 20 minutes of reading by children in grades one through eight.”
- The library must make a reasonable effort to notify library users of any available waiver program(s)
- Only fines/fees for returned, undamaged material will be waived
- Fines/fees for overdue items that have been turned over to a collection agency will not be waived

CONFIDENTIALITY OF PATRON RECORDS

The library shall make all reasonable attempts to keep patron circulation and registration records, and other patron inquiry records, confidential unless court ordered. Upon receipt of court order, the director shall contact the library’s attorney for his advice. However, records of minors can be disclosed to their parents, stepparents, or legal guardians. Patron confidentiality may be disregarded for the purpose of alerting proper authorities in cases where abuse or neglect of a minor is suspected.

This policy should not be construed as a guarantee by the library to its patrons of any absolute right of privacy. The library is not responsible for information gained from a patron record by anyone other than the patron, if the patron has lost or loaned his card or if someone has obtained the patron information by illegal or inappropriate methods.

Revised October 2019