



CIRCULATION POLICY (Fine Free)

POLICY STATEMENT:

The Rock Island Public is a learning, information, and popular materials center that reaches out to, and welcomes all, by providing a friendly environment, effective materials, growth experiences, and a supportive staff to meet the needs of citizens today and in the future.

In order to provide to the community, efficient and equitable access to library materials and information, while ensuring these same materials are available in good condition for all, the Rock Island Public Library sets the following policy regarding the circulation of library materials. In addition, the Library reserves the right to limit loaning to comply with safety and best-practices during extenuating circumstances.

USE OF LIBRARY CARDS - A BORROWER'S RESPONSIBILITY:

- By signing an application for a Rock Island Public Library card, an individual accepts full responsibility for the use and return of all materials borrowed on the card. The individual whose name appears on the library card will be charged fees by the Rock Island Public Library for any items that are damaged during their use by the cardholder, returned with missing pieces, or lost.
- If a library card is lost or stolen, the cardholder must immediately notify the Rock Island Public Library. Materials checked out on a lost or stolen card prior to proper notification to the library are the responsibility of the cardholder.
- Borrowers can maintain full library privileges by returning materials on or before the due date, paying for lost or damaged materials promptly, keeping the amount of money owed to the library below the threshold of \$10.00, and promptly informing the library of any change of street address, email address, or phone number.
- Parents/guardians/custodial designee are financially responsible for the items checked out on their minor child's library card.
- Parent/guardians/custodial designee are responsible for guiding the selection of library materials by their children.

- The library is not responsible for any damage or harm a borrowed item may cause to persons or to personal property.

USE OF LIBRARY CARDS – AT CHECKOUT:

- Patrons may provide a library card to check out materials. Rock Island Public Library cardholders will be allowed to check out materials without a card if they present a valid photo ID. Children age 17 and under holding Rock Island Public Library cards will be allowed to check out materials without a card or photo ID if they can provide their name and one of the following: address, telephone number, birthdate or library barcode number.
- Cardholders from other PrairieCat libraries must provide a valid library card to check out items at Rock Island Public Library.
- Patrons with smart phones may scan their library card and save it to their smart phone, or use the Capira App. These digital library cards will be accepted for check out at a public service desk but not at any of the self-check kiosks at one of the Rock Island Public Libraries.

POLICIES:

1. Material Loan Limits and Loan Periods (See Appendix A)

- **Definitions:**
 - A loan period is the total number of hours, days or weeks that one patron can keep a specific item.
 - A loan limit is the total number of items of a specific type or total value that any one patron can have on loan at any one time
 - The Rock Island Public Library sets loan periods and loan limits in order to provide patrons with fair and reasonable access to the library's resources.
 - The Rock Island Public Library prohibits and/or limits checkout of certain types of materials on the following patron categories.
 - See the Library Card Registration Policy and Appendix E of this document for details.
- **Regulations**
 - **Print:**
 - Books are loaned for 21 days (3 weeks) with the following exceptions:
 - Reference materials may be loaned at the discretion of the Director of Reference Services. The loan period will vary.

- Patrons requesting a vacation loan will be allowed to check out books for 6 weeks, provided the books are not new and/or on hold for other patrons.
- There are no loan limits on books.
- Book Discussion kits are loaned for 42 days with one renewal allowed.
- Magazines are loaned for 21 days (3 weeks) with the following exception:
- There is no loan limit on the number of magazines a patron can check out.
- Newspapers do not circulate.

Non-Print:

- Music CDs, Audiobooks on CD, and Playaways are loaned for 21 days (3 weeks).
- Non-fiction DVDs and Blu-Ray have a loan period of 21 days (3weeks).
- Entertainment (feature film) DVDs, and Blu-Ray have a loan period of 7 days (one week).
- Entertainment (television series) DVDs, and Blu-Ray with multiple discs, have a loan period of 21 days (3 weeks).
- The overall loan limit on DVDs and Blu-ray is ten (10) total per library card. (For example: any combination 3 feature films, 2 TV series, and 5 nonfiction etc.).
- Cultural Passes: The Rock Island Public Library purchases annual passes to several local attractions.
 - All passes circulate to adult patrons 18 and up, for 7 days, with no renewals allowed.
 - Passes are available on a first-come, first-served basis.
 - Holds are not allowed on passes.
 - Passes must be returned to the lending *facility*, and should not be placed in a book return; rather, should be returned to the service desk for prompt check-in.
- Video Games are loaned for 7 days and are holdable by Rock Island patrons only for pickup at Rock Island Public Libraries. The loan limit is three (3) total per qualified library card.
- Launchpads are loaned for 21 days and are holdable by Rock Island patrons only for pickup at Rock Island Public Libraries. The loan limit is two (2) total per qualified library card.
- Mobile Hotspots are loaned to patrons age 18 and older and circulate for 7 days. Loan limit is 1 per household and/or 1 per library card. Mobile hotspots must be checked out and returned at the service desk of the owning library location. Holds are not available on hotspots.
- Baking Equipment is loaned for 21 days. The loan limit is 20 per qualified library card
- Board Games are loaned for 21 days and are holdable by Rock Island patrons only for pickup at Rock Island Public Libraries. The loan limit is one (1) total per qualified library card at any given time.

- Library of Things items are loaned for 7 days, with a limit of 3 items for adult patrons 18 and up, per qualified library card. LOT items must be checked out and returned at the owning library location. No holds.

2. Renewal Policy

- **Definition:** A renewal is an extension of the original loan period.
- **Regulations:**
 - The Rock Island Public Library allows patrons to renew most library materials as a courtesy to those patrons who have not completed their use of an item.
 - Limits on renewal exist so that all patrons will have an equal opportunity to use the library's materials.
 - 24-hour access to renew library materials is available online or by phone on the Renewal Line.
 - Most library materials may be renewed once with some exceptions.
 - Library materials may be renewed in person, by bringing the items in to a Rock Island Public Library location with a valid library card and requesting the renewal of materials currently checked out on it. Renewals can also be made by phone and via the online catalog. Patrons may renew over the phone without a barcode number by verifying their birthdate or address. The following exceptions and special considerations apply:
 - If the item is on hold for another patron the item may not be renewed.
 - If the patron is calling in, and fees are above the \$10.00 threshold, patron may pay on their next visit.
 - If the patron is renewing via the online catalog, fees may be paid with a debit or credit card in the catalog.
 - If the item has been renewed once already, as long as the item belongs to a Rock Island Public Library and there are no holds on it, the item may be renewed a third time. Thereafter, no renewal on that item may be made.

3. Return Policy

- **Regulations**
 - All materials belonging to any Rock Island Public Library location may be returned to any other Rock Island Public Library location.
 - Materials belonging to any PrairieCat library may be returned to any other PrairieCat library, with exceptions.
 - Mobile Hotspots, Streaming Devices, Library of Things Items and Board Games must be returned to the Rock Island Public Library building and public service desk from which it was checked out.
 - Interlibrary loan materials must be returned to the library from which it was requested and checked out.

- Items borrowed from any Iowa library through an Inter-State Borrowing agreement must be returned to that Iowa library.
- Items borrowed from the Rock Island Public Library by an Iowa cardholder through an Inter-State Borrowing agreement must be returned to the Rock Island Public Library.
- Iowa items that the Rock Island Public Library has requested through Interlibrary Loan for a Rock Island Public Library cardholder, must be returned to the Rock Island Public Library.

4. Material Hold Policy

To promote the use of our collection and for the convenience of the patron, cardholders in good standing are allowed to place holds on most materials listed in our catalog.

- **Definitions:**

- A hold is a request that places a patron in a queue for a specific title from the library catalog
- Cardholders in good standing are those with a current library card, with fewer than 5 overdue items, owing less than \$10.00 in bills.
- Holds may be placed on items currently on the shelf, on order, in processing, or checked out.
- Holds may be placed on library materials in the following ways:
 - On our online catalog
 - By phone at 309-732-7341 during Library Hours
 - By online RIPL chat/email
 - In person with a staff member at any library

- **Regulations:**

- Cardholders must be in good standing to place holds
- Rock Island Public Library cardholders with Visitor cards, My First Library cards, Student cards, eCards, and Conditional Housing cards may not place holds on library materials
- Non-PrairieCat Reciprocal Borrower cardholders may not place holds on library materials.
- Holds on some newly added Rock Island Public Library materials may be limited to Rock Island Public Library patrons only for a period of 3 months.
- Iowa Inter-State borrower patrons may not place holds on materials.
- Each library designates what items are holdable to cardholders; some items may not be holdable.
- Patrons placing holds must be aware that items currently checked out to another patron may not be returned by the due date.
- Holds may be placed over the phone or online chat by providing one of the following: first and last name or library barcode. Staff reserve the right to verify a

patron's identity by asking for further information such as birthdate, address or phone number.

- **Holds Notification/Pickup**
 - The Rock Island Public Library will attempt to notify patrons when requested holds are available by the notification preference of the patron. Notification choices include: Phone, email or text message.
 - If the preference is text messaging, patrons must opt-in to the text message notification option on the library catalog.
 - Patrons may check the status of their own holds by checking their account online or by phone at 309-732-7324.
 - Held items are kept on the holds shelf for 6 days from the date patrons are notified.
 - Any held item that is not picked up after 6 days will be re-shelved, returned to the owning library or used to fill a hold for another patron.
 - Holds remain active for one year. If the hold has not been filled within the year, the hold is cancelled.

5. Overdue Policy:

- **Definitions:**
 - Library materials are considered overdue if they have not been renewed or returned by midnight on or before the day after the item is due. Traditional library materials that qualify as fine-free will not accumulate overdue fines for Rock Island Public Library card holders, with exceptions. *See the Fine Free Lending Policy for additional information.*
- **Regulations:**
 - Materials may be returned to any Rock Island Public Library location, with exceptions.
 - Materials may be returned to any PrairieCat Library, with exceptions.
 - Patrons with 5 or more overdue items will be prevented from placing holds and checking out any library materials.
 - See the Mobile Hotspot Policy for more information about hotspot lending rules.

6. Notification Policy:

The Rock Island Public Library will provide patrons with a checkout receipt at the time of checkout. The Rock Island Public Library is under no obligation to remind patrons to return materials. However, reminder notifications are sent as a courtesy to our patrons. Patrons interested in text message notification must opt in to the text option on the library catalog.

- **Definitions:**

- A checkout receipt is a slip of paper listing the library materials that the patron has just checked out and the dates on which those items are due.
 - An overdue notice is one of several notices that are sent via phone, email, text, and/or US mail to patrons who have not returned materials on time.
- **Regulations:**

The Rock Island Public Library sends the following notices to our patrons using the following methods. All notices are sent by the owning library of the material.

 - A **Courtesy Notice** is sent via email or text message 3 days before an item is due. Patrons who have chosen phone or print as their notification preference will not receive a Courtesy Notice.
 - The **Friendly Reminder Notice** is generated 7 days after the item due date. The notice is sent via the patron's preference (email or text)
 - An **Overdue Notice** is generated 14 days after the item due date. The notice is printed and sent by US Postal Service.
 - The **Bill Notice** is generated 28 days after the item due date. The notice is printed and sent by the US Postal Service.
 - The Rock Island Public Library contracts with a collection agency. Collection efforts begin 60 days after the item due date. Collection efforts are made only if the patron owes more than \$10.00 to the Rock Island Public Library in fines and/or fees.

7. Fines and Fees Policy:

The Rock Island Public Library charges fines and fees as an incentive for patrons to take proper care of library materials while they are in the patrons' possession and to return materials in a timely manner so that other patrons may have access to the items. Rock Island Public Library cardholders do not accumulate fines for traditional items which become overdue, e.g., books, movies, magazines.

- **Definitions:**
 - A fine is a variable charge imposed by the Rock Island Library on specialty items that are overdue when returned.
 - A fee is a fixed charge imposed to cover the cost to the library of repairing or replacing damaged items, recovering or replacing lost items, and covering the cost of processing replacement library materials.
- **Regulations:**
 - Rock Island Public Library cardholders who return specialty materials late will be charged a fine on a per-item, per-day basis.
 - Patrons of all other PrairieCat libraries who return materials late will be charged a fine on a per-item, per-day basis.
 - Standard fines are determined by the Rock Island Public Library Board of Trustees, and may vary according to the type of material.

- Overdue fines begin to accrue on the day after an item is due and stop accruing on the day the item is checked in at any Rock Island Public Library or at any other PrairieCat library.
- No fine is assessed on traditional materials returned within the one-day grace period. On materials returned the second day, patrons are assessed fines for 2 days.
- Fines not immediately paid will be billed on the patron's account. Fines of \$10.00 or more will prevent the patron from checking out any further materials, accessing online databases, and placing holds.
- Patrons with fines/fees of \$10.00 or more that remain unpaid for 60 days after return of the item(s) will be contacted by the collection agency.
- Fees are charged if library materials are not returned or returned in damaged condition. Replacement costs of the items are billed to the patron account. Processing fees are included in the replacement cost.
- Refunds of the replacement cost will be made up to 30 days after the patron paid for the item. If the item is found within 30 days, the replacement cost minus the overdue fines owed on the item will be refunded. Refunds will be made by check from the City of Rock Island within 10 business days after the material is returned.
- Patrons returning damaged or incomplete items will be charged the cost of repairing or replacing the items. See the Damages Tables in Appendix B and Appendix C.
- A payment plan is available for all patrons with a balance owed to the Rock Island Public Library.
- Replacement copies of lost or damaged items will not be accepted in lieu of payment.
- The current Fine Schedule is found in Appendix A.
- The current Fee schedule is found in Appendix D.

8. Payment plan Policy:

A payment plan is available for all patrons with a balance owed to the Rock Island Public Library

- **Definitions:**

A payment plan allows a patron to make regular, smaller payments, if they cannot make it in full.

- **Regulations:**

- A payment plan must be set up with the Director of Circulation, Director of Children's Services, Public Service Coordinator, or an Overdues/Billing staff person.
- Payment amount agreed upon must be one twelfth of the amount owed if the balance is more than \$100.00, or \$10.00 per month for balances less than \$100.00.

- Payment frequency must be at least once a month.
- The Director of Circulation is tasked with monitoring all payment plans and must be notified of all payment plans that are set up.
- **Payment plan guidelines:**
 - The patron that enters into a payment plan with the Rock Island Public Library will be blocked from collection action while payments are made.
 - If a patron has already been sent to collections the collection charge must be paid off first.
 - Failure to make 2 consecutive payments will result in the collection block being removed and the patron being sent to the Collection Agency.
 - While payments are being made, the patron may be allowed limited library access. Patrons may be allowed to check out 3 items. That means 3 items may be checked out on their account at any one time. Use is limited to a Rock Island Public Library and Rock Island Public Library materials.
 - During the payment plan, Internet access is available by guest pass only.
 - A note detailing the patron's plan must be entered in the "message field" on the patron's record, and include specifics, such as: "Patron has agreed to make monthly (or weekly) payments of _____ to the Rock Island Public Library, with the expected payoff date of: _____."

9. Hardship Requests: *See Hardship Assistance Policy & Form*

10. Claims Returned Policy:

The Rock Island Public Library extends the privilege to patrons in good-standing of claiming that they have returned materials that the circulation system indicates are still checked out to them.

- **Definitions:**
 - Claims Returned is a process by which a patron has indicated that they have returned an item that the circulation system indicates is still on his or her account.
 - A Patron in good-standing does not have any other outstanding items and owes less than \$10.00 in overdue fines.
- **Regulations:**
 - Claims Returned must be requested prior to the patron's account being billed for the replacement of the item or less than 30 days overdue. An item already marked "Lost" may not be claimed returned.
 - If a patron reported that an item was returned but is still on the patron account, staff will search the library shelves.
 - Before an item is made Claims Returned on the patron's account, the patron will be informed that, if the item is not found in 6 months, the patron will be billed for the replacement cost of the item.

- If the item is found in the library, it is checked in and backdated to the due date so no fines are assessed.
- If the patron finds and returns the item, overdue fines will be assessed to the library account, not to exceed the maximum fine.
- If the 6 months pass, and the item has not been found, an email or a letter will be sent to the patron informing him or her that the item will be billed to their account in one week. The patron will then be responsible for all assessed charges.

11. Collection Agency Policy:

The Rock Island Public Library provides fair and equal access to materials for all patrons. Patrons that keep library items overdue, deny other patrons access to public property. Failure to return items on time, or failure to return them at all, is a debt against the community. Consequently, the Rock Island Public Library contracts for service from a collection agency, Unique Management Services, as a last resort to recover significantly overdue library materials and outstanding fines and fees.

- **Definitions:**
 - Unique Management Services is a 3rd party company that specializes in collecting debts owed to libraries.
 - In the Small Balance Program, Unique Management attempts to collect fines and fees owed to the Rock Island Public Library of \$10.00 - \$24.99. A Referral fee of \$4.00 is added to the patron's account to defray the cost of this program.
 - In the Regular Balance program, Unique Management attempts to collect fines and fees owed to the Rock Island Public Library of \$25.00 or more. A Referral fee of \$10.00 is added to the patron's account to defray the cost of this program.
- **Regulations:**
 - Patrons with fines accrued more than 10 days previous, and totaling \$10.00 or more, will have a Referral fee added to their account and they will be contacted by Unique Management Services.
 - Patrons with unreturned materials due more than 60 days previous, will have a Referral fee added to their account and they will be contacted by Unique Management Services.
 - Patrons that contact the Rock Island Public Library to set up a payment plan prior to being sent to collection, will be kept out of collection while the agreed upon payments are being made.
 - Unique Management contacts accounts until the account balance is at zero.
 - Patrons that have been sent to collection may not check out materials, use online resources, or place holds until their account is at zero.
 - Payments are made directly to the Rock Island Public Library, not to Unique Management.

12. Bankruptcy Policy:

Patrons who file bankruptcy may provide documentation to Unique Management Services and directly to the Rock Island Public Library.

- **Regulations:**

- Patrons with a discharged bankruptcy case will have replacement costs of lost or damaged items waived and collection action will cease.
- However, Library privileges will be suspended until all fines and penalties are paid in full.
- A payment plan is available for all patrons that have a balance owed.

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