The Urbana Free Library promotes the heaviest possible use of its circulating collections by people who are authorized to borrow materials from the Library.

1. TYPES OF LIBRARY CARDS

a. Resident

Library cards are available to all persons residing within the city limits of the City of Urbana (Cunningham Township). Resident cards are valid for three years from the date of issue. If a person holding a resident card moves outside the Urbana city limits, that card immediately becomes invalid.

b. Non-resident property owner

Library cards are available without charge to persons who pay Urbana city property taxes but do not reside within the city limits. Non-resident property owners must provide a current, receipted tax bill on which the individual's name appears as an owner of property located within the city limits of Urbana or a copy of a commercial lease of that taxable property. Such cards are issued to those who qualify for cards under the provisions of 75 Illinois Compiled Statutes 5/4-7(12). Non-resident property owner cards are valid for three years from the date of issue. If a non-resident property owner holding a card sells their property within the Urbana city limits, that card immediately becomes invalid.

c. Institution/Business

An institution or business that occupies a property located within the city limits of Urbana may obtain a card at The Urbana Free Library. Only one card is issued per Urbana location and that card shall be issued in the name of the owner, administrator, or other principal or officer of that entity. The card must be presented at checkout unless the borrower is the person whose name appears on the card and presents photo ID. The cardholder personally is responsible for all materials checked out on the card, no matter who the actual borrower is. Cards issued to Urbana businesses and institutions are valid for three years from the date of issue. If a business or agency moves outside the Urbana city limits or permanently ceases business operations, the card immediately becomes invalid. If the person whose name appears on the card ceases their affiliation with the business, the card shall become immediately invalid. Institutional residents are not issued personal cards unless the institution in which they reside agrees to take responsibility for materials borrowed by the residents.

d. Reciprocal borrower

The Urbana Free Library honors valid cards issued by Illinois public libraries that participate in reciprocal borrowing. Such borrowers must show a valid card from an Illinois public library that is in good standing and that meets all of the registration requirements

listed below. Cards issued to reciprocal borrowers are valid until the expiration date of the home library card.

e. Short term/Limited use

Qualified homeless Urbana residents, that is, people who have been screened by Cunningham Township as residing within the City of Urbana but who do not have a stable or reliable address, may obtain a card at The Urbana Free Library by providing verification of identity and a letter from Cunningham Township affirming their Urbana residency status. These cards are valid for six months from the date of issue, and may be renewed by presenting verification of identity and a current residency letter provided by Cunningham Township. These cards are limited to checkout of 10 physical items at a time. If a person holding a short term/limited use card moves outside the Urbana city limits, that card immediately becomes invalid.

f. Paid non-resident

All borrowers who do not pay Urbana city property taxes but whose property is located within Urbana School District 116 must pay an annual tax-substitute fee to obtain library cards. The fee covers all household members living at the same address. The tax-substitute fee will be based on the entire tax bill that includes the parcel on which the owner's residence is located. Non-resident renters must provide a lease or other document executed by the non-resident and that person's landlord that lists the rent amount for the entire rental unit (not just the portion of rent due from one occupant of a shared unit).

Businesses may purchase non-resident cards in the name of the owner, administrator, or other principal or officer, as long as only one such non-resident card is issued for the property. The business must supply a tax bill or rent evidence for the business property. If the person whose name appears on the card ceases their affiliation with the business, the card shall become immediately invalid.

The Urbana Free Library will not honor paid non-resident cards sold by other libraries to residents of Urbana School District 116.

All paid non-resident cards are valid for one year.

The annual card may be paid for in three installments. The fee for a four-month installment is one-third of the annual fee for the property, rounded up to an even dollar amount.

1. Calculation of tax-substitute fees

The annual fee for non-resident property owners is based upon the current library tax rate and the property's current taxing value, rounded up to the next \$5.00 increment.

The annual fee for renters is calculated at 15% of the monthly rent, rounded up to the next \$5.00 increment. The fee for subsidized housing is based on the original rent, not the amount reduced by the subsidy. For people living rent-free, the Library will attempt to reasonably establish the value of the property or rent in order to calculate the appropriate non-resident fee.

2. Refunds on tax-substitute fees

Refunds on tax-substitute fees are issued to purchasers of non-resident cards whose residence is annexed by the City of Urbana or who move within the city limits of Urbana (Cunningham Township) before the card expires. Refunds will equal the remaining value of the card.

Non-resident borrowers who leave Urbana before their cards expire do not receive refunds, nor may unexpired cards be transferred to other non-resident borrowers. However, the Library will honor the non-resident cards until expiration.

2. CHILDREN'S CARDS

a. Children under age 14

i. Issuing cards

Children's cards are issued to parents, guardians, or other responsible adults at their request for their children under age 14. Children's cards must be signed by parents, guardians, or other responsible adults. Adults signing library cards for children must provide verification of their identities, verification of Urbana residential addresses, and complete birth dates.

A non-custodial parent is entitled to cards for their children under age 14 even if the children do not reside permanently with the parent, provided that the parent is an Urbana resident.

ii. Responsibility for children's cards

The parent, guardian, or other responsible adult who applies for and who signs for a card in their child's name is responsible for all materials borrowed on that card and any fees and charges assessed on that card. As such, the person who has applied for and who has signed for responsibility on the card in their child's name is entitled to have the notices sent to their attention.

If the parent, guardian, or other responsible adult has a suspended library card, no other cards may be issued until the responsible adult clears the suspended card.

When a card issued in a child's name is suspended for fees and referred to a collection agency, the library card of the parent, guardian, or other responsible adult also is deemed suspended until the child's fees have been cleared unless participating in a payment plan.

iii. Requested revocation of children's borrowing privileges

Parents, guardians, or other responsible adults who have signed responsibility for a child's card may revoke those borrowing privileges by notifying the Library in writing. Privileges are not revoked for specific classes of materials only.

3. VISITORS

"Visitors" are defined as persons who have not established residential addresses within the boundaries of the Urbana or Champaign school districts, including persons staying at local motels and hotels, guests of local families, or persons with no permanent addresses. Materials are loaned to visitors upon receipt of a cash deposit equivalent to the value of the items borrowed as determined by the Library. The cash deposit will be refunded when all parts of borrowed items have been returned and determined to be in good condition.

4. REGISTRATION REQUIREMENTS

Cards may be issued in person, via registration through the website, or over the phone for library cards issued to those receiving home delivery and retirement center service. Library users must meet all of the following requirements:

a. Verification of identity

Verification of identity may be provided by a non-expired photo ID such as a driver's license, state ID card, school or university ID card, employer's ID card, consulate card other officially issued, printed photo ID card, or verification by a third-party service.

b. Verification of address

If the photo ID used to verify identity does not include a current address, the Library will accept an apartment lease or rent receipt, a mortgage statement, mail (preferably a bill) with a postmark within the last 30 days, a telephone book or online telephone database listing, a pay stub from within the last 30 days, or verification from a third-party service. An Urbana Free Library card or other address verification in the name of another family member can be accepted as long as the Library staff can reasonably connect the card applicant with that family member. Library cards mailed to establish proof of address cannot be used until presented at the Library for the first time.

c. Birth date, including year

The applicant must provide full birth date.

d. Parent or guardian contact information for persons under age 14

The Library requires the name, current address, and full birth date of a parent or guardian for persons under age 14.

e. Statement of Responsibility

By agreeing to the Statement of Responsibility or signing their library card, the cardholder certifies that the information provided at the time of application is correct and accepts responsibility for all items borrowed and for using the card in accordance with Library policies.

5. RENEWAL OF CARDS

Expired cards are renewed if the cardholder's borrowing privileges have not been suspended, they present current documents verifying identity and proof of address, and pay any outstanding fees and/or charges to put the card in good standing (unless participating in a payment plan).

For adult cards, cardholders must be present to renew. Exceptions:

- Elderly or disabled cardholders if a family member or caregiver brings the person's existing library card, current photo ID, and proof of address.
- Participants in the Library's home delivery service or in the retirement center courtesy delivery service.
- Verification through a third-party vendor.

For children's cards, the following options are available:

- Parents or guardians may renew the cards of children for whom they have previously applied and signed, whether or not the children are present.
- If an adult other than the original parent or guardian renews the card for the child, then that person becomes the responsible person for the account in that child's name. In this situation, the child must be present to renew the card.
- If the name or address of the parent, guardian, or child has changed, staff must verify the current address as required for applications for new cards.

Reciprocal borrower cards are renewed only after verifying the card is current and in good standing at the home library.

6. CARDHOLDERS' RESPONSIBILITIES

- Failure to receive courtesy pre-overdue, overdue, and billing notices does not excuse charges incurred for the non-return of materials. Reciprocal borrowers must supply contact information for email or text messaging to receive courtesy notices.
- Borrowers must present their library cards or officially printed photo ID to borrow
 materials at the circulation desk. Holders of children's cards must present personal
 identification or be able to provide the key data in their library accounts.
- Borrowers are financially responsible for any materials that have been checked out on a lost or stolen card prior to reporting the loss or theft to the Library.
- The cardholder is responsible for all fees and charges assessed against the cardholder's account if the cardholder allowed another person to use the cardholder's card.
- Borrowers are financially responsible for any fees accrued if an item's specific return requirements are not followed.

7. DAMAGED AND LOST MATERIALS

- Borrowers must pay for damaged items and lost items. Library staff determine whether damaged items should be replaced. The Library does not accept replacement copies supplied by the borrower.
- Fees and/or charges paid for items which were deemed lost-and-paid-for will be refunded only if the items have not already been withdrawn from the collection.

8. LONG-OVERDUE MATERIALS

Borrowers with long-overdue Urbana Free Library items (28 days overdue) may not borrow additional materials until all long-overdue materials have been returned. Urbana Free Library items that are 42 days overdue will be billed to the borrower.

9. FEES AND COLLECTIONS

The Library does not charge overdue fees for overdue materials. The Library makes a conscientious effort to notify each borrower of overdue materials, but the responsibility for returning materials is the borrower's alone. Borrowers with account charges of \$100 and above will be referred to a collection agency and assessed an additional, non-refundable collection fee. Failure to return library books and other materials after a reasonable length of time violates City ordinance and may result in legal action.

10. HOLD REQUESTS

Hold requests are accepted for all circulating materials and are normally held for no longer than seven (7) days. The Library does not accept "standing holds" for multiple items, such as requests for all new issues of specific magazines. Urbana cardholders receive priority for hold requests on items in the Urbana collection. For collections with high demand, the Library may limit hold requests to Urbana cardholders or Urbana pickup.

11. INTERLIBRARY LOAN FOR CARDHOLDERS

Interlibrary loan (ILL) of items outside of CU Catalog is limited to cardholders of The Urbana Free Library. The Archives places ILL requests for non-Urbana cardholders to support local history and genealogy research only.

a. Limitations on use of items borrowed

The Urbana Free Library enforces any limitations imposed by the owning library on the duration or locations of use for ILL items.

b. Charges for ILL services

The Library charges for ILL items supplied by all out-of-state libraries and by in-state libraries known to charge the Library for ILLs. The borrower must agree to and pay the charge at the time of the request.

The Library charges for ILL items that are not returned or that are returned with damage.

12. INTERLIBRARY LOAN OF URBANA FREE LIBRARY MATERIALS

The Library is committed to lending its materials to other libraries promptly and in accordance with the ILLINET Interlibrary Loan Code, but limited by the needs of Urbana cardholders. Local demand and local holds take precedence over ILL requests.

The Library limits or does not supply ILL of the following:

- Non-circulating materials.
- Magazines.
- Items from limited collections.
- Items with heavy local demand.
- Items for which staff cost may outweigh cost of the item.

In accordance with the ILLINET Interlibrary Loan Code and the Library's Photocopy, Print, Fax, and Research Policy, the Library does supply photocopies. The Urbana Free Library's charges for ILL are intended to comply with the ILLINET Interlibrary Loan Code.

13. RECIPROCAL LOANS TO URBANA FREE LIBRARY CARDHOLDERS

The Urbana Free Library does not accept responsibility for reciprocal loans to its cardholders by libraries that do not first consult the Library to determine whether these cardholders are in good standing at Urbana.

14. LIMITATIONS ON BORROWING

As the situation demands, the Library administrative staff establish limits on quantities of and types of materials that may be borrowed.

15. NON-CIRCULATING MATERIALS

The Library administrative staff determine which categories of materials are not available for circulation, including reference materials, newspapers, and microforms. Archives materials are not available for loan.

16. SUSPENSION OF PRIVILEGES

The following acts or omissions will cause the suspension of borrowing privileges until corrected by the borrower:

- An expired card.
- Accumulated charges in excess of \$25.00 unless participating in a payment plan.
- Any item overdue more than 28 days.
- Return to the Library by the Post Office of mail addressed to the borrower, if the borrower's forwarding information specifies a non-resident address, or if the Library has no valid forwarding address within the City of Urbana.
- Request by a reciprocal borrower's home library to suspend borrowing privileges until outstanding fees have been paid to the home library.
- Suspension of the card applied for in the name of their child and for which the borrower has signed unless participating in a payment plan.
- Incomplete or false information on a registration form.
- A check returned for non-sufficient funds (NSF). The full amount of accumulated charges and the Library's NSF fee must be paid by cash, cashier's check, or credit/debit card to restore borrowing privileges.
- Violations of the Library's Rules of Behavior that result in the suspension of Library privileges and access to the Library and Library resources.

17. SPECIAL CIRCUMSTANCES

Due to a pandemic or similar, lengthy emergency, the Executive Director may use their discretion to make adjustments to implementation of this Policy.

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