



Borrowing Privileges Policy
ADOPTED DATE 06/27/2002
REVISED DATE 04/28/2026
REVIEW DATE 03/24/2012
REVISION # 3.3

LIBRARY POLICY

Borrowing Privileges Policy

PURPOSE

The Borrowing Privileges Policy defines who may become a library card holder and the privileges and responsibilities associated with using a library card.

POLICY

I. LIBRARY CARDS

The following persons are eligible for a Frankfort Public Library card, which provides full borrowing privileges and responsibilities at the Frankfort Public Library District and reciprocal privileges at cooperating Illinois libraries:

- 1. District Resident Card:** The Frankfort Public Library District is a tax-supported public library; therefore, individuals residing within the jurisdictional boundaries of the Frankfort Public Library District are not required to pay an additional fee to receive their library cards. Applicants must provide identification that verifies a current address within the Frankfort Public Library District. Cards will not be issued and materials will not be loaned to patrons who are known to have unresolved financial obligations to another library in Illinois. Library cards do not expire, provided the library cardholder continues to reside within the jurisdictional boundaries of the Frankfort Public Library District, and is a patron in good standing. Lost or stolen cards will be replaced at no cost. The Library should be notified of any change in a patron's contact information. Use of a resident library card after moving outside of the District's boundaries is not permitted.
- 2. Restricted Use Card:** A one-year account issued at no fee for those without a fixed address. This card entitles the cardholder full use of the public computers and the Library's digital resources and a maximum simultaneous checkout of five physical items.
- 3. Non-Resident Property Owner Card:** A library card shall be issued at no fee to a non-resident who, as an individual or as a partner, principal stockholder, or other joint owner, owns taxable property or is a senior administrative officer of a firm, business, or other corporation owning taxable property within the jurisdictional boundaries of the Frankfort Public Library District. Some type of proof of ownership (i.e. tax bill, title, deed, etc.) must be provided in addition to personal identification. The card is valid for one year, and may be renewed, depending upon the user's good standing with the library.
- 4. Non-Resident Local Business Renter:** A library card shall be issued at no fee to a non-resident local business renter. Some type of proof of business ownership (i.e. a rental or lease agreement, etc.) in addition to personal identification, must be provided. This privilege does not extend to non-resident employees who work in a business located within the library service area. The card is valid for one year, and may be renewed, depending on the user's good standing with the library.

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5. **Non-Resident Card:** Individuals residing in an area unserved by a public library may purchase a non-resident card for an annual fee, if the Frankfort Public Library District is considered to be the closest public library to the applicant’s residence as determined by Illinois state law. The fee is based on the equalized assessed valuation of the Frankfort Public Library District, and is to be the non-resident’s proportionate share of library taxes paid by Frankfort Public Library District residents. This fee extends all services offered by the Frankfort Public Library District, including reciprocal borrowing privileges, to the entire family. The card is valid for one year, and may be renewed, depending upon the user’s good standing with the Library. No refunds for partial years shall be issued.

A non-resident student may be issued a card, without payment of fee, pursuant to 75 ILCS 5/4-7. “Student”, for purposes of this section, means an individual currently enrolled in a public or nonprofit private school (K-12) who does not have their principal residence within a public library service area. The student must present proof of eligibility, as required by statute, at the time of application for this card. These cards will be eligible until the beginning of the following school year at which time proof of eligibility must be again presented to renew the card.

A non-resident disabled veteran or their unmarried, surviving spouse may be issued a card, without payment of fee, pursuant to 75 ILCS 5/4-7. The non-resident, unmarried, surviving spouse of a soldier killed in the line of duty may be issued a card. Proof of eligibility, as required by statute, must be presented at the time of application for this card. These cards will be good for three years at which time proof of eligibility must be again presented to renew the card.

The Library Board of Trustees shall annually take action to decide whether to continue to issue non-resident library cards during the ensuing 12 months. At that time, the non-resident library card fee formula and fee to be used will be determined and adopted.

6. **Staff Card:** A Frankfort Public Library District card shall be issued to staff members who reside outside the limits of the Frankfort Public Library District. Individuals are responsible for materials checked out on a staff card, including lost or damaged materials fees. The card will be canceled when the staff member leaves the Library’s employment.
7. **Educator Card:** Administrators, teachers, and teacher aides who work for school districts who have established an intergovernmental agreement with the Frankfort Public Library are eligible to receive Educator Cards. The expiration date and any borrowing restrictions are determined by the specifics of the intergovernmental agreement established with the school district in question.

Reciprocal Borrowers

Patrons with valid library cards from other Illinois libraries are eligible to register their cards with the Frankfort Public Library District and receive reciprocal borrowing privileges. Reciprocal borrowing privileges are determined by the lending library. Reciprocal borrowers may be limited in their access to certain services and materials as determined by Library procedure, such as not being allowed to check out Library of Things items. For details, please contact the Circulation Department for current loan rules.

Responsibility for Checked Out Materials

All Frankfort Public Library District cardholders and reciprocal borrowers are bound by the rules and regulations established by the Board of Trustees. A Frankfort cardholder accepts full responsibility for all materials checked out on that card.

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The Library's collections of circulating items are varied in nature and include hotspots, technology items, and non-traditional items. All patrons should use care when handling items they have borrowed. Instruction on how to use each item is not offered unless stated otherwise. Staff are available to help patrons find resources that may aid them in their learning and use of the item. The Library is not responsible for any injury, loss, or damage that may occur from the use of any item checked out from the Library. It is the borrower's responsibility to protect against loss.

Cardholders Under 18 Years of Age

Library cards are available to individuals of all ages. Cardholders under the age of eighteen shall be entitled to all rights and privileges accorded District cardholders without discrimination based on age. Children under the age of 18 must have the signature of a parent or legal guardian on any application for a library card. The parent or guardian shall be fully responsible for all fines, fees, and other obligations relating to their Library card usage, until the cardholder reaches 18 years of age. The parent or guardian of a cardholder under the age of 18 may ultimately be held liable for loss of or damage to Library property, or fines and fees incurred by such cardholder, to the extent allowable under applicable laws.

Borrowing of library materials is not limited by age. Parents or caretakers are responsible for determining the suitability of library materials for their children.

Library Card Abuse & Fraud

Library cards issued by the District are to be used by the person issued the Library card. Sharing of Library cards is not permitted. Presenting the Library card of another to borrow materials or use other Library services may result in the seizure of the Library card and/or additional repercussions, including the suspension of Library privileges.

Lost/Stolen Cards

When a Frankfort Public Library District cardholder reports a library card lost or stolen, the card shall be blocked and that person will not be held responsible for any items checked out on the card after that date. Missing cards should be reported to Library staff promptly, to avoid their misuse.

II. CONFIDENTIALITY OF RECORDS

All records in the Frankfort Public Library District relating to patron registration and circulation of materials are considered to be confidential in nature in accordance with the State of Illinois Library Records Confidentiality Act (75 ILCS 70/1 et seq). The contents of registration and circulation records shall not be made available to anyone except authorized Library personnel or as required by law. For more information, please refer to the Library's Confidentiality of Library Records and Patron Data Privacy Policy.

Because of their financial responsibility, parents and legal guardians may be informed of overdue material checked out on their minor child's library card.

III. LOAN POLICY

The Library sets loan periods and loan limits in order to provide patrons with fair and reasonable access to the Library's resources. The Library sets limits on the length of time that an individual may keep a specific type of item in order to more fairly distribute limited resources. The loan periods, loan limits, and other circulation parameters not covered elsewhere in this Policy shall be set by the Library Director or designee, and may be adjusted as needed to fit the needs of the community and the Library collection.

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Information on the specific loan periods and limitations for specific items are available at the Circulation Desk and on the Library's website.

IV. ADDITIONAL POLICIES

Overdue Materials

Materials held by a cardholder beyond the due date will be considered overdue, and fines will be assessed according to the loan schedule available at the Circulation Desk and on the Library's website. The SWAN consortium will make a good faith effort to notify cardholders when their items become overdue according to their communication preferences and contact information set up at the time of library card registration. Overdue notification is a courtesy. The Library is not responsible if the notification is not received by the cardholder.

Lost Materials

Material that is 42 days (6 weeks) overdue is considered lost. If an item owned by the Frankfort Public Library District is lost, the cardholder is billed the catalog list price of the item. If the item is returned to the Library in usable condition prior to payment, lost fees will be waived and the patron will only be responsible for the maximum overdue fines. Items that are found after payment may not be returned to the Library for a refund.

Interlibrary loan materials and items borrowed from other SWAN libraries are billed in accordance with the rates and policies established by the lending library.

Missing Items

An item containing multiple parts cannot be checked in until all parts are accounted for. If a part is lost, the entire item may be considered lost and the replacement cost will be assessed.

Damaged Materials

If Library staff determine that damage to an item requires removal of the item from the collection, preventing future use, the cardholder will be contacted and billed for the catalog list price of the item.

Interlibrary loan materials and items borrowed from other SWAN libraries are billed in accordance with the rates and policies established by the lending library.

Suspended Library Cards & Material Recovery

Frankfort Public Library District cardholders who owe fines or fees in excess of \$9.99 will have their accounts blocked. When a patron's account is blocked, borrowing and computer privileges are suspended until the patron's balance is below \$10.00.

Accounts with fines or fees in excess of \$49.99 will be referred to a collection agency. A \$10.00 non-refundable service fee will be added to the account.

Patrons who have been banned from the Library forfeit all privileges for the period during which they have been banned.