PURPOSE
The Materials Borrowing Policy sets forth the principles and general guidelines for borrowing materials through Evansville Vanderburgh Public Library (EVPL). This policy is not intended to be all encompassing. Specific parameters within these guidelines may be set or changed at the discretion of the Library Board and Chief Executive Officer-Director of EVPL as necessary or based on contractual agreements established with library vendors and/or other organizations with which the Library has resource sharing arrangements.

LIBRARY CARDS
Types and Eligibility

STANDARD EVPL cards are available at no charge to people who reside permanently in or pay property tax to Vanderburgh County. EVPL employees are also eligible for the duration of their employment.

COURTESY EVPL cards are available at no charge to:

- Teachers, residing outside Vanderburgh County, who are employed at pre-K–12 schools, colleges, or universities located within Vanderburgh County.
- Students, residing outside Vanderburgh County, who are enrolled in pre-K–12 schools, colleges, or universities located within Vanderburgh County.
- Outreach organizations located within and serving adults and youth in Vanderburgh County at the discretion of the EVPL Programs and Outreach Department.

Courtesy cards allow use of physical materials, public computers, and online databases — excluding Hoopla.

LIMITED EVPL cards are available at no charge to people residing in temporary housing in Vanderburgh County (i.e. transitional or corporate housing).

eACCESS EVPL cards allow use of public computers and online databases — excluding Hoopla. eAccess cards are available to the following:

- Student eAccess - Students enrolled in pre-K–12 schools in Vanderburgh County in which the school has chosen to enter into a partnership with EVPL.
- Business eAccess - Persons living outside Vanderburgh County who are employed in businesses located in Vanderburgh County - may have access to databases and public computers only.
- General eAccess - Persons who cannot provide verification of permanent or temporary residency.

PUBLIC LIBRARY ACCESS CARDS (PLAC) are available to Indiana residents living outside of Vanderburgh County, but within an Indiana library taxing district. A home library card must be presented to verify library taxing district. For persons living outside of an Indiana library taxing district, a PLAC may only be purchased after obtaining a Nonresident card. PLACs provide access to EVPL physical materials, public computers, and online databases — excluding Hoopla. This cost is set by the Indiana State Library and is subject to change.

NONRESIDENT cards are available only for Indiana residents who live outside of an Indiana library taxing district. Nonresident cards provide access to EVPL physical materials, public computers, and online databases — excluding Hoopla. This cost is set by the EVPL Library Board according to Indiana State Library standards and is subject to change.
Applying for a Library Card
To obtain an EVPL card you will need to complete a library card application. You will also need to provide a photo ID and an official document verifying your current address. A photo ID with a current address can be used to satisfy both requirements.

- Alternate forms of identification and verification may be accepted at the discretion of library staff, or based upon individual circumstances.
- Parent or legal guardian approval is required for anyone under 18 years of age wishing to obtain a library card.
- General eAccess cards require only a library card application and photo ID.

Library Card expiration
Inactive, expired library card accounts are purged from the system per Indiana State Library standards. Cardholders may be asked to verify their information annually to ensure that library records are accurate.

- Standard EVPL cards expire every 3 years.
- Courtesy EVPL cards, Limited EVPL cards, Public Library Access Cards (PLAC), and Subscription cards must be renewed annually.
- Student and Business eAccess cards are renewed annually.
- General eAccess cards expire monthly.

Lost or stolen library cards
Library cardholders are responsible for their cards and their use. Cardholders should report lost or stolen cards immediately to avoid inappropriate or fraudulent use. EVPL provides one replacement card free of charge. Any additional replacement library cards will be issued for a fee. Please see the EVPL Fee Schedule for details.

BORROWING MATERIALS
Loan Periods and Renewals
- The standard loan period for most items is 3 weeks with up to 3 renewals if items are not on hold for other library users.
- Exceptions may include loan periods for new or popular items, special formats, equipment, digital downloads, streaming content, and materials obtained through resource sharing with other libraries or agencies.
- Please refer to the EVPL Materials Lending Table for details.

Borrowing Limits
- The maximum number of physical items that can be borrowed on a Standard EVPL card is 100 items.
- The maximum number of physical items that can be borrowed on an EVPL Courtesy, PLAC, or Nonresident card is 100 items. Please see the EVPL Materials Lending Table for details.
- The maximum number of physical items that can be borrowed on a limited EVPL card is 10 items. Please see the EVPL Materials Lending Table for details.
- Borrowing limits for digital downloads and streaming are determined by the vendor.
- Borrowing limits obtained through resource sharing with other libraries, such as Interlibrary Loan, are determined by the lending library.

Fines and Fees
- EVPL does not charge overdue fines. Fines accrued before September 2018 on items that have been returned to EVPL will be expunged from patron records, upon approval of this policy.
- Fees are set by the Library Board under the advisement of the Chief Executive Officer. Exceptions include: PLAC fees, parks and museum pass fees/fines, or fees related to resource sharing.
- Please refer to the EVPL Fee Schedule for detailed information.
Damaged and Lost Materials
- Library cardholders are responsible for the care of all materials checked out on their card.
- An item will be considered lost if it is 30 days overdue, and/or if a part of an item containing multiple parts is missing.
- Cardholders will be billed for replacement cost(s) of damaged or lost material(s) plus processing fee(s).

Suspended Accounts
Borrowing privileges will be suspended on accounts with outstanding fees of $25 or more or with items more than two weeks overdue. Accounts will be reinstated upon return or renewal of overdue item(s) and/or when account fees are paid to bring owed amount below $25.

Materials Recovery
After 55 days overdue, accounts with $50 or more in fees will be sent to a collection agency. All accounts referred to collections will incur a collection agency fee of $10, which cannot be waived. Accounts will be suspended until the owed amount is below $25. Accounts owing fees of $1000.00 or more for material replacement costs will be referred to small claims court.

Refunds
Library cardholders may receive a refund of replacement costs paid for lost items if they find and return the item within 90 days of the date of payment. Refunds will be approved at the next soonest EVPL Board Meeting. Processing and/or collection agency fees are nonrefundable.

CONFIDENTIALITY OF BORROWER RECORDS
Library card account information is not disclosed or shared with anyone other than the cardholder, unless:
- The cardholder provides their consent.
- Requested by an authorized agency with a valid legal documentation, such as a subpoena or warrant.
- Requested by the adult parent or guardian of a minor paying fees or recovering lost items.
- An account with lost materials is turned over to a collection agency.

Cardholders electing to use products provided by third party vendors affiliated with EVPL should review the individual privacy policies and terms of services for the vendors.