



Borrowers Policy

Fairfield Public Library (FPL) is a tax-supported institution for residents of its service area—The City of Fairfield, unincorporated Jefferson County, and the contracting towns of Libertyville, Lockridge, Packwood, Pleasant Plain, and Maharishi Vedic City. This policy outlines eligibility for a library card and responsibilities for its use

I. Card Eligibility and Types

A. Full Access Cards

A “Full-Access Library Card” may be issued to an adult applicant who provides a photo ID with a current address. Proof of residence, such as mail, lease agreement, etc., is required when a photo ID is not up-to-date. Non-residents who own real estate in the service area and wish to obtain a library card must present a current property tax receipt and a current photo ID.

B. Temporary Cards

A person residing in the FPL service area from one to eight weeks, and to those living in temporary housing, may apply for a “Temporary Card” that allows for a checkout of three items at a time, computer use, and access to all e-resources such as Bridges eBooks and audiobooks. Access to some electronic resources may be restricted. Temporary Cards must be renewed after 90 days.

C. Cards for Juveniles & Minor

- i. For borrowers under the age of eighteen, the signature of a parent or legal guardian is required to receive a “Full-Access Card.” An adult whose library account is not in good standing is ineligible to sign for a minor. This access is granted with the signature of the minor’s responsible party.
- ii. A person under the age of eighteen without the signature of a parent or legal guardian may receive a “Juvenile Quick Card” that allows for a checkout of up to 3 items at a time. This form of account will need to be renewed every 90 days. The borrower may check out three items at the time of application and a card will arrive in the mail in 2–3 business days.
- iii. If a parent or guardian is unwilling to accept financial responsibility for the minor and/or would prefer they did not have access to library materials, the library will cancel the card upon request. A “Juvenile Quick Card” may be upgraded to a “Full-Access” at any time with the consent and signature of parent or legal guardian.

D. Open Access

Iowa residents who reside in communities that participate in the State's Open Access Program may obtain borrowing privileges at FPL. They must present current photo ID and proof of residence. Under the provision of the Open Access Program, students enrolled in any college or university in Iowa may obtain borrowing privileges for the duration of the school term by presenting current photo ID and a verification of fees paid for the current term at the time of application. In accordance with the standards of the State Library of Iowa, Iowa residents cannot obtain a borrower card from FPL for a fee.

II. Confidentiality

Iowa Code protects patron privacy, regardless of age. While a parent or legal guardian assumes financial responsibility for materials borrowed on a child's account, employees are not permitted to disclose titles to that adult.

III. Borrower Responsibilities

A. Keeping Your Library Card Secure

Library cards are not transferable and should be given the same protection as a credit card. You are financially responsible for items checked out to your account.

B. Report a Lost or Stolen Card

Prior to notifying the library about loss or theft, you are responsible for any materials that are checked out on your card. When you notify FPL that your card is lost, an employee will block your account to prevent further usage until you purchase a new card (bearing a different barcode number) for \$2.00.

C. Update Your Contact Information

Report changes to your name, address, email, or phone number promptly so library notices reach you in a timely manner.

D. Bring Your Library Card to Check Out Materials

To accommodate patrons, FPL employees will check out materials without a card if the account has a balance under \$10.00 and a current photo ID is presented or the borrower can verify account information.

E. Return Borrowed Items by the Due Date, in the Same Condition

No fines will be charged for materials returned late. However, replacement charges will be assessed when items are sufficiently damaged to warrant replacement or items are marked "Lost." See the *Damage, Loss & "Long Overdue Lost" Status* section below for more details.

VI. Fine-Free Policy

Fairfield Public Library maintains a fine-free policy. Overdue fines do not accrue on a daily basis. However, borrowers are responsible for the cost of materials that are lost or not returned.

IV. Damage, Loss & “Long Overdue Lost” Status

- i. Borrowers will be charged for damage that occurs to library materials while they are checked out to the account. Full list price is charged for lost or damaged-beyond-use materials.
- ii. Items are marked as “Long Overdue Lost” at 28 days past the due date, and replacement costs are assessed to the account.
- iii. Items marked as “Lost” must be paid for or returned in order to bring an account back into good standing. When replacement costs or outstanding balances reach \$10.00 or more, the account will be blocked and borrowing privileges and e-resource access will be suspended until the balance is reduced below \$10.00. Once paid, the item becomes the property of the borrower.
- iv. Borrowers may still return items after they have been marked “Long Overdue Lost” and have replacement costs waived, provided the Library has not yet purchased a replacement.
- v. To discuss the details of replacement costs, borrowers may speak with Adult Services or Youth Services library staff.
- vi. At the time of annual renewal, any outstanding balance must be paid in full.

Approved by Trustees 4-20-2026