POLICY

Policy Name	Borrowing		
Section & Number	Board – G-03	**Effective Date**	2005-06-16
Motion Number	2026-86	**Last Review**	2026-09-17
Author	Manager, Customer Service	**Next Review**	2027
Policy Maintenance	Reviewed by Management		

Policy Statement

The purpose of this policy is to provide the overall framework for material circulation. Only those with a valid Library card may borrow material from the collections. The Policy allows St. Catharines Public Library (SCPL) to serve all customers in an accurate, consistent, equitable and accountable manner.

Scope

The policy applies to all users of SCPL. It covers activities relating to the registration of SCPL users and the borrowing and use of SCPL collections and services. It sets:

- conditions and use of the SCPL card
- borrowing privileges, responsibilities and restrictions
- a schedule of loan periods and fees

Operational Guidelines

1. SCPL cards are available free of charge to those who reside, own property, work or study within the boundaries of the municipality of the City of St. Catharines.

2. A Library card is available to individuals who hold an active library card from their home library that participates in the reciprocal borrowing partnership. All other non-residents may obtain a library card for an annual fee. (Appendix 1)

3. Only those with a valid card may borrow material from the collections.

Section 1: Membership

1. Applicants for SCPL cards must present identification and provide registration information during registration.

2. Anyone giving false information shall have their Library privileges withdrawn.

3. SCPL cards expires one year from the last renewal date. Customers can renew their card in-person, online or by phone.

4. Customers shall present their SCPL card or a valid piece of ID (see Adult Card Registration) each time they wish to borrow SCPL materials. Customers may also provide their barcode and PIN number in the absence of a physical card.

5. Customers accept responsibility for their SCPL card and all items borrowed, including on a lost card, and agree to report the loss of the card and any changes in registration information.

Adult Card Registration (18 years and over)
One piece of official Ontario Government photo identification showing correct name and address of residence:

- Ontario Driver's License,
- Ontario Photo Card, or

Two pieces of valid identification are required, one of which must include a current address. Valid identification includes but is not limited to:

- Passport,
- Birth Certificate,
- Government issued document,
- Social Insurance Number card or document,
- Student card,
- Formal Mortgage, Rental or Lease Agreement,
- Utility bill or other piece of formal and current correspondence (issued in the last 3 months) that can validate the address.

Teen Card Registration (12-17 years)
One piece of valid identification is required. Valid identification includes: birth certificate, Social Insurance card, student card, bus pass, or driver's license.

Child Card Registration (11 years and under)

Proof of parent's/legal guardian's address is required (see Adult Card Registration) and one piece of identification for the child to validate their legal name. The parent/legal guardian's name is listed in the customer record, and the parent/legal guardian signs the child's card.

Access Card Registration

Access memberships (valid for 3 months) are available to individuals with limited identification or who choose to have more basic borrowing privileges. Customer must show a piece of valid name identification.

Preverified Card Registration

Preverified memberships (valid for 30 days) are available via the SCPL website. Customer will be emailed a library card number and PIN.

Visiting Library Registration

Visiting Library memberships are available to St. Catharines residents who are unable to visit the library due to illness (minimum three months), physical disability or age-related limitations.

Work or Study in St. Catharines Card Registration

Full membership privileges are extended to individuals who work or study in St. Catharines. Name identification and address verification as per Adult or Child Card Registration and proof of one of the following is required:

- Employment in St. Catharines
- Enrollment in a St. Catharines educational institution

Educator Card Registration

Educator memberships are available to educators currently working or living in St. Catharines. This includes Kindergarten to Grade 12 classroom teachers in public and private schools and licensed daycare employees. Name identification and address verification as per Adult Card Registration and proof of educator status is required.

Niagara Library Collective (NLC)

Niagara Library Collective memberships are automatically available to individuals who hold an active library card from a library participating in the Niagara Library Collective partnership. No registration is required.

Reciprocal Borrowing Card Registration

Reciprocal borrowing memberships are available to individuals who hold an active library card from their servicing library that is participating in the reciprocal

borrowing partnership. A list of participating systems can be found under SCPL's Borrow section of the website.

Customers must present an active library card from their servicing library, as well as an official piece of identification showing correct name and address residence as per Adult, Teen or Children's Card Registration. Registration must be completed in person and membership will expire one year from the last renewal date.

Section 2: Borrowing of Materials

A customer in good standing may, upon presentation of their Library card, borrow circulating material.

Electronic Resources

Loan periods and borrowing limits as specified on the vendor's site.

Interlibrary Loan Materials

Interlibrary Loan materials may be requested from other libraries, subject to certain limitations. Customers will be charged a replacement fee if interlibrary loan items are never returned or damaged.

Library of Things

Library of Things items are used at sole risk of the customer. SCPL will not be held responsible for any injuries obtained, damages done, or costs incurred while using items. The customer is responsible for the safe keeping and return of these items to SCPL in good working order, assumes liability for the items while they are in their care, and may be billed for reasonable repair or replacement costs associated with the damage or loss of the item(s). SCPL has sole discretion in making these decisions.

Loan Period

The regular loan period for most material is 21 days. Some items have shorter loan periods (see Appendix 1).

Renewal

1. Eligible physical items will automatically renew based on their applicable loan period for up to two renewals. Items cannot be renewed if they have reached this limit, are on hold for another customer, or are exempt (see Appendix 1).

2. While SCPL may, as a courtesy, remind the customer about due dates of borrowed materials, the customer is responsible for all fees associated with lost items, even if SCPL has not contacted the customer to provide information about due dates of items borrowed.

Section 3: Charges and Overdues

Overdue Material

1. It is the responsibility of the customer to ensure that materials are returned on time so that they will be available to others. Customers will be notified when materials are overdue. Reciprocal borrowers must return SCPL materials directly to any SCPL location.

2. Full replacement costs are levied for never returned or damaged items.

3. Overdue notification overview:

When Items are 7 days overdue	1st Overdue Reminder sent
When items are 14 days overdue	2nd Overdue Reminder sent
When items are 21 days overdue	Never Returned Bill sent

4. Outstanding accounts exceeding $50.00 that remain unpaid 32 days after the bill is sent may be forwarded to a collection agency.

Notifications

1. SCPL cardholders receive notifications regarding their membership and borrowing from SCPL. Customers are notified by email, automated telephone calls/voicemail messages or mail regarding items that are renewed, overdue or are on hold and ready to be picked up.

2. SCPL collects customer email addresses for the purpose of library communications. If customers prefer not to receive SCPL notifications and opt to manage their borrowed materials, this can be requested.

3. Notices are addressed directly to the cardholders, except for children aged 11 and under. For children's accounts, notices are addressed to the parent or guardian who is listed in the child's account.

Damaged/Never Returned Materials and Lost Cards

1. Customers are responsible for all materials borrowed from any SCPL location and must promptly report any loss or damage. Lost or stolen cards must be reported immediately.

2. SCPL will charge a replacement cost for material which is never returned or damaged.

3. Subject to Librarian approval, SCPL will accept replacements for items that have been never returned, damaged, or mismatched provided the replacement copy meets certain criteria, including the same format (hard cover, large print, etc.), title, latest edition, and new in original package. SCPL will not accept replacement items for the Library of Things collection.

Suspension of Borrowing Privileges

1. All borrowing privileges are suspended when unpaid charges reach $10.00 and/or the customer has 10 or more items overdue.

2. Privileges are reinstated upon the return of overdue items and/or payment of fees, provided the account balance has been reduced to less than $10.00. Any collection agency service fee must be paid in full.

Collection Agency

1. SCPL reserves the right to forward any unpaid accounts with a balance of $50.00 or more to an outside collection agency. The purpose of using a collection agency is not to penalize customers; it is a standard accounts receivable process that helps ensure that outstanding accounts are handled fairly and consistently. Returning the materials is the preferred resolution whenever possible. The prompt return of materials enables their availability for other customers.

2. A service fee of $10.00 plus applicable taxes is added to the amount owed if balance remains unpaid 32 days following the date an invoice is issued.

3. Unpaid accounts of children 11 and under are forwarded to the collection agency in the name of the parent or guardian. The following customers are exempt from the collection agency process:
   - Access
   - Preverified
   - Teens ages 12-17 years old
   - Visiting Library

Appendix

Appendix 1 – SCPL Limits, Loan Periods, & Fees

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Card Limit by Borrower Type

	Full Access	Reciprocal Borrowing	NLC Reciprocal
Child	75 items Exclusions 1-week Library of Things items ILLOs	75 items Exclusions ILLOs Library of Things Digital Collections Online Resources	75 items Exclusions 1-week Library of Things items ILLOs Digital Collections Online Resources
Teen	75 items No Exclusions	75 items Exclusions ILLOs Library of Things Digital Collections Online Resources	75 items Exclusions ILLOs Digital Collections Online Resources
Adult	75 items No Exclusions	75 items Exclusions ILLOs Library of Things Digital Collections Online Resources	75 items Exclusions ILLOs Digital Collections Online Resources
Access	5 items Exclusions ILLOs More than1 Video Game		
Educator	100 items Exclusions Express Collection ILLOs Library of Things Magazines Video Games		

Loan Period & Item Limits

Item Type	Loan Period	Item Limit*	Renewals *(Maximum of 2, if not requested)*
Express Collection	7 Days	3	No Renewals
Magazines	7 Days	None	7 Days
Video Games	7 Days	5	7 Days
Library of Things*	7 Days	None	7 Days
Hotspots	7 Days	1	7 Days
Multimedia and musical instruments	7 Days	2	7 Days
Board games, puzzles and kits	21 Days	None	21 Days
Audiobooks and CDs	21 Days	None	21 Days
Books	21 Days	None	21 Days
DVDs	21Days	None	21 Days
Launchpads	21 Days	2	21 Days
Interlibrary Loans (ILLOs)	28 Days	3	No Renewals
Book Club Kits	42 Days	2	No Renewals

* Per collection; card limits apply.

1. 21 Day items with 10 or more requests will decrease to a 7 Day Loan Period
2. Adult books are considered "New" for the first 4 months
3. Requests cannot be placed on Express Collection

Miscellaneous Fees

Memberships	Live/Work/Study/Own Property in St. Catharines…….....Free Reciprocal Borrowers……...…..……..……Free Non-Resident Membership ……$75.00
Damaged/Never Returned Fees	Damaged/ Never Returned Item ……..Full Replacement Cost Damaged/Lost AV Case ……..……..……..$3.00 Damaged/Lost Barcode or Security Tag ……..……..$1.00
Other	Collection Agency Fee ……$10.00 + HST