



ALGANSEE • BRONSON • COLDWATER
QUINCY • SHERWOOD • UNION TWP.

BORROWING AND LENDING POLICY

Adopted: July 19, 2021

Last Revised: February 23, 2026

Reason for Policy

The purpose of this policy is to explain guidelines and limits on all items available for check-out at the Branch District Library (BDL or “Library”), as well as expectations for patrons prior to, during, and after borrowing items from the Library.

Definitions

- “Adult” means people age 18 or older.
- “Minor” means people from birth to age 18.
- “Service Area” means Branch County or the geographic jurisdiction of any other governmental jurisdiction that contracts with BDL for library services.

Types of Branch District Library Cards

- Resident cards (expires after 1 year).
- Annual Non-resident cards (expires after 1 year).
- Temporary non-resident cards (expires after 3 months).

Resident Card Requirements

- Available to adult and minor residents of the service area.
- Available to adult owners of businesses within the service area.
- Available to students attending schools within the service area.
- Teacher cards are available to educators at schools, homeschools, and daycares within the service area.
- Resident cards are free.



BDL ADMINISTRATIVE OFFICES

10 E. Chicago St., Coldwater MI 49036
Tel.: 517-278-2341 • Fax: 517-278-2342
info@BranchDistrictLibrary.org

Non-Resident Card Requirements

- Available to adults and minors who live outside the service area.
- Available to adult owners of businesses outside the service area.
- Non-resident cards are available for a fee, with temporary cards having one-quarter the fee of the annual card.

Replacement of Lost Cards

A patron with a lost card, should notify the library as soon as possible and request a replacement. Patrons are allowed one free replacement in a twelve-month period, after that will be charged for replacement.

Identification Requirements

All applicants for library cards must present proof of identity and residence. Other proofs are required as noted below for minors. Acceptable proofs include the following:

- Driver's license or state personal identification card
- Voter registration card
- Property assessment in the applicant's name for an address in the service area
- Utility bill in the applicant's name for an address in the service area
- Current lease, mortgage papers or rent receipts that are officially printed and which show the applicant's name for an address in the service area
- Students and teachers not living within the service area should present official identification from a school within the service area
- To get a regular library card, minors must be accompanied by a parent or legal guardian unless they are:
 - Married, in which case, they must present their marriage license or certificate; or
 - Emancipated, in which case, they must present their emancipation papers.

Exception

People who object to applying for, or using, a library card due to religious reasons may still have full library privileges if they provide their reason for objection. BDL will maintain a record of their name, address, and phone number in the Library's computer system.

Borrowing

All borrowers must have a valid BDL library card to borrow materials. Patrons must use their own library card to check out materials. A parent or guardian may check out items on their child's account without the child present.

All patrons are expected to bring their library cards to check out items. In the absence of a library card, staff will accept a valid, government-issued ID that corresponds with the information on file, or a verification of contact information.

Borrowing Privileges

The following borrowing privileges are available to BDL cardholders:

Adult

- May check out any library materials.
- For those aged 18 and above.
- Available for those under 18 with permission of a parent or legal guardian.

Juvenile without Audiovisual Privileges

- May check out only print items shelved in the Juvenile and Young Adult sections.
- Access to digital circulating materials will be provided only on services that offer separate collections for juvenile and/or young adult audiences.
- Available for those under age 18.
- At age 18, this account elevates to the Adult Library Card type.

Juvenile with Audiovisual Privileges

- May check out any library materials shelved in the Juvenile and Young Adult sections.
- Access to digital circulating materials will be provided only on services that offer separate collections for juvenile and/or young adult audiences.
- Available for those under age 18.
- At age 18, this account elevates to the Adult Library Card type.

Educator

- May check out any library materials.
- Available to educators at schools or homeschools aged 18 and above.

Organization

- May check out any library materials.
- Available to community organizations who have the need to check out items for a group setting.

Library1

- May check out only print items shelved in the Juvenile and Young Adult sections
- Access to digital circulating materials will be provided only on services that offer separate collections for juvenile and/or young adult audiences.
- Available for those under age 18.
- At age 18, this account elevates to the Adult Library Card type.

Lending

The Library assures free access to its holdings. Most materials will be on open shelves, freely and easily accessible to the public. To ensure equitable access to different materials, the Library does restrict circulation of reference materials and may establish different loan periods for select materials or hold certain materials at a service desk.

The Library does not limit minors to the use of materials only in the Juvenile and Young Adult collections. Parents or legal guardians have the right and responsibility to determine what is appropriate for their own children. Parents or legal guardians will select the desired level of borrowing privileges for their minors during library card registration, but the book stacks remain open and accessible to all users.

The Library does not label materials or their catalog records to indicate the material's point of view or bias. The Library does not add or remove evaluative labels from materials, such as motion picture ratings or language ratings on some audio materials. For more information on labeling of library collections, see the [ALA Labeling Statement](#).

Loan Periods

The Library loans materials for a finite period of time, as determined by the Library Director.

Patrons have the option to renew most checkouts for one additional loan period, as long as the item does not have a waiting list. Due to high demand, WiFi Hotspots may not be renewed.

Because patrons have access to materials from other libraries through MeLCat, it is possible that other loan periods may exist. Patrons should refer to their online account, or check-out slip to find the correct due date for each item. MeLCat renewal options vary depending on the lending library. Materials available through digital services have their own loan periods.

Holds

Patrons may place holds to get on the waiting list for materials. Holds may be placed at any time from the Library's online catalog, or by calling the Library. Patrons will be notified by their

preferred method when materials are available for pickup. The Library will hold materials for pickup for 10 calendar days from time of notice. If materials are not picked up within this time, the holds will be canceled and the materials returned to circulation.

Limits

The Library Director sets limits on the number of physical items patrons may have checked out at one time from our collection based on borrowing privileges and media type. MeLCat and digital services may have their own limits.

Fines and Fees

The Library does not charge fines for overdue materials, but does expect materials to be returned when they are due. Materials that are lost or damaged are subject to charges of the original retail cost of the item, with the exception of those of Library1 cardholders. BDL covers the liability for one lost or damaged item per calendar year for Library1 cardholders. Loss of, or damage to, packaging or accessories of specialty items are subject to charges of the current retail cost of the lost or damaged part.

The Library Director may set a fee for specific library services or items. These may include, but are not limited to, the following:

- non-resident library cards
- photocopying, printing, and associated small office supplies
- promotional items

Those seeking employment may print at no charge black-and-white copies of resumes, cover letters, job applications, or other documents related to seeking employment. Students living or attending school in our service area may print at no charge black-and-white school assignments or documents.

Because patrons have access to materials from other libraries through MeLCat, it is possible that these other libraries will assess charges for lost or damaged materials. In these cases, the Library will pass on any charges to the patron.

Overdues

The process for handling overdue BDL materials leading to billings is as follows:

- At 7-days overdue, a notice is sent to the patron by email, if they have an email address on file, otherwise by paper mailing.

- At 21-days overdue, a paper mailing is sent to the patron requesting that the materials are returned immediately and warning of the consequences of charges and the potential loss of borrowing privileges if materials are not returned.
- At 28-days overdue, materials are marked lost and the patron is sent a paper bill.

Patrons' borrowing privileges will be restored if overdue materials are returned or their bill is paid. Patrons may also restore access to library services if they have arranged a payment plan for any account charges with the Branch Manager.

The Library does not accept replacement copies of materials.

Lost materials that have previously been paid for by the patron can be returned to the Library for reimbursement of charges if the materials are returned in acceptable condition, within 60 days of receipt of payment, and with the original receipt.

If materials are damaged so as to be judged by the Library as being unusable for the collection, staff will assess damage charges and notice of these charges will be sent to the patron.

If unpaid charges are \$10 or greater, the patron will be denied borrowing privileges and access to computer services by being barred in our Library System.