

Cardholder Policy

To provide equitable services to the community, Whelden Memorial Library has established this Cardholder Policy, which outlines the expectations for becoming a cardholder and borrowing materials. The library expects patrons to follow all policies, including the Behavior Policy, which defines expected conduct while using library services and facilities, and any CLAMS consortium policy. Violations of these policies may result in temporary or permanent restrictions on library access or services.

For this policy, a **cardholder** is an individual issued a library card by Whelden Memorial Library or any patron with a CLAMS library account who uses Whelden's services. A **guardian** is an adult over 18 responsible for a patron requiring assistance, including minors and patrons with disabilities who may need regular assistance accessing library services independently.

Becoming a Cardholder

To obtain or renew a library account, cardholders must present a valid photo ID and proof of address (if not listed on the ID). Acceptable forms of ID include but are not limited to: a driver's license, passport, state ID, or military ID. Proof of address may include a utility bill, lease agreement, or piece of mail.

Patrons can create an account by filling out a new card form, available at the library desk. Accounts may be initiated online, but patrons must then complete the new card form in person for full access to services. To check out materials, patrons typically present a CLAMS library card or a photo ID if they do not have their card.

Patrons requiring a guardian will not be required to present a photo ID. In such cases:

- A guardian, defined as an adult over the age of 18, must be present with their ID and proof of address to obtain or update an account.
- The guardian listed on the account assumes responsibility for all items borrowed, including fees for lost or damaged items.
- The cardholder must also be present to create or update the account.

A library account provides access to material borrowing, digital resources, and some library services. Fees and account restrictions, determined by the library and the consortium, may apply. Accounts cannot be renewed if the cardholder has a billed item or a freeze/block imposed by any library in the consortium.

Cardholder and Guardian Responsibilities

Cardholders and guardians managing dependent accounts are responsible for all borrowed items and associated fees for lost or damaged materials. Proper identification must be presented to borrow materials and access some services.

As of January 2020, Whelden Memorial Library is fine-free, meaning no late fees are charged for overdue items, with exceptions for items borrowed through programs like the Commonwealth Catalog. Items not returned within 30 days of their final due date will result in a replacement cost bill.

Cardholders are responsible for notifying the library of changes in contact information or if their library card is damaged, lost, or stolen. Frequent card replacements may incur a minimal fee (\$5).

All patrons, regardless of age, have a right to privacy. Checkout history or account information will not be disclosed to anyone other than the cardholder, except as required by Whelden Memorial Library's Privacy Policy or applicable law.

Interlibrary Loan Services

Loan rules for borrowing items from other libraries are set by the owning library in accordance with CLAMS policy. Items borrowed through networks outside CLAMS, such as the Commonwealth Catalog, may incur fees set by the lending libraries or loan service. Borrowers must comply with these rules and return items on time to maintain good standing.

Payments and Refunds

Payments can be made in person by cash or check or by check mailed to the library. Fines remain on the account until payment is received. In accordance with CLAMS policy, payments for missing in-network libraries may be made to Whelden Memorial Library on a case-by-case basis and in accordance with the owning library's policies. Refunds for billed items will be issued if the item is returned within 30 days of payment and is in good condition. Refunds under \$20 may be issued in cash and in person; amounts over \$20 may be refunded via check mailed to the address on record.

Overdue fees or fees for library services are non-refundable. Payments for items billed by other libraries in the consortium will not be refunded by Whelden Memorial Library.

Account Restrictions

In accordance with consortium policy, a cardholder's borrowing privileges are automatically suspended when fees exceed \$25 (as of January 1, 2025), they are billed for an item, or their account expires. Privileges are reinstated when fees are reduced below the limit, billed items are returned or paid for, and the account is renewed.

Repeated abuse of borrowing privileges, library materials, staff, or facilities may result in loss or restriction of access to services, including borrowing and digital resources. Restrictions will be issued at the discretion of the library director.

Library Card Eligibility and Privileges

Whelden Memorial Library issues library cards free of charge to residents, homeowners, and workers. Cards may be issued to children of any age. Guardians must ensure dependents are present to issue or update cards. Children residing in multiple households will only be issued one card, though multiple guardians may be listed.

Library cards may also be issued to other categories of borrowers, such as the homebound, teachers, local institutions, or out-of-state residents.

Borrower Registration Types & Requirements

Resident / Property Owner Card

- Resident / Three-year expiration / Free / 50-item limit
- Applicants must present a valid photo ID and proof of Massachusetts residence or property ownership.

Massachusetts Worker Temporary Card

- Nonresident / One-year expiration / Free / 10-item limit
- Applicants must present a valid photo ID and proof of in-state employment (e.g., pay stub, signed letter from employer).

Out-of-State/Non-Resident Card

- Nonresident / 6 month expiration / \$10 fee / 10-item limit
- Applicants must provide a valid photo ID and proof of legal address.

Institutional Cards

Institutional cards are issued upon receipt of an application letter on official letterhead from a financially responsible officer of the institution. The letter must state acceptance of responsibility for all fines, fees, and charges, including for lost or damaged materials, and designate a contact person for library matters. Examples of eligible institutions include:

- Governmental agencies
- Hospitals
- Businesses
- Nursing homes
- Schools and classrooms (including homeschoolers)
- Preschools and licensed daycare centers
- Professional offices
- Higher education institutions
- Religious organizations
- Service organizations

The same policies apply to institutional and individual cardholders. Institutions assume responsibility for materials borrowed and ensure authorized card access. Misuse of an institutional account may result in restricted access, including restrictions on personal cards.