



Circulation Policy

Last Updated Date:

September 18, 2025

Next Review Date:

April 2028

This policy sets the guidelines for applying for a library card and defines cardholder responsibilities, borrowing procedures, the suspension of privileges, and fees.

Applying for a library card

Full access Waterloo Public Library cards will be issued to applicants who provide a government, employment, or school-issued photo ID and proof of current Iowa address, such as a piece of mail.

Limited access Waterloo Public Library cards will be issued to applicants who are unable to provide a government, employment, or school-issued photo ID and/or current Iowa address. Borrowing privileges for these cards are limited to three items at one time. Library of Things items, in-library use laptops, and interlibrary loans cannot be borrowed with a limited access card. Limited access cards can be converted to a full access card once photo ID and proof of current Iowa address are provided.

Children aged 10 and below must have a parental or legal guardian signature to obtain a full access borrower's card. Limited access borrower's cards may be issued to children aged 10 and below without a parental or legal guardian signature.

Educator cards with extended checkout period privileges are available to teachers, home school educators, and daycare and preschool providers in Black Hawk County. Inquire at the Youth Services desk for more information.

Organizational cards with extended checkout period privileges are available to places such as senior living centers, assisted living facilities, or other transitional living agencies. Some institutions may qualify for delivery service through the Library's Third Age Project. Delivery service is subject to staff availability and is not guaranteed. Inquire with the Library's Third Age Coordinator for more information.

Homebound cards with extended checkout privileges are available to patrons who are unable to come into the Library on a temporary or permanent basis. Homebound delivery is available to patrons who reside within the city limits of Waterloo and have signed a Homebound Service Agreement. Materials eligible for delivery through this service are limited to books and books on CD. Homebound delivery is subject to staff availability and is not guaranteed. Inquire with the Library's Third Age Coordinator for more information.

Additional card types may be issued at the discretion of the Library.

The Library will issue library cards in compliance with Open Access rules for statewide reciprocal borrowing.

Cardholder Responsibilities

By applying for a library card, patrons become responsible for their card and agree to abide by all regulations of the Library. They agree to report a lost card immediately. The Library charges a \$2.00 fee for a replacement library card in the first three months of issue. Patrons agree to fully compensate the Library for any lost or damaged items checked out on their library card.

Library cards expire periodically, depending on the type of access, to ensure the Library has the most up to date contact information. Cards can be renewed in person, over the telephone, or via email.

Borrowing items

- Trending Titles
 - Three weeks with no renewals or reserves
- Blu-Rays, DVDs, TV Series, New Music CDs, New Magazines
 - One week with two 1-week renewals (DVDs & Blu-Rays limit 10 per card, TV Series limit 5 per card)
 - Express DVDs - 3 days, with no renewals or reserves

- Library of Things
 - Two weeks with two 2-week renewals (3 Library of Thing items per card); patrons borrowing tools must sign the corresponding waiver agreement
- Books, Audiobooks, Playaways, Older Music CDs, Older Magazines, Dementia Care Kits
 - Three weeks with two 3-week renewals
- Library laptops
 - In-library use only
 - Must be returned the same day, no later than library closing time
- Digital Collections
 - Borrowing period and limits determined by vendor
 - Access is limited to Black Hawk County residents, Black Hawk County property owners who provide proof of property ownership, and/or Black Hawk County residents who provide their Safe at Home card
 - Non-Black Hawk County Iowa residents may purchase access for a prorated fee
- Interlibrary Loan Items
 - Determined by the lending library

Renewing items

Patrons may renew items in person, over the telephone, or online. Items may not be renewed if the material is on reserve for another patron or if the renewal limit has been reached. Interlibrary loan renewals are determined by the lending library and are not guaranteed.

Reserving items

Patrons may place reserves except on Trending Titles, laptops, or non-circulating items. Reserves will be held for seven days. Patrons will be notified via email when reserved items are available for checkout if they provide an email address. They will otherwise be notified via phone call, or postcard if they cannot be reached by phone.

Suspended privileges and fees

Overdue items

- The Library does not impose or collect fees for the late return of library items. Overdue notifications will be sent via email if a valid email address is provided by the patron. Alternatively, they will be sent via US mail. Accounts will be suspended if there are any

items overdue by seven (7) or more days until items are returned or renewed.

Damaged items

- Patrons with any items returned in damaged condition may have borrowing privileges temporarily limited. The patron is responsible for paying fees associated with damaged items as determined by the Library. The Library will notify the patron of damaged items.

Lost items

- Items not returned 6 weeks after the due date will be considered lost. The patron is responsible for paying fees associated with lost items as determined by the Library. Bills will be sent via email if a valid email address is provided by the patron. Alternatively, bills will be sent via US mail. Cards with charges exceeding \$50.00 for longer than 60 days may be turned over to a collection agency. The replacement cost of all outstanding items will be billed to the account along with an additional \$10.00 collection fee.

Payment

- The library only accepts cash, check, or money order for payment.