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I. General Guidelines

- A. The Howard County Library System (HCLS) Board of Trustees ("Board") sets all policies that relate to the operation of branches including, for purposes of this supplement, any charges assessed for use of HCLS materials, services, and facilities.
- B. The President & CEO plans and directs HCLS' curriculum within the policy framework established by the Board.

II. Planning HCLS Curriculum and Facilities

A. Strategic Planning—Curriculum. Every five years, the Board approves a Strategic Plan for HCLS and its curriculum.

Strategic Planning—Facilities. The Board has adopted the *Howard County Library Facilities*Assessment and Master Plan: Facilities and Services – 2005 to 2030.

B. Fiscal Year Planning

- 1. Based upon the strategic plan, the President & CEO presents annually, for Board approval, projections for HCLS' curriculum and facilities over the next five years. After the budget is approved, the President & CEO presents, for Board approval, any changes required based on available funding.
- 2. Initial budget issues and projections are presented for discussion in September and throughout the development process. Board approval of the Capital and Operating budgets takes place in September or November (Capital) and January (Operating).

III. Naming of Future Branches or Areas Within a Branch

- A. Typically, a branch will be named for the geographic area in which it is located. A room or an area of a branch may be named for a person who has had a distinguished record of commitment to the Howard County community, or, in recognition of a substantial donation.
- B. A written request for this honor may be made to the President & CEO by any branch of the County Government, any County organization, a County resident, or a family member. The request should include the reason(s) the individual should be honored and should describe the individual's accomplishments and contributions to the community and/or HCLS.
- C. The President & CEO will contact the Board Chair and, if he/she determines that the nomination has merit, he/she will include the request at a future Board meeting, for Board review and approval.
- D. The Board will approve all branch plaques or signs associated with such designations.

IV. HCLS Building Use

A. Liability

- 1. HCLS will not assume responsibility for an individual's property brought into a branch or used on HCLS premises.
- Any damages to HCLS premises, furniture, equipment, etc., caused by group or individual use will be paid for based upon present replacement costs, by said group or individual.
- Organizations and their employees, agents, invitees, and members shall hold harmless HCLS and Howard County, Maryland, their officers, employees and agents from and against all liability arising from injury to persons or damage to personal property in or about HCLS premises.

B. Use of HCLS Buildings

1. General Information

- a. Smoking. Smoking and vaping are not allowed in any area inside an HCLS building.
- b. Drug Paraphernalia. In accordance with Howard County ordinance Sec.
 8.300-8.307, the use, possession, display, offer for sale, sale, delivery, use or advertisement of drug paraphernalia is prohibited other than that specifically authorized by State or Federal law.
- c. Alcohol. Alcoholic beverages may be served in the branches at HCLS-or Friends-sponsored or co-sponsored events provided that non-alcoholic beverages are also served.
- d. Animals. Animals, except service animals and animals that are part of HCLS-sponsored classes and events, are not allowed in HCLS buildings.
- e. Interpreters. HCLS provides ASL interpreters for classes and events upon request. Customers are asked to notify HCLS at least one week in advance to ensure interpreting service will be available.
- f. Unattended Children. The staff member in charge at each branch may call the police if children are left unattended at closing time.
- g. Suspected Child Abuse. If a staff member has any indication that a child has been abused or abandoned, that staff member shall refer the problem to the staff member in charge for a decision on whether a social service agency or the Police Department should be notified (MD Family Law Code §5-704).
- Use of the Lobby. Use of the lobby in any branch for any activity or display, other than those of HCLS, Friends and Foundation of HCLS, or government agencies will not be granted. This is to ensure that there will be no interference with individuals' normal use of HCLS between the time they enter the building and the time they leave the building.

- 3. Displays, Handouts, Exhibits and Bulletin Boards in Branches
 - a. As part of its educational mission, HCLS makes areas available in most branches for the following, which may require HCLS approval:
 - (1) displays;
 - (2) handouts;
 - (3) exhibit areas; and
 - (4) bulletin boards.
 - b. The use of these areas is intended to increase public awareness of the range of information in HCLS' collection and to make available information created by and of interest to the local community.
 - Public Forum Spaces are covered by the intellectual freedom policies of HCLS.
 - d. Commercial displays and exhibits are not allowed. HCLS may turn down, or remove, any display or exhibit that has the potential to cause, or causes, substantial disruption.
 - e. Public and Non-Public Forum Spaces. Both Public Forum and Non-Public Forum spaces exist in most HCLS locations and are defined as follows:
 - (1) Public Forums
 - (a) Public forum spaces are those spaces designated by HCLS for use of the public at large for assembly or communication. Materials displayed or distributed in such areas may advocate a position, but the display and distribution do not constitute endorsement of the material's content by HCLS. Materials cannot be excluded from public forum spaces on the basis of content unless the exclusion is necessary to serve a compelling HCLS interest which cannot be achieved by less restrictive action.
 - (b) Handout areas and community bulletin boards are considered public forums. Handout areas and community bulletin boards are identified as such and indicate that all materials for display or handout must be submitted for approval and that HCLS does not endorse content of same. Unapproved materials will be removed without notification.
 - (c) Public forum space is available for use by non-profit associations, community groups, civic and other associations local to the area.

- (2) Non-Public Forums. All display areas and exhibit cases and bulletin boards designated for use by HCLS, Friends and Foundation of HCLS, and County, State, or Federal Government, are non-public forums.
- f. Final authority for all materials displayed and made available in display, handout and exhibit spaces and on bulletin boards rests with the President & CEO, but is delegated operationally to branch managers.

4. Emergency Situations

- a. Emergency Response. In case of emergency, staff members should call 911, press designated panic buttons, and/or leave premises immediately.
- b. Inclement Weather. The President & CEO, or his/her designee, will determine when branches should open or close during inclement weather. A major component of public education for all ages advancing the economy and quality of life, HCLS will make every effort to open to the public on time and remain open during regularly scheduled hours.
- c. Emergency Closings. Before closing a branch due to unforeseen circumstances (e.g., power outages or HVAC breakdowns), branch staff members in charge will seek prior approval from a COO or the President & CEO. In extreme emergencies where time is of the essence, branch staff members in charge may evacuate a branch without prior consultation and will notify a COO as soon as possible after the fact to determine further actions.
- 5. Loitering "Refusal or failure to leave public building or grounds.
 - (a) Prohibited During regularly closed hours A person may not refuse or fail to leave a public building or grounds, or a specific part of a public building or grounds, during the time when the public building or grounds, or specific part of the public building or grounds, is regularly closed to the public if:
 - (1) the surrounding circumstances would indicate to a reasonable person that the person who refuses or fails to leave has no apparent lawful business to pursue at the public building or grounds; and
 - (2) a regularly employed guard, watchman, or other authorized employee of the government unit that owns, operates, or maintains the public building or grounds asks the person to leave.
 - (b) Same During regular business hours A person may not refuse or fail to leave a public building or grounds, or a specific part of a public building or grounds, during regular business hours if:
 - (1) the surrounding circumstances would indicate to a reasonable person that the person who refuses or fails to leave:

- (i) has no apparent lawful business to pursue at the public building or grounds; or
- (ii) is acting in a manner disruptive of and disturbing to the conduct of normal business by the government unit that owns, operates, or maintains the public building or grounds; and
- (2) an authorized employee of the government unit asks the person to leave
- (c) Penalty A person who violates this section is guilty of a misdemeanor and on conviction is subject to imprisonment not exceeding 6 months or a fine not exceeding \$1,000 or both."

Criminal Law §6-409, Annotated Code of Maryland

C. Use of HCLS Grounds

As a courtesy, HCLS requests that outside groups wishing to distribute flyers or to engage in petition drives or advocacy activities notify the Branch Manager, or his/her designee, at least two weeks in advance. Such activities must take place outside HCLS buildings and be at least 20 feet from the front entrance.

D. Meeting Room Use

- 1. Who May Use
 - a. HCLS meeting rooms are primarily intended to be used for meetings, classes, workshops, seminars, and events conducted and/or organized by staff members, the Board, and Friends and Foundation of HCLS.
 - b. Meeting rooms are also available for use by non-profit organizations and community groups for non-HCLS-related programs of a civic, cultural or educational nature. Non-profit organizations or groups authorized to use the meeting rooms will be primarily Howard County organizations or groups, or local chapters of state or national organizations. Meetings convened by these organizations must be free of charge and open to the public. No one shall be excluded based on beliefs, points of view, or affiliations of the sponsors or participants.
 - c. No individual or for-profit organization may use these rooms, nor may they be used for social or commercial purposes. Granting permission to use these rooms does not constitute HCLS endorsement of the users or their beliefs.
 - All meetings must be open to the public except those which are sponsored or co-sponsored by HCLS or Friends and Foundation of HCLS.

2. Fees

- a. Use of HCLS meeting rooms, and of tables and chairs in the rooms, is free of charge, except as indicated below. Users are responsible for room set-up and break-down. Reasonable charges will be assessed if users cause damage to the room or its contents beyond normal wear and tear, or if they fail to break down the room.
- Because HCLS provides equal access to educational opportunities for everyone, generally, all classes, seminars and events are free of charge.
 Admission fees may be charged only if the initiative is an HCLS or Friends and Foundation of HCLS fundraiser. All profits from events sponsored by Friends and Foundation of HCLS must be used to enhance HCLS' curriculum.

3. Other Pertinent Information

- a. Non-alcoholic light refreshments may be served.
- b. Attendance is limited to the posted maximum allowed by the Fire Marshall in each location.
- c. Organizations reserving meeting rooms must request permission in advance to sell their works (e.g., books, tapes) to anyone in attendance who wishes to purchase the items. This money would be paid directly to the organization.
- d. Equipment belonging to an organization or group may *not* be stored at HCLS between meetings.

V. Borrowers' Cards

A Howard County Library System card entitles customers to borrow materials from any public library in the State of Maryland. Customers must live, work, or go to school in Maryland. Customers who register for library cards via the web must come to HCLS to show identification and receive their cards.

A. Identification

- 1. In order to register for a library card, a customer must have either:
 - a. Photo identification with current name and address. Photo identification is also necessary for individuals with other Maryland public library cards.
 - Photo identification and other identification with the customer's name and address, such as imprinted checks, an envelope with a postmark, or an official document.
- 2. If a customer has the above identification, he/she may borrow a maximum of 120 items.
- If customers do not have the above identification, a note is placed in their account requesting address verification at their next visit. In this case, they may borrow three items.

- B. Forgotten Card. Customers who have been registered in HCLS' borrower database for at least one month and have no record of "mail return" may borrow up to 120 items if they have identification with name and address which matches the database record.
- C. Special Borrowers' Cards and Collections
 - 1. Educators* are eligible for a Howard County Library System A+ Educator library card as a special feature of A+ Partners in Education. The intent is to give teachers, faculty and professors who are employed in Howard County public and private schools, including post-secondary institutions and preschools, special borrowing privileges for materials used in preparing lessons, courses, or assisting students with assignments. This card enables an educator to:
 - a. Borrow materials for six weeks (42 days);
 - Borrow all materials, except fiction DVDs and materials from the DIY
 Education Center collection, Chromebooks, hotspots, video games, interlibrary
 loan items, STEM Activity Kits, and launchpads;
 - c. Renew materials twice; and
 - d. Be exempt from lost materials charges for items borrowed for the classroom.

The A+ Educator library card is subject to all other Howard County Library System lending policies.

- * Howard County homeschool parents/guardians are also eligible for the A+ Educator library card, so long as they provide: (1) proof of Howard County residency, and (2) proof that they are homeschooling in Howard County in compliance with Maryland State Board of Education regulations, COMAR 13A.10.01, which may be provided by either (a) an official copy of a current Assurance of Consent form filed with the Howard County Board of Education, or (b) proof of enrollment in a nonpublic entity registered with the Maryland State Department of Education to supervise home instruction in accordance with Maryland State Board of Education regulation COMAR 13A.10.01.
- 2. A three-month temporary borrower's card may be issued to any person living in temporary quarters or visiting the County. Customers may have a maximum of 12 items out. Materials from the DIY Education Center collection and Art Education collection, Chromebooks, hotspots, STEM Activity Kits, and video games may not be borrowed. Replacement cost for lost items will be charged.
- 3. Home service customers. HCLS provides a home service library card to Howard County residents unable to visit the library due to physical disability, health issue, or age. Customers self-identify for this service.
 - a. Borrow materials for six weeks (42 days);
 - b. Borrow all materials, except materials from the DIY Education Center; and
 - c. Renew materials twice.
- 4. HCLS Satellite Collections consist of pre-selected sets of materials available to any organization in Howard County that serves populations experiencing barriers to access (i.e. seniors or preschool children with no on-site library). The organization must sign

an agreement which includes the following:

- a. Borrow most materials for 42 days.
- b. Borrow all materials, except materials from the DIY Education Center collection and Art Education collection may not be borrowed.
- c. A maximum of 100 items may be on loan to the organization at any one time.
- d. Replacement cost for lost items will be charged.
- 5. HCLS Community Collections consist of books and fiction DVDs for all ages in various genres and languages assembled to align with the interests of a particular population. Any organization in Howard County that serves individuals experiencing barriers in accessing library resources is eligible to host a Community Collection.
 - a. The host organization houses the collection such that it is easily accessible to its population.
 - b. Collection size varies depending on available space. The maximum number of items is 100.
- 6. DIY Borrower's Card. A DIY Borrower's Card may be issued to any customer 21 years or older to borrow materials from the DIY Education Center collection. This card enables customers to:
 - a. Borrow items from the DIY Education Center collection for one week;
 - b. Borrow a maximum of 24 items; and
 - Renew materials twice.

The DIY Borrower's Card is subject to all Howard County Library System lending policies.

D. Stolen or Lost HCLS Card. Customers must notify HCLS to report that their HCLS card was lost or stolen. If this is done, the customer will not be held responsible for material borrowed after the date the card was reported lost or stolen.

VI. Confidentiality-Privacy of Borrowers' Records

- A. The Board recognizes the importance of protecting the rights of each and every individual using HCLS from improper disclosure or misuse of information pertaining to the records of materials used or borrowed by these individuals.
- B. The Board also recognizes the serious administrative burden imposed on the Board and staff members should disclosure of borrower and circulation records be permitted except in legitimate cases where good cause is shown.
- C. To further protect an individual's right to use the public library confidentially, the President & CEO is the custodian of all materials in and comprising Howard County Library System.

- No borrower or circulation records shall be made available or accessible to any individual or agency external to HCLS, including those of the Federal, State and Local Government, until
 (a) a demand has been made to the Board (b) a proper showing of good cause has been made in and as determined by a court of competent jurisdiction or pursuant to the provisions of the USA PATRIOT Act, and (c) the Board has an opportunity to obtain advice from counsel.
- E. The President & CEO will inform staff members that any and all requests for any borrower and circulation records will not be honored without the approval of the Board. Requests for circulation records shall be referred immediately to the President & CEO, who, if the person requesting borrower and/or circulation records insists and has a process order or subpoena from a government agency or court of competent jurisdiction, shall refer the request to the Board. The Board Chair, with the advice of counsel, will instruct the President & CEO to comply only with the decision of a court of competent jurisdiction or pursuant to the provisions of the USA PATRIOT Act.

F. The following procedure applies:

- Except for individuals requesting information on their own account, any and all
 requests for any borrower and circulation records must be referred immediately to the
 President & CEO, who shall issue any regulations and take other steps deemed
 necessary to the fulfillment of the intent of this policy.
- 2. If the President & CEO is not available within a 72-hour time frame, a COO will be the temporary custodian of the borrower and circulation record database.
- 3. Any staff member violation of this mandate will result in disciplinary action.
- 4. If a subpoena from a government agency or court of competent jurisdiction is presented to the President & CEO, he/she in turn will notify the Board Chair or another officer of the Board if the Chair is unavailable.
- 5. The Board Chair will request a court hearing before any information is released.
- 6. EXCEPTION: If the circumstances regarding a State's Attorney subpoena or a court order or a request pursuant to the provisions of the USA PATRIOT Act reveals that the circulation record information is being requested for emergency reasons constituting good cause namely, to protect the life and safety of a person or as part of a critical criminal investigation affecting or related to HCLS the Board Chair, with the advice of counsel, may authorize the President & CEO to give limited release of circulation information, as circumstances warrant. This exception shall be strictly construed.
- 7. Except as provided herein, information is released only if a court of competent jurisdiction instructs the President & CEO to do so by court order as determined by a judge.

VII. Maryland Public Library Borrowing Agreement

Maryland public libraries believe in the spirit of collaboration in providing public service to the residents of Maryland. The following agreement is separate from the policies and procedures set forth in the Maryland Inter-Library Organization Agreement.

A. General Policies

- Maryland residents are eligible to use any Maryland public library system and check
 out materials subject to the lending system's current policies and procedures. The
 intent of this principle is to enable residents to borrow materials on the day they come
 to the library.
- 2. Any Maryland public library system will use the barcode of the resident's existing library card, if possible, in order to register the resident into its database.
- 3. All Maryland public library systems will accept for return materials borrowed from other Maryland public libraries.
- 4. All Maryland public library systems will adhere to the Cooperative Borrowing Agreement.

B. Specific Principles

- 1. The lending library will be responsible for sending overdue notices and securing the return of overdue materials or payment for lost materials.
- 2. Any fines collected will be retained by the library accepting the materials in accordance with its own fine regulations.

VIII. Lending Policies

A. Borrowing Limit

The President & CEO may establish borrowing limits for materials both as to the number of items per visit, the maximum number of items, and the age to borrow items.

B. Loan Periods

The President & CEO may establish loan periods appropriate to the collection item.

C. Renewals

- 1. The President & CEO may establish the parameters for the renewal of materials.
- 2. Fines accrued at the renewal date will be added to the accounts of customers.
- D. Returns. The President & CEO may designate certain items that must be returned directly to HCLS. Other materials may be returned to any Maryland public library.

E. Bookdrop

- 1. Bookdrops (located at each branch) are open 24 hours a day. They may be used to return library materials, except items from the DIY and Art Education collections. Chromebooks, hotspots, video games, and STEM Activity Kits. Customers using bookdrops assume responsibility for damage to materials (unless #2 below applies).
- 2. If the bookdrop is jammed or full, or the items being returned will not fit, customers are asked to take the materials with them and return during their next visit.

F. Research Material

- 1. Customers may not borrow in-house research materials for any reason.
- 2. Staff members may take in-house research books out of the building for HCLS-supervised displays, exhibits, fairs, school visits, classes, and other events as long as the items are not out of branches for more than a 24-hour period.
- 3. Selected in-house research materials are held behind the Customer Service or Research Desk and require the customer's identification before they may be used in the branch.

G. Lending Policy for Inter-Library Loans

- 1. Loan to Other Libraries:
 - a. Loan Period: 21 days; one renewal.
 - b. Overdue notices sent after 28 days.
 - c. Charge for replacing lost material: Replacement cost plus processing fee with a minimum charge of \$20.
 - d. HCLS will loan books only.
 - e. HCLS will provide the first 10 pages of copying free for Inter-Library Loan Network requests.
 - f. Postage and loaning library charges must be borne by requester.

H. Borrowing Policy for eMaterials

1. HCLS is a member of the Maryland State OverDrive Consortium (MSOC) and the SAILOR Consortium, a project of Maryland's public libraries that provides an extensive collection of research databases for the use of Maryland public library customers. Some of HCLS's eBooks, eAudiobooks, and eMagazines are part of Maryland's Digital Library. MSOC establishes lending policies for OverDrive/Libby materials. Policies for the usage of SAILOR eMaterials are determined by the Maryland State Library Resource Center and are not subject to the approval of the HCLS Board of Trustees. Policies for all eResources outside of Maryland's Digital Library and the SAILOR consortium are negotiated by HCLS in partnership with

vendors, subject to the approval of HCLS' President & CEO. eResource policies are based on contractual terms and are subject to change.

IX. Fines, Fees And Service Charges

A. Borrower Cards

Borrower cards, including replacement cards, are free.

B. Fines

1. General Information

- a. Fines are charged for DIY and Art Education collections, STEM Activity Kits, Chromebooks, hotspots, sewing machines, and video games each day that HCLS is open.
- b. If HCLS, or the branch where the item(s) were borrowed, closes for an entire day, no fines will be charged for that day.

2. Overdue Fines - Charge per day, per item

- a. \$2.00 Materials from the DIY and Art Education collections, and STEM Activity Kits, Chromebooks, hotspots, and sewing machines
- b. \$1.00 a day video games
- 3. Maximum Fines Charge per item
 - a. \$30.00 Materials from the DIY and Art Education collections, and STEM Activity Kits, Chromebooks, hotspots, and sewing machines
 - b. \$10.00 video games

4. Fine Exceptions

- a. Daily fines are only charged for specific special collections as noted herein
- b. The following customers are exempt from fines:
 - (1) Employees and members of their immediate household
 - (2) Current and past members of the Board
 - (3) Current volunteers who have accumulated 200 hours
 - (4) Retired employees with 10 or more years of full-time salaried service
 - (5) Senior Citizens (65 years or older)

C. Notification or Inter-Library Loan Request Fees

- 1. Notices sent electronically or by USPS: no charge
- 2. Any charges from lending libraries for ILL materials will be passed on directly to customers.

D. Material Returned to a U.S. Mail Box. Customers will be charged for postage-due for materials returned to HCLS via U.S. mail.

E. Lost or Damaged Materials

- 1. Replacement Costs. HCLS makes available attractive, undamaged and complete materials for use by all customers. All customers even those exempt from fines must pay for lost or damaged items. The staff member in charge may accept exact replacements¹ for lost or damaged books. When accepting replacements for all lost or damaged books, the customer is still responsible for the processing and any appropriate packaging fees.
- 2. Replacements are not accepted for lost or damaged materials from the DIY and Art Education collections.
 - a. Replacement costs include:
 - (1) The cost of an item (unless, in the case of books, a replacement is accepted).
 - (2) A \$25 processing fee for items from the Art Education collection, Chromebooks, video games, and hotspots.
 - (3) A \$4 processing fee for DIY or other items in the collection.
 - (4) Any packaging costs.

b. Multi-part materials

- (1) Multi-part materials must be returned intact, as indicated on the item, and in its catalog record. If these are returned incomplete, the customer is responsible for the charges associated with the item in the catalog record.
- (2) In the case of toys, this means that the customer must pay to replace the set.
- 3. Refunds. Refunds will be given if the material and the receipt are returned within three months of the receipt date. The processing fee, frame costs (if applicable), and the fine owed will be deducted from the replacement cost paid. Refunds will not be given for damaged material, even if the customer repairs the material.
- F. Sale and Disposition of Materials. The President & CEO will implement the most costeffective way to sell and/or dispose of donations and materials no longer needed for the collection.

¹ Exact replacements means that the proposed replacement is the same title, ISBN, and format (e.g., paperback or hardcover) in good condition, and not a Book Club edition.

- G. Photocopy Machines and Reader Printers
 - 1. Black and white copies: \$.20 per page
 - 2. Color copies:
 - a. 8.5" x 11", \$.75 per page
 - b. 8.5" x 14" or larger, \$1 per page
 - 3. Faxes: \$.50 per phone line connection and \$1 per page
 - 4. Scan: Free
- H. Printing from Public Computers. Free

HCLS President and CEO has the ability to establish and/or change printing fees.

X. Abuses

- A. Suspension of Borrowing Privileges. Customers' borrowing privileges are suspended if they have a \$25 or higher outstanding balance. *The suspension of borrowing privileges does not apply to the borrowing of eResources*. This is true of all age groups, including children.
- B. Stolen Materials. A customer, or the customer's insurance company, must pay for HCLS materials that are stolen from a borrower.
- C. Mutilation or Theft of Materials. HCLS may bring any case of mutilation or theft of books or other HCLS materials to court if police and/or staff members identify the offender.
- D. Bank Returned Checks
 - 1. HCLS charges a \$35 returned check fee.
 - 2. Customers' returned checks will be redeposited one time.
 - 3. Collection agency or Office of Law proceedings will be started the second time a customer's check is returned.
- E. Delinquent Customers
 - 1. A customer's account will be sent to a collection agency or the Office of Law if s/he:
 - a. Has an account balance of over \$75 or
 - b. Owes \$40 or more in charges for material(s) borrowed from another library. The customer's Inter-Library Loan borrowing privileges will be suspended at that time.
 - 2. HCLS will stop collection agency actions or legal proceedings if:
 - a. The account balance goes below \$75 or
 - b. The other library's material is returned or paid for, after which, the customer's

Inter-Library Loan borrowing privileges will be reinstated.

F. Recovery Costs. The customer will be charged for all fees associated with any courses of action taken on his/her delinquent account.

G. Habitually Delinquent Customer

- 1. If a customer's account has been sent to a collection agency or the Office of Law three times in less than a three-year period, his/her library card will be revoked for five years.
- 2. If a customer's card is reinstated and his/her account is sent to a collection agency or the Office of Law again, the library card will be permanently revoked.

H. Suspension of HCLS Privileges

- 1. Customers who break rules established by the Board may have their visiting privileges suspended at all HCLS branches.
- 2. Branch managers and supervisors have the authority to implement one-day suspensions.

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