

# Georgetown Peabody Library Borrowing Policy

## Applying for a Library Card

### Georgetown Residents

All residents of the Town of Georgetown are eligible to receive a library card from the Georgetown Peabody Library. By applying for a library card, applicants agree to these borrowing policy guidelines. A cardholder is responsible for all materials checked out on their card, including any fines, fees, or charges. Residents of Georgetown are able to apply for a library card in-person at our Circulation Desk or online using the [MVLC eCard registration form](#). Patrons applying in-person at the Circulation Desk must provide proof of Georgetown residency (i.e. driver's license, mail, student ID, paystub). Children 12 years of age and under must be accompanied by a parent or legal guardian to sign up for a library card.

### Temporary Cards for Georgetown Residents

If a patron is unable to show proof of Georgetown residency upon registration, we can issue a local-use only temporary card; patrons will have thirty days to bring proof of residency to the Georgetown Peabody Library Circulation Desk to convert their card to a full card.

### Residents of Other Towns in Massachusetts

#### *Resident of Town in the Merrimack Valley Library Consortium (MVLC)*

[Library card holders in good standing from any town within the Merrimack Valley Library Consortium \(MVLC\)](#) can borrow materials from the Georgetown Peabody Library.

Residents of other towns within the MVLC that do not have an active library account can apply for and receive a temporary (30-day) MVLC library card in-person at the Georgetown Library Circulation Desk. A temporary card offers the following privileges: use of MVLC's online catalog and electronic resources, ability to request and download materials via OverDrive, and access to state-provided online research databases within Massachusetts. Residents of other towns within the MVLC are encouraged to register for a library card at the library in their town of residence or to apply online using the [MVLC eCard registration form](#) to ensure unfettered access to all e-resources offered by the home library.

#### *Resident of Towns Not in the MVLC*

Massachusetts residents of towns outside of the MVLC that are members of other Massachusetts library networks can have their library card entered into Symphony as an MVLC card. If Massachusetts residents of towns outside of the MVLC do not have a library card at their home library, they can apply for a temporary (30-day) MVLC library card in-person at the Georgetown Peabody Library, or online using the [MVLC eCard registration form](#). In-person applicants must provide identification (i.e. driver's license, mail, student ID, paystub) at the Circulation Desk for registration.

### Living Out of State but Working in Georgetown

The Georgetown Peabody Library will issue a local-use only library card to those who work in Georgetown, but live outside of the Commonwealth of Massachusetts. This allows patrons to *only* borrow physical materials from the Georgetown Peabody Library, without access to digital collections

or other MVLC member libraries collections. Patron must provide proof of employment in Georgetown and identification to the Circulation Desk for registration. Any other out-of-state patrons may be issued either a local-use or temporary (30-day) card depending on the situation (i.e. family lives in town, attend school in Massachusetts, own property in Massachusetts).

### Decertification Statement

The Georgetown Peabody Library regretfully declines to extend borrowing privileges and library services to Massachusetts public libraries that are not certified, and to residents from Massachusetts communities that do not have certified libraries. See our [Lending to Decertified Libraries Policy](#) for more information.

### Replacement Cards

We will issue Georgetown residents replacements for lost or damaged library cards at no charge.

### Borrowing Material and Limits

Unless otherwise noted, there is no limit on the number of items that can be borrowed from the Georgetown Peabody Library. In order to check out materials, patrons will be required to present their library card at the circulation desk. Both the physical and digital versions of the card through the MVLC Mobile App are acceptable. In lieu of their card, patrons may also present their photo ID at checkout.

Item	Loan Period	Total Renewals (if eligible)	Notes
Books	3 weeks	2	
Audiobooks/Playaways	3 weeks	2	
Video Games/STEM Kits	3 weeks	2	
Music CDs	3 weeks	2	
Magazines	3 weeks	2	
Board Games	2 weeks	1	
DVDs	1 week	2	
Library of Things items	1 week	1	Items can be renewed on a case-by-case basis by asking at the Circulation Desk
Reference/Local History Room Materials	In library use only		
Newspapers	In library use only		

### Renewals

Renewal of library materials varies by item type, as referenced in the chart above. Items are not eligible for renewal when another patron has requested the item, the borrowing patron has reached the maximum amount of renewals allowed, or the item type is not eligible for renewal.

If eligible, items borrowed from the Georgetown Peabody Library will automatically renew three days before their due date. Patrons who have an email address on file will receive a notification indicating which items have been renewed.

If a patron has borrowed an item at another library, the Georgetown Peabody Library honors the renewal policy of that library. Exceptions must be discussed with a staff member. A patron with questions about renewing items may contact the owning library for assistance.

Materials that have been requested from outside of MVLC may have due dates that differ from Georgetown-owned items. It is vital to adhere to these due dates; borrowing privileges with libraries outside of the MVLC are jeopardized if the due dates are not honored. Patrons who do not return these materials on time may lose borrowing privileges.

Questions regarding materials from outside of MVLC may be directed to any Georgetown Peabody Library staff member.

### **Late Fines**

The Georgetown Peabody Library does not charge fines for late or overdue items borrowed at the Georgetown Peabody Library.

Patrons should be aware that policies at other libraries may differ; patrons may be subject to fines if material was checked out at another library in the MVLC that charges fines for overdue items. The Georgetown Peabody Library adheres to the policies of other libraries.

### **Overdue Notices**

Notices are sent via email to patrons three days before the due date to remind patrons of material due dates (and if they have been automatically renewed, if eligible). Patrons are encouraged to opt into email notification to receive these notices. Billing notices for the item are mailed to the patron after an item is overdue for 45 days and assumed to be lost.

**Emailed Courtesy/Automatic Renewal Notice:** Sent via email three days before due date

**Emailed Overdue Notice:** Sent via email fourteen days after the original due date

**Mailed Billing Notice:** 45 days after due date

### **Block on Patron Card**

Blocks on a patron's card are generated automatically when the patron has \$20 or more of unresolved bills and/or fines. A block may also occur when a patron has twenty overdue items on their card.

A block on a patron's card means that their borrowing privileges are suspended in all MVLC libraries until unresolved bills and/or fines are paid, lost items are returned, or overdue items are returned or renewed (if eligible).

### **Lost and Damaged Items**

An item will be marked as "lost" and billed to the patron's account if it is overdue for more than 45 days. Patrons are charged the full price for each lost item. If the lost item is returned undamaged, the bill is waived and borrowing privileges restored.

If the lost item cannot be located, or a returned item is considered damaged (i.e. food stains/moisture/ripped pages), payment must be collected before the patron's borrowing privileges are restored. The Georgetown Peabody Library accepts exact title replacement copies (with same ISBN, "like new" condition) of any items in lieu of charge.

Payment for lost and damaged materials can be made at any MVLC library via cash or check, or using a credit or debit card online through your library account (\$5 minimum required to pay using a credit/debit card).

Other MVLC libraries may have different policies for their materials; the Georgetown Peabody Library adheres to the policies of the library which owns the item.

If a lost Georgetown item is found after payment is made, we cannot issue a refund. Patrons may keep items for which they have paid.

## Age Restriction and Library Material

There are no content restrictions on borrowing. Parents, guardians, or caretakers are exclusively responsible for deciding what their child may read, view, or hear. Members of the library staff cannot be expected to act *in loco parentis* in permitting or denying access to any library materials to a patron based on age.

## Hold Policy

Patrons can request circulating items from any library in the MVLC for pickup here in Georgetown. [Holds can be requested online through the patron's library account](#), over the phone, or in-person at the Children's, Circulation or Reference Desks.

Patrons can opt to receive notifications that requests are ready for pickup via email, SMS/Text Message, or by phone call. We hold materials for patrons for eight calendar days before they move onto the next patron or are returned to their owning library.

Holds may only be picked up by the account holder whose name is on the hold. If a patron would like someone else to pick up their holds, they may request that a note be added to their account listing specific people who have permission. Those noted with permission will need to present a photo ID at checkout. The Georgetown Peabody Library will also accept possession of a patron's card - either the physical or digital version - as permission to check out material on that account.

## Accessing your Account

Cardholders are able to access their account online at [www.georgetownpl.org](http://www.georgetownpl.org) or by downloading the MVLC Mobile App. Cardholders will input their entire 14-digit library card number and their PIN number to log into their account. When a library card has been registered, the PIN number defaults to the last four digits of the cardholder's phone number.

When using the MVLC Mobile App, patrons are able to add access to multiple cards if they normally pick up materials for friends or family members, including spouses or children.

## Museum Passes

The [Friends of the Georgetown Peabody Library](#) fund the museum pass program. Passes may be borrowed by any Massachusetts resident with an MVLC Library Card. Reservations may be made up to one month in advance on the library's website, in-person, or by calling the library. Residents of towns outside of the MVLC must register their library card at a library in the consortium first before reserving their pass online.

*Policy amended and approved by the Georgetown Peabody Library Board of Trustees on 6/23/2025; 1/26/2026.*