

Anyone living in Massachusetts who resides in cities or towns with a state certified library may borrow or request materials from the Forbush Memorial Library. Residents who reside in communities with decertified or closed libraries may not borrow or request materials, unless by specific exception voted on by the Trustees. Any member of the public is welcome to use the computers or materials in the library or attend programs in, or sponsored by the library.

Anyone wishing to borrow materials will need a card issued by the Forbush Memorial Library or another C/W MARS member library in Central Massachusetts. To apply for a library card, present picture identification with your address (e.g. driver's license) and fill out an application. Children less than 16 years of age must have parental/legal guardian permission to have a library card.

If the Forbush Memorial Library does not have a book you need, we can obtain it for you from another library. Ask the librarian for help.

The library has one book drop on the parking lot side of the building where materials may be returned at any time.

Loan periods

- Most items circulate for 3 weeks:
 - Most books
 - DVDs and audiobooks
 - Video games and Library of Things items with no renewals
- New high-demand materials circulate for 2 weeks.
- Magazines circulate for 7 days.
- Museum passes circulate for 24 hours.
- Library materials may be renewed if no one else is waiting for them. This may happen automatically in most instances unless someone else has placed a hold.
- The loan period for electronic circulation materials is set by C/W MARS or other consortiums.
- Items borrowed from other libraries are subject to the borrowing policies of that library.

Lending limits

- There is a limit of 50 items at a time per library card.
- There is a limit of three (3) video games at one time per library card.

Overdue fines

The Forbush Memorial Library is no longer charging overdue fines for most Forbush library items (see below). If Forbush Library materials are not returned, replacement fees will still apply, and patron borrowing privileges will be suspended until the item is returned or paid for. Once those items are returned to the library, there will no longer be a penalty for being

returned late. Fines and fees for items borrowed from other libraries are set by the owning library, so those may still apply.

- There are no fines for overdue books, CDs, DVDs, audiobooks, or magazines borrowed from the Forbush Memorial Library with the following exceptions:
 - Overdue museum passes incur fines of \$5/day with a maximum of \$15.00.
 - Overdue Library of Things items incur a fine of \$20 and they are subject to replacement costs.
- Items borrowed through inter-library loan are subject to the lending policies of the owning library.

Overdue, lost, and damaged materials

- Overdue notices are sent by email approximately two weeks after the items are due.
- Bills are generated approximately 4 weeks after an item's due date. Patrons will be notified and billed the full replacement cost of the item. At this time library privileges will be suspended until the material is returned or the replacement cost is paid. Bills can be paid at the library's circulation desks using cash or checks. Library patrons can also pay bills online using a credit or debit card.
- Failure to pay for lost or damaged items may result in suspension of borrowing privileges at other C/W MARS libraries.
- Under Massachusetts General Laws Part IV, Chapter 266, Sections 99A & 100, <https://malegislature.gov/Laws/GeneralLaws/PartIV/TitleI/Chapter266/Section99A> <https://malegislature.gov/Laws/GeneralLaws/PartIV/TitleI/Chapter266/Section100> the borrower is responsible for the full cost of replacing lost or damaged items. Forbush Memorial Library may seek legal means, if necessary, to settle severely delinquent accounts.