**Payment of fees at the library**

Fees associated with the Hamburg Township Library:

* Fines for late items
* Lost or destroyed materials replacement
* Replacement card charges
* Fax fees
* Photocopier fees
* Computer print fees
* Meeting room rental
* Merchandise purchases
* Book sales
* Program registrations
* Donations

The library accepts the following payment methods: Cash, Personal Checks, Money Orders, Travelers Checks, and Credit/Debit Card.

*Payment receipts*Receipts are available when payments are made. Because receipts are not automatically generated, the patron is responsible for asking for a receipt.

*Refunds*

Refunds can be issued for various reasons. In the case of a lost item replacement fee, if the patron returns the lost item in good condition before a replacement has been purchased by the library, a full refund will be issued.

Credit/Debit Card Transactions

To expedite library payments and for the convenience of patrons, Hamburg Township Library accepts Mastercard, Visa, Discover, and American Express credit/debit card payments. Patrons can charge a minimum of $5.00, and any service fees and/or transaction fees will be assessed to the patron (see chart below).

* $5.00 to $20.00 = $0.50
* $20.01 to $50.00 = $1.00
* $50.01 to $100.00 = $2.00
* Service fees and/or transaction fees will not be assessed to donations made to the library.

Patrons may only use a credit card in person at the library. No credit card transactions will be accepted via online, phone, fax, email, or any other forms of electronic communication.

Patrons using a credit/debit card will be asked to show photo identification and to sign a receipt from the transaction. The patron will be given a paper receipt from the transaction and the library will keep the signed receipt.

The library requires full payment of any outstanding bills when a customer uses a credit/debit card for payment to the library. The library reserves the right to refuse service or cancel transactions at any time. Completion of a payment transaction is contingent upon both the authorization of payment by the applicable credit card company or financial institution and acceptance of payment by the library. In the event that a credit card payment is unable to be processed, the library will attempt to notify the customer using the contact information provided. In any event, the credit card user remains solely responsible for payments due.

*Credit Card Activities*The library prohibits certain credit card activities that include, but are not limited to:

* Accepting payment cards for cash advances or cash back exceeding the total amount of fines and fees owed to the library
* Discounting fines or fees based on the method of payment

*Refunds*When a fine or fee has been paid using a credit card and a refund is necessary, the refund must be credited back to the account that was originally charged. Refunds in excess of the original amount paid or cash refunds are prohibited.

*Chargebacks*Occasionally a customer will dispute a credit card transaction, ultimately leading to a chargeback. In the case of a chargeback, a library staff member is responsible for notifying the Financial Manager and for providing appropriate supporting documents.

*Privacy Statement*The Hamburg Township Library respects patrons’ privacy. Credit card payment details collected electronically are encrypted using secure server technology. At no time does the library store credit card information. This information is only made accessible to authorized credit card vendors and financial institutions to complete your transaction.