

DEWITT DISTRICT LIBRARY
RESOLUTION TO APPROVE PAYMENT BY CREDIT CARD POLICY

At a regular meeting of the Library Board of the DeWitt District Library, County of Clinton, Michigan, held in the Library on the _____ day of May 2015, at ____ p.m.

PRESENT: _____

ABSENT: _____

The following preamble and resolution were offered by _____ and supported by _____.

WHEREAS, the DeWitt District Library (“Library”) is a district library operating and organized pursuant to 1989 PA 24, the District Library Establishment Act;

WHEREAS, in the performance of its functions, it is necessary and appropriate for the Library Board to establish and adopt policies for the operation of the Library;

WHEREAS, the Library desires to allow payment of certain fees by credit card or other financial transaction device;

WHEREAS, the Library is required by 1995 PA 280 to adopt a resolution authorizing the acceptance of such payments by financial transaction device; and

WHEREAS, the Library has determined it is in the best interests of the health, safety and welfare of the Library and its patrons and residents to adopt a policy authorizing payment by credit card or other financial transaction device.

NOW THEREFORE BE IT RESOLVED AS FOLLOWS:

1. The Library Board hereby adopts and approves the Payment by Credit Card Policy attached as an exhibit to this Resolution.

2. All resolutions and parts of resolutions insofar as they conflict with the provisions of this Resolution are rescinded.

YEAS: _____

NAYS: _____

THE RESOLUTION WAS DECLARED ADOPTED.

STATE OF MICHIGAN)
) ss.
COUNTY OF CLINTON)

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Library Board of the DeWitt District Library, County of Clinton, State of Michigan, at a regular meeting held on May ____, 2015, and that said meeting was conducted and public notice of said meeting was given pursuant to and in full compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, as amended, and that the minutes of said meeting were kept and will be or have been made available as required by said Open Meetings Act.

Library Board Secretary

PAYMENT BY CREDIT CARD POLICY

I. Purpose.

The purpose of the Payment by Credit Card Policy of the DeWitt District Library is to facilitate the Library's acceptance of the payment of certain fees by credit card (or other financial transaction device) to ensure that the Library complies with all applicable laws, including Michigan Public Act 280 of 1995 (Financial Transaction Device Payments). For the convenience of its patrons, the DeWitt District Library provides the option of paying library bills and fines via credit/debit card

II. Authority to Accept Payment by Financial Transaction Device.

A. The Library authorizes the payment of the following fees by a financial transaction device (meaning a credit or debit card):

1. Late Fines and Fees
2. Payment for lost or damaged material
3. Interlibrary loan fees and other circulation transactions
4. Donations.

B. As recommended and approved by the Treasurer and approved by the Library Board, the Library accepts American Express, Visa, MasterCard, and Discover cards.

C. The Library is subject to compliance with all laws, statutes, and reasonable terms and conditions associated with accepting these credit cards. The Library does not charge a fee for credit card use. Payments are encrypted to protect patron financial information.

D. Credit card payments will not be accepted by telephone, mail or e-mail.

III. Responsibility of Treasurer.

A. The Library Board Treasurer shall be responsible for determining the types of financial transaction devices that may be used. However, the Library Board must finally approve all financial transaction devices that may be used.

B. The determination of the financial transaction devices that may be accepted shall comply with any resolution for the deposit of public money under section 2 of the Depositories for Public Moneys Act, 1932 PA 40 (1st Ex. Sess.) applicable to the Library. Accordingly, the Library designates _____ Bank as the depository institution for the financial transaction devices.

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.