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| **Library** | **Trans. Fee?** | **Other Comments** |
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| Charlotte Community | N | We don’t charge a convenience fee because most businesses do not and it is generally not accepted. We do require a minimum payment when using the card.  I see the use of cards to be more used by people, less complaints about our fees. We do sell a few items and I have found that people are more likely to purchase them when they can use a card. So we are making more income with the card that we did before. |
| Clare | No | We have in the past used Point-N-Pay to process credit card transactions and we accessed the patron the transaction fee (unless it was a donation then we would pay the fee).  We recently moved to using PayPal for credit card payments.  The fees are MUCH lower so now we just pay the transaction fee and offer the service at no cost to the user.  It was worked out extremely well. |
| Berkley | Yes | I'd prefer not to charge a fee (I'd rather work it into my budget) but as a city department, it was a requirement to pass the fee onto the patron.  Most patrons have accepted. Some have opted to pay cash or check instead of paying the fee. I remember one woman saying that it beat going back home to get cash. |
| Hudsonville | Yes | I am a department of the City of Hudsonville – and their policy has always been to pass on the transaction fee and consider it a “convenience” for the citizen to pay that way.  So, I’m obligated to do the same thing.  We use Square and it is 2.75 % per transaction.  We tell the patrons up front and have a little cheat sheet that tells us how much it would be – although the credit card machine (an ipad with square on it) also clearly shows it when they look at it – and sign their name.  Most folks don’t seem to care at all because it is pretty minimal.  I don’t think we’ve ever had anyone refuse to pay because of it. |
| White Cloud | No | We choose not to charge because we have a not less than $2.00 charge which covers the usage cost for us. |
| Tecumseh D. L. | Yes | We take credit cards exclusively for the benefit of our patrons.  The transaction fee is passed on to the user of the card. Yes, some patrons complain, but many more are grateful for the opportunity.  We feel it is not a responsible use of tax dollars for the library to absorb the fee.   And, lastly, we have always charged the fee and have no plans to drop it |
| Upper Penninsula Region of Cooperation | Yes | We do have a credit card transaction fee. The rest of the county uses the same system with the same transaction fees, so we went along with it. I'd say it's about a 50/50 split on whether patrons use the credit card machine or not, once they see the transaction fee (lots of people are eager to use it before they find out the fee). Most of those who end up using it regardless of the fee are people who only brought a card with them - no cash or check. Hope this helps! |
| Comstock Township | Yes | We are a township library.  Per the township as a governmental unit we cannot absorb the fees.  We pass them on to the patron.  Some are ok, others come back with cash.   This is the same "rule" used when you go to the Secretary of State to pay for licenses. |
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