

Earlham Public Library

POLICY: Credit Card Policy

Adopted: March 8, 2016 Last Revision: October 2025 Next Review: October 2028

Credit Card Policy

The Earlham Public Library Board of Trustees authorizes the library director to be the sole user of the credit card issued to the library by the city. Use of the library credit card provides a means of purchasing items that cannot be obtained through usual vendors, are needed immediately or must be purchased online. It eliminates the need for frequent reimbursement to the library director who would otherwise have to pay with personal funds.

- The credit card is not to be used for personal purchases of any kind.
- Misuse of the credit card by the library director may result in loss of credit card use and/or disciplinary action against the employee, up to and including termination of employment.
- The director will retain all sales slips/register receipts. These receipts must be submitted to the city clerk to reconcile against the monthly credit card statement.
- It is the responsibility of the director to notify the credit card company immediately if the credit card is lost, stolen or fraudulently used. The president of the Board of Trustees and the city clerk will also be notified.
- When the library director leaves the position, the credit card must be returned to the library board.

Patron Credit Card Payment Policy

The purpose of this policy is to allow credit card payments for the convenience of patrons. The Earlham Public Library provides the option of paying for library fines, fees, copies, passports, passport photos, or print jobs with credit/debit cards. Payment processing is secured to protect customer financial information through a third-party vendor. Credit/debit card data is not retained by the library.

The Earlham Public Library does not charge any credit/debit card processing fees to our patrons. Visa, Mastercard, and Discover cards are accepted and may charge a fee for using the service based on the individual card or bank. The Earlham Public Library is not responsible for any additional service or transaction charges incurred by a patrons' personal credit/debit card. The Earlham Public Library is not liable for charges or issues resulting from payments made through the vendor. The Earlham Public Library is not responsible for transactions paid by unauthorized users.

Paying Library Fines or Fees

Credit/debit card payments for library fines or fees must be made in person at the library circulation desk by a staff member. Credit/debit card payments may be accepted via phone, but not by mail or email.

Paying for Copies or Printing

Paying for copies or printing is available by credit/debit card at the library circulation desk. Payment processing is secured to protect customer financial information through a third-party vendor. Credit/debit card data is not retained by the library. The minimum to use a credit/debit card for payment is \$3.00.

Refunds and Adjustments

The Earlham Public Library is prohibited from refunding money onto credit/debit cards. Account fines and fees paid to the library are nonrefundable unless authorized by the Library Director. Any refunds need authorization by the Library Director or designee.

Library Donations

Credit/debit cards may be used to make donations to the Friends of the Earlham Public Library through the library website.