



PAYMENT BY FINANCIAL TRANSACTION DEVICE POLICY

I. Purpose.

The purpose of the Payment by Financial Transaction Device Policy of the Galesburg-Charleston Memorial 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 Galesburg Charleston Memorial 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. Payment for copies, print-outs, and faxes
2. Late fines and fees
3. Payment for lost or damaged materials
4. Interlibrary loan fees and other circulation transactions
5. Non-resident fees
6. 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 may charge a fee for credit card use. Payments are encrypted to protect patron financial information.

D. Credit card payments may not be used for Friends of the Library transactions.

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

III. Responsibility of Treasurer.

A. The Director and 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 Consumers Credit Union as the depository institution for the financial transaction devices.

Revised: May 19, 2026

Adopted: September 17, 2019