

Fees and Payments

This policy describes under what circumstances the library charges fees and the payment methods used to collect such fees.

Fees are approved by the Board of Trustees and posted on the library's website as well as at the Circulation Desks. As part of the annual budget process, the library director reviews, assesses, and adjusts fees as needed and submits any changes to the Board of Trustees for approval.

Replacement Costs and Collection Service Charges

One of the library's primary goals is to have a diverse, well-managed collection readily available to all patrons. Replacement charges and collection service fees are intended to encourage the timely return of materials, and to defray the costs of tracking past due items, sending delinquent notices and engaging a collection service.

Materials not returned by their **due date** will be labeled overdue. Patrons with overdue items will be notified by email, encouraged to return the item promptly, and informed of the charges that apply if the item is not returned.

Materials more than **21 days overdue** will be considered lost. Patrons will be charged the actual cost of the item at the time the replacement is purchased by the library, and a processing fee that depends on the nature of the material (see Fee Schedule). **If the library chooses not to replace a lost material, patron will be charged the original acquisition cost and a processing fee.**

Accounts with charges that are more than **90 days overdue** will be turned over to a collection service. Once the account has been turned over to collections, patrons must pay all costs charged by the collection service, even if borrowed materials are returned.

Accounts with outstanding charges of \$30 or more that have been turned over to collections will be suspended and borrowing privileges limited to renewals. Suspended

account patrons may still use computers and other library services, but may not borrow additional materials until the account balance has been paid down to less than \$30.

Replacement of Library Cards

If a patron loses their library card and requests a replacement, the library will charge a small fee. Subsequent replacements will incur a higher fee. (See Fee Schedule)

Patrons are responsible for materials checked out on their account before the card is reported lost or stolen. Claims that a patron did not check out the materials on their account must be supported by a police report listing the theft of the card and/or materials dated within two weeks of the checkout.

Check Payment Policy

imaginELF Libraries accept local checks only. Checks may be used to pay for library charges and collection service fees, copies and computer printing, lost or damaged materials, Service Animal charges, merchandise purchases, and to make donations to the library.

Checks may only be written for the exact amount owed the library or the amount of a donation. Cashback is not available.

If a check is returned for any reason, patron is responsible for the original amount owed, any bank charges, and a \$20 service fee.

Credit/Debit Card Payment Policy

ImaginELF Libraries accept credit and debit cards, **in addition to cash and checks**, for payments by adults age 18 and older. Card payments can be made at the main circulation desk. The minimum payment amount for a card transaction is \$X.XX. Full payment of all outstanding charges is required when a patron uses a credit/debit card.

Credit/debit cards may be used to pay for library charges and collection service fees, copies and computer printing, lost or damaged materials, **Service Animal charges**, merchandise purchases, and to make donations to the library.

Prohibited card activities include but are not limited to: cash advances or cash back, surcharges or additional fees for card transactions, refunds in excess of original amount paid, payments made over the phone or via email, and split-tender transactions.

For security reasons, ImagineIF Libraries reserve the right to refuse service or cancel transactions at any time if fraud or unauthorized or illegal use is suspected. If card and receipt signatures do not match, staff will request a government issued photo ID to verify cardholder's identity.

Completion of a card transaction is contingent upon both the authorization of payment by the applicable card company or financial institution and acceptance of the payment by the library. In the event that the card payment can't be processed, the patron is responsible for full payment by cash or check.

When a library charge has been paid by card and a refund is necessary, the refund must be credited to the account that was originally charged. Card refunds cannot be issued more than 60 days following the original transaction. Refunds may take up to 14 days to be processed. If a refund is deemed necessary after 60 days, it may be issued by check. Refunds are made at the discretion of the supervisor on duty and are subject to approval by the director.

In the event the library is notified of a dispute, the director will investigate the transaction and respond as necessary.

ImagineIF Libraries respect patron privacy. Credit/debit card transaction details are encrypted at point of swipe.

By processing, patron agrees to accept and assume all risks and responsibilities for the losses and damages that may arise from the use of card payment services and releases ImagineIF Libraries and Flathead County from all liability.