

PAYMENT OF FEES

I. Fees Associated with Cass District Library:

- A. Lost or destroyed materials replacement
- B. Replacement card charges
- C. Resident and non-resident card fees
- D. Fax fees
- E. Photocopier fees
- F. Computer print fees
- G. Meeting room rental
- H. Merchandise purchases
- I. Book sales
- J. Program registrations
- K. Donations

The library accepts the following payment methods: Cash, Personal Checks, Money Orders, Travelers Checks, and Credit/Debit Cards.

II. Credit/Debit Card Transactions

To expedite library payments and for the convenience of patrons, Cass District Library accepts Mastercard, Visa, Discover, and American Express credit/debit card payments. Patrons must charge a minimum of \$1.00. All transactions are charged a 3% processing fee.

Patrons may only use a credit card in person at the library. Credit card transactions will not be accepted via phone, fax, email, or any other forms of electronic communication.

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. 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:

- A. Accepting payment cards for cash advances or cash back
- B. 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. Refunds must be requested within 30 days of the purchase date. All refund transactions are charged a \$.50 processing fee. Refunds for donations will not be accepted. Refunds may take up to ten business days.

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 Director and for providing appropriate supporting documents.

Privacy Statement

Cass District Library respects patrons' privacy. 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.