



## **Barberton Public Library Credit Card Policy**

This policy applies to all payment cards, checks, or other payment instruments associated with a credit account issued by a financial institution or a retailer, and payment cards related to the receipt of grant funds. All such cards and instruments are referred to herein as "credit cards".

This policy does not apply to procurement cards (P-cards), gas cards, or other payment cards that are used only for the purchase of certain limited types of goods.

The Library will not obtain or maintain debit cards. Credit or purchasing cards may not be used for cash transactions such as advances or ATM activity.

Credit cards will be established in the name of the Barberton Public Library with a maximum credit limit not to exceed \$40,000.

The Fiscal Officer will work with the appropriate financial institutions to determine the best type of credit card accounts for the Library, and to determine which store credit card accounts the Library will utilize.

Responsibilities of the Fiscal officer pertaining to credit card accounts include:

1. Working with the issuing financial institution to determine the dates when credit cards expire and the reissuance of replacement cards.
2. Determining, when necessary, the need to cancel a credit card account and any adjustment to credit limits.
3. Notifying the issuing financial institution of a lost or stolen card. Library personnel using a credit card must notify the Fiscal Officer when they become aware that a card is lost or stolen.

Credit cards will be kept in the Fiscal Office and issued to authorized Library personnel as necessary. Credit Cards should be promptly returned to the Fiscal Office once approved purchases have been made.

Credit cards may be signed out only to the following Library personnel:

1. Director
2. Fiscal Officer
3. Deputy Fiscal Officer
4. Children's Services Librarians
5. Facilities Services Manager
6. Reference Services Librarians

7. Technical Services Manager
8. Public Relations Associate

A credit card may not be used by anyone other than the individual to whom it is signed out.

Prior to initial receipt of a credit card, Library personnel must agree to and sign the Credit Card Responsibility and Use Procedures. See Appendix A.

The Board authorizes the use of Library credit cards for Board approved or Library-related activities, and for only those types of expenses that are for the benefit of the Library that serve a valid and proper public purpose.

Credit cards will be used primarily for travel expenses to conferences or workshops, purchases that exceed the amount of petty cash available, and prepayment of materials when required by a vendor. Credit cards may be used only for expenditures that are within the applicable budget and departmental guidelines.

The Library is exempt from sales tax, and a tax exemption form is available for use by Library personnel. Taxes incurred will be reimbursed to the Library by the purchaser.

Requests for online purchases requiring credit card payments should include documentation of current prices, including shipping. Library personnel are not to authorize the autofill of credit card information online. On occasion and as appropriate, the Fiscal Office may issue temporary, single-use virtual cards for online purchases.

For any purchase made using a credit card, Library personnel must provide the Fiscal Office with an itemized receipt that includes the date of purchase, amount paid, vendor's name and address, and goods or services purchased.

Use of a credit card for personal expenditures, expenditures more than the applicable credit limit, or otherwise in violation of this policy constitutes a misuse of the credit card. Any Library personnel engaging in misuse of a credit card will be responsible to reimburse the Library for any unauthorized expenditures and may be subject to disciplinary action up to and including termination of employment.

If a credit card is lost or stolen, or if any Library personnel becomes aware of unauthorized or fraudulent use of any of the Library's credit card accounts, it must be reported immediately to the Fiscal Officer.

All monthly credit card statements and other correspondence associated with credit card accounts will be sent to the Barberton Public Library. Payment of the monthly statements will be made in a timely fashion so that finance charges and late payment fees are not incurred.

Cards must be surrendered to the Library upon request by the Fiscal Office or Director.

Cards must be promptly returned to the Fiscal Office or Director at the time an employee separates service.

On an annual basis, the Fiscal Officer will submit a report to the Library Board of Trustees regarding any credit card rewards received by the Library.

### **Appendix A: Credit Card Responsibility and Use Procedures**

A credit card account has been established to meet the needs of your department for incidental purchases. Upon receipt of proper documentation and itemized receipts, credit card expenditures will be paid through the Fiscal Office.

A credit card does not replace requisitions or purchase orders.

Conditions of Use: Expenses may be incurred with Library credit cards only if all the following conditions are met:

1. A requisition form is to be completed before a purchase is made and must include the following:
  - a. Anticipated date of transaction.
  - b. The vendor will be Huntington Master Card with the actual location of purchase listed after, i.e.: Huntington Master Card / Giant Eagle.
  - c. Line-item account to be used.
  - d. Item or service being purchased including justification.
  - e. Total amount of purchase, including shipping but not to include sales tax.
2. All expenditures should be within the scope of your department's duties and budget. Purchases may be made after a request has been approved and a purchase order has been generated by the Fiscal Office. Library credit cards are not to be used for any personal expenses.
3. Purchases made must be less than your credit limit of \$\_\_\_\_\_. There are no exceptions.
4. No employee shall authorize the autofill of credit card information online.
5. Proper documentation must be submitted to the Fiscal Office as soon as possible after purchases are made or received.
  - a. Proper documentation is to include:
    - Itemized receipts indicating the date of purchase, amount paid, vendor's name and address, and a description of the goods or services purchased.
    - In the case of books, subscriptions, or similar types of orders, a copy of the order form or document and the packing slip or other receiving document.
    - Printed documentation for any items ordered online.
  - b. Examples of documentation not allowed include:

- Non-itemized cash register receipts.
  - Handwritten requests for reimbursement without receipts or other verification.
6. The Library is exempt from sales tax, and all reasonable efforts should be made to ensure that sales tax is not charged by vendors in connection with purchases made via credit card. A tax exemption certificate is available for use by Library personnel. Taxes incurred will be reimbursed to the Library by the purchaser.
  7. Cards must be surrendered to the Library upon request by the Fiscal Office or Director.
  8. Cards must be promptly returned to the Fiscal Office or Director at the time an employee separates service.

Safekeeping: You are responsible for the safekeeping of the credit card. You shall not permit anyone else to use the credit card or disclose the card number, CVV, or other pertinent account information to anyone other than the vendor or merchant. You shall promptly return the credit card to the Fiscal Office after approved purchases have been made.

Unauthorized Use: If you become aware of any unauthorized or fraudulent use of the credit card, or if the credit card is lost or stolen, it must be immediately reported to the Fiscal Office.

No Right to Credit Card: The credit card is issued to you on a temporary basis and remains the sole property of the financial institution from which it was issued. The right to use the credit card may be revoked at any time without notice by the issuing financial institution or by the Fiscal Office or Director.

Personal Responsibility: You are personally responsible for any unauthorized credit card expenditures or expenditures made in violation of applicable Library policies.

Policy: In addition to the terms set out herein, use of the credit card is subject to the Library's Credit Card Policy.

I have read and fully understand and accept my personal responsibilities and liabilities regarding the credit card issued to me, including the terms set out in the Library's Credit Card Policy. I further acknowledge that I am responsible to reimburse the Library for any misuse of the credit card and that said misuse may result in disciplinary action up to and including termination of employment.

Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Fiscal Office Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*All library policies have been designed to maximize available resources and ensure accessibility. They are always subject to review and revision by the Board of Trustees as necessary.*

Adopted by the Board of Trustees, July 23, 2009. Revised: April 18, 2019; June 22, 2023; October 24, 2024.