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Debit and Credit Card Acceptance Policy

POLICY ON THE USE OF DEBIT AND CREDIT CARDS FOR PAYMENT IN THE **CORNELIUS PUBLIC LIBRARY**

The Policy on the Use of Debit and Credit Cards for payment will be periodically reviewed by the Library Director and City Finance Department to ensure it meets the debit and credit card rules and regulations. The Library Director and the Cornelius Library Board will periodically review the policy to ensure it reflects the goals and objectives of the Cornelius Public Library.

PURPOSE

This policy provides the guidelines for accepting debit and credit card payments for library charges. The mission of the Cornelius Public Library is to be a center for the general recreational, educational, and informational needs of the community. By borrowing materials, patrons may incur fines, fees, replacement or other charges. Charges from any WCCLS library may be paid at any other WCCLS library. This policy provides payment options besides cash and check.

GUIDELINES

The library accepts the following credit or debit cards: MasterCard, Visa, and American Express.

- There is a \$10 minimum for credit card transactions.
- No processing or banking fee will be charged by the library.
- No cash back will be permitted in a transaction.
- All transactions will be processed as a credit transaction even if debit is an option.
- We will process transactions split between cash and credit.

REFUNDS

Refunds for debit and credit card transactions will only be considered in extraordinary circumstances, and must be approved by the library director. Please see the form and guidelines for library refunds.