

## FEES AND PAYMENTS POLICY

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 text or email, encouraged to return the item promptly, and informed of the charges that apply if the item is not returned. Non-traditional materials have no grace period, and fines accrue immediately on the due date (See Fee Schedule).

Materials **21 days overdue** will be considered lost. Patrons will be charged the cover cost of the item, and a processing fee will be charged (See Fee Schedule). No refunds can be issued once payment has been made. If the library chooses not to replace a lost material, patron will be charged the current cover cost and a processing fee. All replacement transactions and charges are final.

At the discretion of the library director, patrons themselves may purchase items for replacement. Such items must be new or like new, identical to the lost item, with the same ISBN as the original. Patrons must check with the library director or designated staff before attempting to replace lost materials.

Accounts with charges **35 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 \$10 or more will be suspended. All borrowing privileges will be revoked until outstanding charges are paid in full or payment arrangements have been made. Fees for items referred to a collection service must be paid in full before borrowing privileges can be restored.

### REPLACEMENT OF LIBRARY CARDS

If a patron loses their library card and requests a replacement, the library will charge a small 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**

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 \$30 service fee.

## **CREDIT/DEBIT CARD PAYMENT POLICY**

Flathead County Library accepts 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.

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. A \$0.50 convenience fee will be added if using a credit/debit card.

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, Flathead County Library reserves the right to refuse service or cancel transactions at any time if fraud or unauthorized or illegal use is suspected.

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.

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

Flathead County Library respects 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 Flathead County Library and Flathead County from all liability.

***Approved 3/23/23, Revised 2/26/26***

**David Ingram, Chair, Library Board of Trustees**