

# MID-MICHIGAN LIBRARY LEAGUE

## Debit/Credit Card Policy

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The purpose of the debit and credit card policy of the Mid-Michigan Library League (hereafter: League) is to facilitate purchases for the League. A debit card only will be allowed. No credit card is to be used.

1. The Director will be responsible for the issuance, account monitoring, and retrieval and generally for overseeing compliance with the debit card policy.
2. The Director or a League employee designated by the Director may use the debit card, only for goods or services for the official business of the League. Documentation detailing the goods and services purchased must be submitted before payment can be approved.
3. The Director is responsible for the protection of the debit card and will immediately notify the financial institution issuing the card if the card is lost or stolen.
4. The League will use disciplinary measures consistent with current law for unauthorized use.
5. Any benefits derived from the use of the debit card will be the property of the League.
6. The balance due on the debit card account will be paid within the balance period indicated on the monthly statement. The Mid-Michigan Library League accepts full responsibility for the debt incurred on the debit card if made by library staff.
7. Only debit cards that have no annual or monthly fees will be used.
8. The Director must immediately surrender the debit card before leaving the employ of the League.

**Mid-Michigan Library League**  
**DEBIT CARD GUIDELINES**

**I. Guidelines**

**A. CARD USE-** A debit card will only be issued to the Cooperative's Director. It will be honored for League business by any vendor or merchant who accepts the card. Purchases made via the debit card must comply with the League's financial policy and purchasing guidelines. This card in no way changes such policies. It merely provides a method for making certain payments. Violations of the League's Debit Card Policies and Guidelines may result in revocation of use privileges and termination of employment. Anyone who has inappropriately used the debit card will be required to reimburse the League for all costs associated with such improper use.

**B. TRANSACTION PROCEDURE-** All debit card transactions can be performed in person, over the phone, through the mail or online over the Internet. When the debit card is used, please follow the Guidelines below:

1. Tell the merchant that payment will be made with the Library's debit card and that it is a non-taxable purchase. If it is a phone, mail or online order, give the merchant the card number and expiration date. If you are making the purchase in person, present the card to the merchant.
2. Retain all receipts and credit card slips.
3. Follow League Guidelines for Director's approval and payment of the charges in advance of using the card.

**C. TAX EXEMPTION-** You must notify the vendor or merchant that your credit card transaction should be tax exempt if it is for goods or services purchased in the State of Michigan. The attached letter on League's letterhead should be presented to the vendor if it requests documentation for tax and audit purposes.