



PUBLIC NOTICE

**The Interlochen Public Library Regular Board Meeting
scheduled for Every 3rd Monday, Jan, March-June, Aug-Dec. 2023 at 10:00am
IPL Conference Room, Interlochen Public Library
9411 Tenth Street
231-276-6767**

Regular Board Meeting Agenda 5-15-23

Regular meetings scheduled the third Monday of the month at 10 AM

1. Call to Order
2. Roll call-Secretary will record members
3. Approve Agenda
4. Minutes
 - Approve the minutes from the 4-17-23
5. Public Comment (5 minutes per person)
6. Treasurer's Report
 - Review the treasurer's reports for April 2023
7. Director's Report
8. Friends Report
9. TADL Report
10. Health and Wellness Report
11. Facilities Report
12. Unfinished Business
 - Endowment
 - Electronic Sign
13. New Business
 - Policy Review
14. Public Comment (5 minutes per person)
15. Adjournment

**Interlochen Public Library
Mission Statement**

To provide the
information, resources and services that our diverse and changing population need in its
lifelong search for intellectual, recreational and vocational information and enrichment.

**IPL BOARD MEETING
Interlochen Public Library
9411 Tenth Street, 231-276-6767
Board of Trustees Minutes(draft)
4/17/2023**

Call to Order: At 10:0 a.m. by President Pat Thompson

Roll Call -

Present: Laurie Bouwman, Ethan Fitzpatrick, Mary Beth Hardwicke, Pat Thompson

Absent: Sue Egelus (excused)

Approval of Agenda -

- Motion to approve the Agenda. Motion made by M. Hardwicke, 2nd, E. Fitzpatrick;
Motion carried.

Minutes -

- Motion made to approve Minutes of 3/20/2023. Motion made by M. Hardwicke; 2nd L.
Bouwman: Motion carried.

Public Comment - No comment

Treasurer's Report -

- The board reviewed and discussed the Treasurer's report for March 2023..
- Motion to proceed with Interior Design Update by E. Fitzpatrick, 2nd M.
Hardwicke. Roll call vote: R. Baker: Yes, L. Bouwman: Yes, E. Fitzpatrick: Yes, M.
Hardwicke: Yes, P. Thompson: Yes. Motion carried.

Director's Report - Jennifer Thomet

- See Attachment

Friend's Report -

- Friday, April 21, 2023 IPL Benefit Concert
- Pre Order - Plants Pick Up - May 13, 2023
- Annual Plant Sale - May 27th
- Friends Host the Chamber of Commerce
- Mums and Bulb Sale - September
- Friends are discussing Signs and Banners for advertising

TADL Report -

- No report

Health and Wellness Report -

- Susanne Redburn has had full capacity in the cooking classes.

Facilities Report -

- GT Nursery will draw a design for family gardens in front of the library.
- The acoustic panels will be completed soon.

Unfinished Business -

- The board discussed endowment possibilities and discussed the possibilities of an electronic/ mobile or permanent sign

New Business -

- No new business

Public Comment - no public comment

Adjournment -

- Motion to adjourn 10:40 a.m. Motion made by: L. Bouwman, 2nd M. Hardwicke; Motion carried.
- Next meeting will be May 15, 2023.

Interlochen Public Library

Balance Sheet

As of April 30, 2023

| | TOTAL |
|--|---------------------|
| ASSETS | |
| Current Assets | |
| Bank Accounts | |
| 101.000.001 General Ckng ChemB 0420 | 75,150.39 |
| 101.000.002 MM Gen ChemB 1180 | 291,271.55 |
| 101.000.004 Petty Cash | 125.00 |
| 101.000.005 Imprest Checking | 221.13 |
| Total Bank Accounts | \$366,768.07 |
| Accounts Receivable | |
| 101.000.040 Accounts Receivable | 0.00 |
| Total Accounts Receivable | \$0.00 |
| Other Current Assets | |
| 101.000.011 Undeposited Funds | 0.00 |
| 101.000.123 Prepaid Expenses | 3,043.33 |
| Total Other Current Assets | \$3,043.33 |
| Total Current Assets | \$369,811.40 |
| Fixed Assets | |
| 101.000.137 Accumulated Depreciation | 0.00 |
| 101.000.146 Library Equipment | 0.00 |
| 101.000.150 Books and Collection Items | 0.00 |
| Total Fixed Assets | \$0.00 |
| TOTAL ASSETS | \$369,811.40 |
| LIABILITIES AND EQUITY | |
| Liabilities | |
| Current Liabilities | |
| Accounts Payable | |
| 101.000.202 Accounts Payable | 0.00 |
| Total Accounts Payable | \$0.00 |
| Other Current Liabilities | |
| 101.000 Audit Accounts Payable | 0.00 |
| 101.000.220 Unearned Revenue | 0.00 |
| 101.000.231 Federal W/H & FICA Payable | 0.00 |
| 101.000.237 State W/H Payable | 0.00 |
| 101.000.257 Accrued Payroll | 0.00 |
| Total Other Current Liabilities | \$0.00 |
| Total Current Liabilities | \$0.00 |
| Total Liabilities | \$0.00 |

Interlochen Public Library

Balance Sheet

As of April 30, 2023

| | TOTAL |
|--|---------------------|
| Equity | |
| 101.000.373 Investment in Fixed Assets | 0.00 |
| 101.000.376 Restricted Fund Balance | |
| 101.000.377 Restricted Endowment | 0.00 |
| Total 101.000.376 Restricted Fund Balance | 0.00 |
| 101.000.388 Expendable Endowment | 1,000.00 |
| 101.000.390 Unrestricted Fund Balance | 186,350.16 |
| 101.000.399 Opening Balance Equity | 0.00 |
| Net Income | 182,461.24 |
| Total Equity | \$369,811.40 |
| TOTAL LIABILITIES AND EQUITY | \$369,811.40 |

Interlochen Public Library

Profit and Loss January - April, 2023

| | TOTAL |
|---|---------------------|
| Income | |
| 101.400.401 Taxes | |
| 101.400.402 TADL Millage | 231,953.00 |
| Total 101.400.401 Taxes | 231,953.00 |
| 101.400.539 State Grants | |
| 101.400.540 State Aid | 3,374.80 |
| Total 101.400.539 State Grants | 3,374.80 |
| 101.400.580 Contributions from Local Units | |
| 101.400.583 Northland Co-op | 4,106.00 |
| 101.400.584 Nutrition Program | 22,535.03 |
| Total 101.400.580 Contributions from Local Units | 26,641.03 |
| 101.400.600 Charges for Services | |
| 101.400.601 Copier & Fax | 1,241.60 |
| 101.400.602 Rental Space | 575.00 |
| Total 101.400.600 Charges for Services | 1,816.60 |
| 101.400.655 Fines | |
| 101.400.657 Overdue Book Fines | 467.36 |
| Total 101.400.655 Fines | 467.36 |
| 101.400.664 Interest | |
| 101.400.667 Money Market and CD's | 254.40 |
| Total 101.400.664 Interest | 254.40 |
| 101.400.672 Donations and Other Income | |
| 101.400.674 General Donation | 5,205.30 |
| Total 101.400.672 Donations and Other Income | 5,205.30 |
| Total Income | \$269,712.49 |
| GROSS PROFIT | \$269,712.49 |
| Expenses | |
| 101.750.701 Personnel Services | |
| 101.750.702 Salaries | |
| 101.750.702.01 Director | 13,817.32 |
| 101.750.702.02 Staff | 32,879.32 |
| Total 101.750.702 Salaries | 46,696.64 |
| 101.750.703 Employer Taxes | 3,572.31 |
| 101.750.704 Payroll Fees | 604.60 |
| 101.750.705 Staff Development | 385.00 |
| Total 101.750.701 Personnel Services | 51,258.55 |
| 101.750.726 Supplies | 11.08 |
| 101.750.727 Office & General Supplies | 1,555.12 |
| Total 101.750.726 Supplies | 1,566.20 |

Interlochen Public Library

Profit and Loss January - April, 2023

| | TOTAL |
|--|---------------------|
| 101.750.800 Other Services and Charges | |
| 101.750.801 Rentals and Equipment Lease | 1,210.45 |
| 101.750.802 Accounting & Auditing | 5,255.00 |
| 101.750.803 Cataloging Services | 345.55 |
| 101.750.804 Exterior Bldg. Maintenance | |
| 101.750.804.02 Plowing | 2,345.00 |
| 101.750.804.04 Waste Removal | 111.72 |
| Total 101.750.804 Exterior Bldg. Maintenance | 2,456.72 |
| 101.750.805 Interior Bldg Maintenance | |
| 101.750.805.01 Cleaning Service | 3,518.32 |
| 101.750.805.02 Mechanical | 642.55 |
| 101.750.805.04 Fire Suppression | 305.00 |
| Total 101.750.805 Interior Bldg Maintenance | 4,465.87 |
| 101.750.807 Communications & Software | 420.81 |
| 101.750.808 Bank Fees & Post Office | 101.42 |
| 101.750.809 Programs & Public Relations | 2,532.40 |
| 101.750.809.01 Wellness & Nutrition Program | 1,507.75 |
| Total 101.750.809 Programs & Public Relations | 4,040.15 |
| 101.750.810 Memberships & Dues | 428.97 |
| 101.750.811 Utilities | |
| 101.750.811.01 Electric | 1,641.95 |
| 101.750.811.02 Gas | 4,000.48 |
| Total 101.750.811 Utilities | 5,642.43 |
| 101.750.813 Security | 1,131.00 |
| Total 101.750.800 Other Services and Charges | 25,498.37 |
| 101.750.970 Capital Outlay | |
| 101.750.971 Furniture & Equipment | 738.66 |
| 101.750.972 Books | 7,424.98 |
| 101.750.973 Audio Visual Materials | 532.02 |
| 101.750.974 Periodicals | 232.47 |
| Total 101.750.970 Capital Outlay | 8,928.13 |
| Total Expenses | \$87,251.25 |
| NET OPERATING INCOME | \$182,461.24 |
| NET INCOME | \$182,461.24 |

Interlochen Public Library

Check Detail

April 2023

| DATE | TRANSACTION TYPE | NUM | NAME | MEMO/DESCRIPTION | CLR | AMOUNT |
|-------------------------------------|----------------------|------|---|------------------|-----|---------|
| 101.000.001 General Ckng ChemB 0420 | | | | | | |
| 04/16/2023 | Bill Payment (Check) | 8286 | Amazon Capital Services | | | -660.36 |
| | | | | | | -660.36 |
| 04/16/2023 | Bill Payment (Check) | 8287 | Center Point Large Print | | | -95.88 |
| | | | | | | -95.88 |
| 04/16/2023 | Bill Payment (Check) | 8288 | Integrity Business Solutions | 941466 | | -144.93 |
| | | | | | | -144.93 |
| 04/16/2023 | Bill Payment (Check) | 8289 | Pure Water Works | | | -28.11 |
| | | | | | | -28.11 |
| 04/16/2023 | Bill Payment (Check) | 8290 | Redburn, Susanne | | | -77.44 |
| | | | | | | -77.44 |
| 04/16/2023 | Bill Payment (Check) | 8291 | Universal Cleaners, LLC | | | -827.84 |
| | | | | | | -827.84 |
| 04/16/2023 | Bill Payment (Check) | 8292 | Midwest Collaborative for Library Service | | | -116.52 |
| | | | | | | -116.52 |
| 101.000.005 Imprest Checking | | | | | | |
| 04/12/2023 | Check | 1160 | Sam's Club | | | -57.53 |
| | | | | | | 57.53 |
| 04/12/2023 | Check | 1161 | Tom's Foods Market | | | -27.19 |
| | | | | | | 27.19 |



MAY DIRECTOR'S REPORT—JENNIFER THOMET

Programs

IPL was honored to host the Chamber After Hours when The Annette Basler Scholarships Awards. The awards ceremony was a special opportunity as it aligns with IPL's mission to continue education. Our chef, Susanne, prepared light refreshments and hors d'oeuvres from the Friends of IPL.

Earth Day Nature Vase class with Clay Space was great. Twenty-five people attended, and 21 vases were made. Clay Space provided the clay, glaze, and offsite firing. The vases were delivered and ready for pickup on May 12. We also passed out 43 veggie plant take-and-make kits.

The Boater Safety class had 26 participants. Each participant passed the course and is now a registered boater. The friends provided lunch and snacks. I want to do this annually each spring.

The sushi class with Brian was hugely popular. The first class had 13, and the second class was 28. We had 20 mats, so some patrons had to share, but they didn't mind. Everyone was able to make their sushi roll successfully. It was an informative, fun, and well-received class.

Gelli Printing class with Pam Yee had 13 participants. This class differed slightly in asking patrons to leave their comfort zone. The nature of gelli printing is having little control over the final result, and the more you fuss with it, the worse it becomes. Participants had fun and enjoyed the opportunity to learn a different artist technique.

Circulation April: 5,159
Hold Transit Counts April: 506 to other libraries; April: 1,074 from other libraries to IPL
Programs: April: 70 programs, 1057 General Attendance
Patron Count: April: 3,223
Questions Answered: April: 869
Computer Use: April: 214
Total New Library Cards Issued in April: 19

Mother-Daughter After-Hours was a hit. We received a donation of a balloon arch and backdrop, so a photo opportunity was offered to all the moms at Baby Time and the after-hour party. The moms were so pleased. The party was super fun; we made individual pizzas and cake pops. For activities, the girls painted their nails and made tub tea as a gift. Each mom received a rose. The moms and daughters enjoyed this unique opportunity at the library together. One mom said she always brings her son to Tot Time while her daughter is in school, so bringing her daughter by herself was a special treat and a fun bonding time.

Creating connections helps to build a resilient community. I aim to provide patrons a safe space and opportunities to socialize, learn, and connect. Our patrons stay to help clean up, socialize, and express gratitude for the classes and opportunities we provide. When I say our programs are well received, I use these benchmarks to gauge this. I note how long patrons stay at our programs; do they engage with others? Although it's not required, do they help? When I see all these aspects in our programs, I see a community coming together.

Upcoming Programs:

- **May 20th, 9-10:30 am.** Free Writing Workshop with Author Heather Shumaker
- **May 25th, 4:30pm.** Community Autism Awareness Presentation by Northwest Education Services
- **May 27th 9am-2 pm.** Friends Annual Plant Sale.
- **May 29th.** IPL closed for Memorial Day.
- **June 8th, 3:30-5:30 pm.** Interlochen Center for the Arts Writer's Retreat Special Reading.
- **June 10th, 10am-12pm.** Create a Character Writing with local author/illustrator, Brianne Farley.
- **June 12th, 3:30-5 pm.** Health & Wellness: Summer Sizzle Cooking Class.

3.01 Borrowing and Library Account Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

Scope

In order to exercise good stewardship over the lending collections, borrowing parameters are set by Interlochen Public Library (IPL). IPL aims to keep books and other media in the hands of people who want them, as long as they need them, while encouraging on-time return of borrowed materials for use by others. IPL policies and procedures are designed to foster the highest possible utilization of the lending collection, a limited resource. The Library Director has authority to establish any procedures needed to implement this policy. Loan periods, fines and notices are to be uniformly applied throughout the District.

Confidentiality of Library Records

Pursuant to "The Library Privacy Act" (MCL 397.603), library records are not subject to disclosure without the written consent of the person liable for payment for or return of the materials identified in that library record.

The Library will refuse the issuance or enforcement of any process, order or subpoena for library records or portions thereof protected by the Library Privacy Act until such time as the proper showing of good cause has been made in a court of competent jurisdiction.

Mailing lists maintained by IPL which are derived from library card applications are for library use only and are also protected by the Library Privacy Act. Mailing lists of cardholders will not be sold or given to the general public.

Access to Collection Materials Based on Age

As it is contrary to the Library's primary function of providing access to library materials by individuals regardless of age, race, religion, national origin, or social political views, the Library cannot and will not establish or enforce any

barrier to the materials in its collection based solely on the age of the patron.

Borrowing Classifications

All library borrowing card applicants are required to show proof of their identity with a current photo ID and provide proof their current address/residency before a card will be issued.

- **Resident Borrowing**

Residents eligible for full borrowing privileges with no fee must reside within the Library's taxing district (Grand Traverse County, Elmwood Township in Leelanau County, and Almira and Inland Townships in Benzie County).

Residents residing in the following counties (Alcona, Benzie, Charlevoix, Cheboygan, Emmet, Kalkaska, Leelanau, Montmorency, Oscoda, Otsego, Presque Isle, and Wexford) are eligible for a library card with no fee. However, per licensing agreements, certain online database services are not available outside the TADL taxing district.

Outside of the above counties, existing library card holders may maintain their TADL library cards. No cards will be issued to *new* patrons from those areas.

- **Limited Borrowing**

- **Short-term Residents and Visitors**

Library cards with reduced borrowing limits may be issued to applicants currently residing in short-term housing or those visiting the area. Short-term and visitor status is defined as a place a person on the average would stay less than a month, which include, but are not limited to hotels, motels, halfway houses, campgrounds or temporary shelters, and relatives/friend homes. Limited cards expire after three (3) months, whereupon residence must be re-verified for renewal.

- **Youth**

Youth under 18 years old who are not accompanied by their legal guardian may be issued library cards which provide access to computers, online resources, and a borrowing limit of (3) items. Special identification accommodations may be made for this group. Parent(s)/Guardians may request to update the minor's account from the limited status to a full patron

account at any time after issuance.

Parameters of Card Eligibility and Privileges

- **Library Card Eligibility**

Proof of identity and address/residency must be provided in order to apply for, or renew, a borrowing card. Procedures for proving eligibility shall be established by the Circulation Department and approved by the Director.

- **Borrowing Privileges**

An established account is required in order to borrow materials from the Library. Library account holders that forget their card, may still exercise full borrowing privileges using a valid driver's license or other valid photo ID.

- **No Age Discrimination**

The Library does not distinguish between a youth or an adult card when items are borrowed. Youth are permitted to borrow any type of library material.

- **Borrowing Periods and Conditions**

The Library Director, in collaboration with Leadership staff and collection usage statistics, may determine lending item limits, lending time limits, and renewal limits that support good stewardship. Materials are to be returned by the end of the day on which they are due. Borrowers are to be informed of delinquent status of accounts.

- **Special Service Limitations**

Some digital service contracts require that, in order to access the digital resource, the cardholder reside in the taxing district as defined under Borrowing Classifications.

- **Suspension of Borrowing Privileges**

Borrowing privileges will be suspended for accounts with more than ten overdue items or with outstanding fee balances of \$10 or more.

Borrowers may bring fees below the \$10 cap with partial payments.

Fines and Fees

Items in the regular library collection are free from overdue fines. IPL may charge fines or fees for specific library items and functions including, but not limited to: items classified as "Hot", current year magazines, Book Club kits, presentation equipment, and lending items from the Library of Things.

Maximum fines shall not exceed the cost of the item.

Replacement of Lost and Damaged Materials

A replacement fee is charged to the borrower account if an item is lost or damaged and beyond repair. Items not returned 45 days past the due date are defined as Lost. If a missing part cannot be individually replaced, the full replacement cost is billed to the borrower account. Overdue fines are overridden by replacement cost.

Responsibility for Youth Borrowing and Library Account

The parent or guardian of the borrower less than 18 years old, is responsible for any fees, fines, damage to the library or its collections, or other costs incurred by the minor cardholder at the library and the return of materials borrowed by the minor. The Library Record of a minor may be released to either the minor or the parent or guardian.

Material Recovery Agency

The Library Director is authorized to utilize a material recovery agency to assist with delinquent accounts. Accounts are referred to the agency 60 days after the due date when the account balance exceeds \$25.00. The account is billed an additional one-time service charge when submitted to the agency based on the agency fees.

Revision and Re-number May 15th, 2023

3.02 3D Printing Policy

Last Updated Date: May 15, 2023

Policy Type: Circulation and Services

Purpose

The Interlochen Public Library has acquired a 3D Printer and has determined to make it available for patron use under certain terms and conditions and consistent with its purpose to provide access to facilitate research, learning, and recreational pursuits by furnishing materials of requisite and appropriate quality. The purpose of this policy is to set forth under what terms and conditions a library patron may access and utilize the Interlochen Public Library's 3D Printer.

Print Requirements

- Patrons can only use filament supplied by the library. A cost will be established to cover the cost of filament used, at a per gram rate.
- There is a minimum charge of \$1.00 per 3D print.
- The 3D printer must be used only for lawful purposes. It may not be utilized to create objects that:
 - Are prohibited by local, state, or federal law.
 - Are obscene or otherwise inappropriate for the library and public environment.
 - May cause harm, be unsafe, or pose an immediate danger or threat to oneself or the well-being of other community members.
 - Are subject to legal copyright, patent, or trademark.
- IPL will not print any object that is a weapon of any kind such as a sword, knife, gun, axe or other object appearing to be designed as a weapon.
- A IPL staff member shall review each object file before it is cleared for 3D printing, and the library retains the right to refuse or deny any 3D printing request.
- The print file submitted must be submitted digitally in a .stl format.
- Only one print request per person will be accepted and printed at a time.
- The size of the objects printed cannot exceed the maximum dimensions of the 3D printer required to print them.
- Library staff reserve the right to resize projects unless dimensions are specific in the request.
- Color preferences may be submitted, but the library will determine the color of the filament based on availability.

- Items that are not picked up after one month (30 days) will become property of the Interlochen Public Library. Items must be picked up by the individual who submitted the project file.
- A charge in the amount of the print's cost will be added to the patron's library record account for any unclaimed items.

Scheduling

- Files are printed on a first-come first-served basis, and we cannot guarantee that prints will be completed by any given date or time.
- Priority printing will be given to library programs and events.

Disclaimers

- The Library Director, or designee, reserves the right to set a limit as to the maximum amount of time a print job may take.
- Only designated library staff, volunteers, and patrons that have satisfactorily completed required library training will have hands-on access to the 3D printer and 3D scanner.
- The Interlochen Public Library is not liable for injuries, property damage, or failure of function caused by objects or materials made through the utilization of our 3D printers.
- Due to the nature of 3D printing, no file is guaranteed to print successfully, and minor flaws and imperfections can be expected, such as small cracks and warping at the bottom of the print. The Library will not refund any prints with minor imperfections, but staff will do its best to notify patrons if a print is likely to have imperfections when they review the print file for approval. If the final print results in substantial portions of the model missing (such as a missing limb of an animal statue), library staff will notify the patron of the failure and remove the charge.
- Since 3D printing is a visual process, complete and total patron privacy is not a possibility. However, the library will not offer or provide information about a 3D print requester to third parties. Your submission of a 3D printing request shall constitute written consent to disclose the record to the extent that the information cannot be kept confidential due to the nature of the process.

Revision and Re-number May 15th, 2023

3.03 Library of Things Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

Purpose

The Interlochen Public Library 'Library of Things' is a collection of non-traditional library items (herein referred to as a Thing or Things) that complement the Library's mission of providing dynamic resources and innovative services to stimulate intellectual curiosity, facilitate lifelong learning, promote literacy, and nurture personal enrichment.

Borrowing and Use

- A fine will be added to the borrowers account if any Things are returned to the book drop or left somewhere outside or inside the library.
- A valid IPL library card with no suspensions imposed per Library and Account Policy is required to borrow a Thing.
- Some Things require that borrowers must be 18 years or older including but not limited to some tools, Wi-Fi hotspots and laptops.
- By checking out a Thing, borrower agrees to follow all Library policies and all state and federal laws governing the use of that item.
- If circumstances warrant, the Library reserves the right to refuse a borrower the use of items from the Library of Things or to discontinue borrowing privileges for items in the Library of Things collection.

Lending Periods and Fines

- Loan periods for Things can vary by item.
- Things may be renewed unless another patron has a hold on the it.
- Overdue fines vary depending on the Thing. The maximum overdue fine will equal the replacement cost.
- Based on Michigan Penal Code, Act 328 of 1931, MCL 750.362 and 362a, which provide that any person who converts for their own use or fails to return rented tangible library property shall be guilty of larceny, and be prosecuted for a misdemeanor: If the Thing is more than 30 days overdue, it will be considered lost or converted to personal use and the borrower will receive a bill to cover the replacement cost of the

Thing. If a billed item is returned in good condition, the bill will be removed from the borrower's account, but the borrower will be responsible for all overdue fines.

Responsibility and Liability

- The borrower must read and sign the IPL 'Library of Things' Lending Rules and Agreement prior to borrowing any Things.
- The borrower is solely responsible for the Thing and will be billed for the repair or replacement cost associated with any damage or loss of a Thing and/or accessories excluding normal wear and tear.
- The library is not responsible for any defects in any borrowed Library of Things.
- If any borrowed Thing becomes unsafe or in a state of disrepair, the patron must immediately discontinue use of the item and notify the library of the issue upon returning the Thing.
- A list of replacement costs of Things is maintained by the Library and is available for viewing upon request.
- The Library is not responsible for the loss of data while using a Thing.
- The Library is not responsible for any consequences from the borrower's actions while using the Thing.
- The Library will apply any required rules or regulations to its Things.

Care and Operation

- The Thing may only be used, operated, and cleaned in compliance with IPL's policies, intended use, and manufacturer's guidelines.
- Borrower shall not make any modifications or alterations to the Thing.
- Use care and safety when handling and using the Thing.
- Return the Thing with all parts, components and accessories.
- Do not attempt to repair a Thing.

Revision and Re-number May 15th, 2023

3.04 Interlibrary Loan Service Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

Purpose

For collection materials not available in the District, or MelCat catalog, IPL will attempt to borrow from and will lend to reciprocating libraries that are located in the United States or Canada the following types of materials:

- Circulating books that are over a year old.
- Audiobooks on CD and MP3CD that are over a year old.

IPL will not provide Interlibrary Loan Service to borrow:

- Items published in the current year.
- Items that are owned by the Interlochen Public Library (unless all copies are lost or missing).
- Bound periodicals. IPL will request digital copies.
- Books printed before 1900. IPL will try to borrow these materials in reprint or microform, if available.
- E-books and downloadable audio.
- Software.

Interlibrary Loan Service will be withheld from IPL patrons who have:

- Library accounts with fines and/or fees of \$10 or more.
- Library accounts that are not in good standing.
- Limited accounts.

Borrower Accountability

Consistent with IPL lending policy, Interlibrary Loan materials may only be checked out on the library card of the person who requested them.

Interlibrary Loan Renewals

Interlibrary Loan materials are not renewable without prior consent of the lending library. Borrowers must contact IPL before the due date with a request to renew Interlibrary Loan item(s).

Fees

- **IPL Fees for Interlibrary Loan (ILL) Service**
 - IPL does not impose an ILL service fee to residents of the Traverse Area District Library taxing district.
- **Lending Library Fees for Interlibrary Loan (ILL) Service**
 - Patrons must indicate in advance the maximum amount they will pay the lending library for ILL service.
 - Fees imposed by the lending library are charged to the borrower's account.
 - Failure to return an ILL will result in an initial charge of \$50 to the borrower's account until the lending library issues a formal replacement charge at which time the borrower's account will be reconciled.
 - Failure to pay ILL fees from a lending library will result in suspension of subsequent ILL services.
 -

Revision and Re-number May 15th, 2023

3.05 Mobile Library Services Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

Purpose and Principles

Mobile Library Services support the mission of Interlochen Public Library (IPL) in an outreach capacity and operates under IPL policies, as well as those listed below. Mobile Library Services also provides service to people in the community who cannot utilize library services due to physical, economic, social, geographic or other barriers.

IPL Mobile Library Services will participate in major community events whenever possible to promote the Library and the resources, programs, services, and activities available for people of all ages. Visit requests are considered on an individual basis using the following criteria.

Services and Offerings

The service model for the Mobile Library Services is based upon three principles:

- **Portability:** Bringing information, ideas and excitement outside of our walls to the communities.
- **Accessibility:** Providing resources to patrons of diverse ages, languages, abilities, and backgrounds while introducing new users to their library.
- **Flexibility:** Offering library materials that are tailored specifically for the audience at the Mobile Library Service's destination.

Parameters and Priorities for Service:

Due to limited staffing, operating hours, and budgetary constraints, the Mobile Library Services cannot visit all areas of potential need. The following criteria will be used to prioritize and evaluate requests:

- Limited to IPL Service Area
- IPL Events take precedent over outside events
- Support the mission of IPL
- Scheduling availability
- Distance from a Library building
- Senior/Care/Youth Facilities
- Service needs

- Community events
- Number of potential people served
- Stops at private residences will *not* be considered

Location Requirements

- Maneuverability and parking on level, solid ground
- Accessible to all patrons
- Ample parking
- Adheres to public health and safety standards
- Visible location
- Stop time and location must be able to be advertised/promoted by the library and will be listed on IPL's website.

Disclaimers

- IPL staff cannot conduct financial transactions (accepting payment for fines, fees, etc.) through any Mobile Library Service.
- IPL reserves the right to cancel any event due to weather, unforeseen circumstances, and vehicle maintenance.

Revision and Re-number May 15th, 2023

3.06 Digital Device and Internet Acceptable Use Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

1. The Traverse Area District Library offers its patrons free access to the Internet via Public Access Computers and its Wireless or Wired Network. The Library is not responsible for the accuracy, currency or appropriateness of material found online. Library staff is available to assist in evaluating the information found on the Internet and can recommend sources that have been found to be reliable.
2. Pursuant to state and federal law and to create a safe environment for library patrons and staff, Internet access on all Public Access Computers will be filtered. Different levels of filtering are enforced depending on the location of the Public Access Computers and the age of the patron using a given computer. Filtering of Internet access on the Wireless or Wired Network will be set at levels that promote a safe environment for library patrons and staff and in compliance with state and federal laws.
3. Time limits will be used to provide equal access to public computers with the option for users to extend their computing session if no other users are in queue. Time limits and extension options will vary based on library location.
4. Public computing locations may be restricted by age.
5. A valid library account number is required for access to any type of IPL public computer; either in the form of a library issued library card, or a driver's license or state ID linked library account. Without a valid library account number, a temporary, one-time-use, guest pass is available for stationary computers only. Access to IPL public computers by means of another person's account is strictly prohibited.
6. Borrowers with account balances exceeding \$5.00 in fees or fines may be prohibited from access to public computers.
7. Library computer hardware, software or network infrastructure is not to be used for any unlawful purposes. Tampering with or altering Library software, hardware or network infrastructure is not permitted. The Library is not responsible for any data loss or corruption that may occur when using the IPL Public Access Computer or Wired or Wireless Network.

8. Failure to comply with this will result in the loss of Internet and Computer Use privileges at Interlochen Public Library for a period of time, consistent with the IPL Behavior Policy.

Revision and Re-number May 15th, 2023

3.07 Directory Information Policy

Last Updated Date: May 15th, 2023

Policy Type: Circulation and Services

While all information in the Library is available for public use, the Library has the responsibility to determine the proper access to and delivery of that information: normal circulation, limited circulation, in-house use only, in person, mobile services, phone, text email, mail, other forms of electronic communications.

We do not give out information from the City Directory or directory type of information.

It is our policy not to give out published or unpublished information on private individuals.

Revision and Re-number May 15th, 2023

2.01 Budget Adjustment and Disbursement

Last Updated Date: May 15th, 2023

Policy Type: Finance

Scope

The Board of Trustees annually adopts and authorizes a total budget for the forthcoming fiscal year. The budget includes both income and expenses. This budget may not be adjusted in aggregate without formal action by the Board.

The total expenditures budget is subtotaled into four broad categories and each of these categories contain several specific line items:

1. Personnel Services
2. Supplies
3. Other Services and Charges
4. Capital Outlay

The Library Director, as Chief Fiscal Officer, may, at their discretion, adjust line items within each of the four categories but may not adjust the subtotal of any category without Board authorization. Under no circumstances will any adjustment made by the Director increase the total authorized budget.

Any disbursements of an amount greater than \$5,000 will be authorized only upon approval of the Board.

The Director will keep the Board informed in a regular and timely manner as to the status of the budget.

Revision and Re-number May 15th, 2023

2.02 Purchasing and Contracting Policy

Last Updated Date: May 15th, 2023

Policy Type: Finance

Scope

Purchasing and contracting for the Interlochen Public Library (IPL) shall be handled in a manner which promotes the best interests of IPL while providing a fair opportunity for businesses to participate in the purchasing and contracting process.

1. **Quantity Purchases.** Goods discounted for large quantity purchases shall be planned for and purchased whenever practical.
2. **Overdrafts Prohibited.** No purchase will be authorized which would overdraw a budgetary account. If the Library Director anticipates that a purchase will exceed a budgetary account, a request must be submitted to the Board of Trustees to request that the necessary budget amendment be completed prior to initiating such a purchase.
3. **Quality.** Quality of goods and services is as important as price and can be ensured by preparing precise specifications for competitive bidding describing quality requirements. All such specifications shall permit competition whenever practicable. Bids shall be evaluated and awarded on the basis of the overall best value to the IPL.
4. **Public Records.** All specifications, bid documents (after the specified time for bid opening), purchase orders, and supporting documents are public records which shall be made available to the public upon request and consistent with Michigan's Freedom of Information Act and in accordance with the Michigan Public Libraries Retention and Disposal Schedule.
5. **Records Retention.** IPL shall retain copies of all purchase orders, service orders, requisitions, and bid files consistent with the Michigan Public Libraries Retention and Disposal Schedule.
6. **Endorsement.** No IPL employee shall endorse or in any way permit the employee's name or position, or grant permission for the IPL's name to be used and advertised to support a product or a vendor without Board approval. No IPL employee shall use IPL's name, or the employee's position at IPL, to obtain special consideration in a personal purchase.
7. **Capital Assets.** In accordance with current general accounting standards, all assets for the library which cost more than \$5,000 be tagged and recorded in a list which is kept up to date, and shall include the purchase date, description, serial number(s) if applicable, tag number, and cost.
8. **Special Considerations.**

1. The Library's intent is to purchase from and contract with responsible vendors that maintain a presence within the district whenever feasible. To ensure local participation, the Library will make reasonable attempts to notify local vendors of the opportunity to provide goods and services and to include quotes from the same.
 2. As a political subdivision of the State of Michigan and member of the Northland Library Cooperative, Michigan Library Association, American Library Association, and Michigan Library Consortium, the Library is privy to a number of negotiated agreements for the provision of goods and services, the cost of which may be fiscally beneficial to the Library.
 3. The Library will make every effort to consider all of these relationships when determining purchase decisions
9. **Transactions over \$5,000.** The Library Director seeking to purchase goods, products, or services that will cost over \$5,000 shall either:
1. Prepare or have prepared precise specifications describing the item and submit them for handling through the competitive bid procedure described herein; or
 2. If otherwise approved by the Library Director consistent with this policy, place an order for the goods, products, or services.
 3. Competitive bidding shall not be required when the Library Director and the Board determine that the public interest will be best served by purchase from or jointly with another unit of government; when an emergency exists; or when the public interest will be best served without obtaining bids, such as in the employment of professional services.
10. **Competitive Bidding Procedure.**
1. **Sealed Bids.** Sealed bids are required in transactions involving expenditures of more than \$15,000, unless otherwise authorized by the Library Director as provided herein. A "sealed bid" means a written response to a solicitation which requires a public bid opening. Sealed bids shall strictly comply with submission criteria to protect the integrity of the sealed bid process. It is the bidder's responsibility to ensure compliance with submission requirements. The Library Director may disqualify a sealed bid that does not conform to the submission requirements.
 2. **Initiation of Competitive Bidding Procedure.** The Library Director or their designee shall initiate this procedure by submitting a written request to the Board, along with a vendor's list and specifications. The Library Director may seek assistance from library staff or legal counsel in preparing specifications. Whenever possible, specifications shall include a proposed contract or service order, insurance requirements, and bond requirements, if any.

3. **Publication.** The Library Director shall publish an advertisement for bid on the Library's website and in a local newspaper on at least two dates. The final publication day shall not be later than one week prior to the bid opening date.
4. **Bid Opening.** The Library Director shall select the time and place of the bid opening. The Library Director or their designee shall attend the bid opening and record the bids received. Bid openings shall be public unless otherwise stated in the bid specifications. At the bid opening, the Library Director or their designee may request clarification of a bid from any vendor attending the bid opening. No bids shall be accepted after the deadline indicated.
5. **Bid Award.** The Library Director or their designee shall provide a request and recommendation of the bid award, along with the requisition (if appropriate). After approval by the IPL Board, the Library Director shall complete the purchase order, service order, or contract. The bid will be awarded based on the overall best value to IPL, and price will not necessarily be the sole consideration.
6. **Sole Bidders.** In the event only one bid is received, the Library Director may recommend award of the sole bid if the following conditions have been met:
 1. Due diligence has been performed in soliciting bids according to these policies and procedures; and,
 2. The bid has been evaluated and determined to be reasonable based on the history of past purchases and evaluation of the market.
11. **Comparative Quote Process.**
 1. Goods or services with a projected value of between \$5,000 and \$10,000: At least three informal quotes are required.
 2. Goods or services with a projected value of between \$10,000 and \$15,000: At least three formal quotes are required
 3. These quotes shall be procured from valid, reputable sources in a manner consistent with sound purchasing procedure.
12. **Exceptions.** Unless otherwise addressed herein, the expenditures listed below are exempt from the quote/bid provisions of this policy. Exempt are purchases:
 - a. less than \$5,000;

- b. to alleviate an emergency condition which is a threat to public health, welfare or safety; or where immediate expenditure is necessary for operational continuance;
- c. for the acquisition of library materials (books, CDs, DVDs, periodicals, online services, etc.
- d. for the acquisition of general expendable supplies;
- e. required by local, state or federal statute;
- f. required by contractual arrangement approved by the Board of Trustees, including labor agreements;
- g. economically procurable from only one source;
- h. a unique opportunity for substantial savings;
- i. at auction;
- j. required for professional services;
- k. a contract for the maintenance or service of equipment which is entered into with the manufacturer or authorized service agents of that equipment;
- l. procured from another governmental agency;
- m. which no other responsive offer has been received;
- n. for computer equipment or peripherals when required for consistency or inter-operability; or,
- o. those when the Library Director and the Board determine that the public interest is best served without a competitive bid.

Regardless of these exceptions, Library administration will make reasonable attempts to make certain that all purchases meet the purpose of this policy employing verbal or written quotes, advertised prices, comparison shopping, requests for proposals, or bids, depending upon the circumstances and whichever method is most beneficial to the Library.

- 13. **Real Estate.** All purchases of real estate, improved or unimproved, will be made only with prior consent of the Board of Trustees.
- 14. **Credit Card Purchases.** For those purchases that are not handled through competitive bid process, the Library Director may utilize the Library's credit card so long as any such credit card is issued and utilized consistent with IPL's credit card policy.
- 15. **Purchasing Goods or Services When a Conflict of Interest May Be Present.** Purchases by the IPL of supplies, materials, or services from an employee or member of the Board, or from members of employee's or a Board member's immediate family, shall be documented to provide a

record for the public establishing that the purchase was made in the best interest of the Library, price and other factors considered. Any such purchase shall be in compliance with IPL's Conflict of Interest Policy.

16. **Delegation of Authority.** The Library Director has discretion to authorize delegation of authority for any permissible expenditure under this policy to any Library employee.

Revision and Re-number May 15th, 2023

2.03 Credit Card Purchasing Policy

Last Updated Date: May 15th, 2023

Policy Type: Finance

Purpose

The Interlochen Public Library recognizes that it is in the best interest of the library to maintain a credit account for use by designated employees to assist in performing their assigned responsibilities and to streamline and enhance the purchase of Library materials and services. Therefore, the purpose of this policy is to authorize and regulate the use of credit cards by Library employees in compliance with Public Act 266 of 1995 which requires that local units of government adopt a credit card policy.

Authority

The Library Director shall be responsible for the issuance, monitoring, and retrieval of the Library credit cards and for overseeing compliance with this Credit Card Use Policy.

1. Credit cards shall be used only by an employee holding a managerial position or position requiring a purchasing function at the Interlochen Public Library and shall be used only for the purchase of goods or services for the official business of the Interlochen Public Library.
2. The total combined authorized credit limit of all Library credit cards shall not exceed 5% of the total budget for the current fiscal year.
3. Limits will be placed on each card based on budget and role of each authorized user. Pre-approval of credit card usage may be required per limits established in internal guidelines.
4. Reconciliation of all credit card bills shall be done monthly and reviewed/approved by the Library Director. The balance due shall be paid on or prior to the due date by automatic deduction from the Library checking account.
5. An employee using a Library credit card is responsible for the protection and custody of the card and shall immediately notify the Library Director, and/or the issuing bank if the card is lost or stolen.
6. An employee using a Library credit card must submit to the Library Director a form showing an itemized list of goods or services purchased with the card, the cost of purchase, date of purchase and official business for which purchased. The original sales receipt must be signed by the employee cardholder and should be attached to the form. Forms

will be submitted in a timely manner in order to reconcile credit card statements.

7. Unauthorized use of a Library credit card by any employee shall be cause for disciplinary action up to and including dismissal. The employee will be held responsible for the payment of unauthorized purchases.
8. Employees must surrender the Library credit card immediately upon termination.
9. Upon Library Director's termination all credit card purchases will cease, approved outstanding balances will be IPL's liability.

Revision and Re-number May 15th, 2023

2.04 Disposal of Materials, Furniture, and Equipment Policy

Last Updated Date: May 15th, 2023

Policy Type: Finance

Scope

It is the policy of Interlochen Public Library (IPL) to dispose of library materials, furniture and equipment that are no longer functional or useful in a manner that serves the best interests of the Library and to the extent possible, the best interests of the community.

When an item or equipment no longer has value to the Library as determined by the Library Director, it will be removed from inventory. Items of interest or value to other libraries will be offered directly to those libraries before disposal in one of the following ways:

A. Library Collection Materials

Collection materials that have been weeded and withdrawn from the collection will be:

1. Discarded or recycled if they are in poor condition or contain information that has since been updated through further study, such as medical or other technical or scientific materials.
2. Offered to the Friends of IPL for inclusion in their book sales.
3. Items not accepted by the Friends of IPL will be properly discarded or recycled.
4. Discarded collection materials will not be offered directly to the public.

B. Furniture and General Use Equipment

Furniture and general use equipment no longer of use to the Library and of minor value may be donated to a non-profit, charitable organization.

C. Computer Equipment and Digital Devices

Disposal determinations and destinations of computer equipment and digital devices will be made by the Library Director. These items, no longer of use to the Library but have a small residual value may be donated directly to another library, non-profit entity for use in educational programs, sold. In the event that it has no value will be disposed of through a technology recycling company.

D. Grant Items

The disposal or sale of items obtained through governmental grants shall be subject to the restrictions mandated for the acceptance by the Library of the grant.

Items not covered by the above will be sold through auction or publicly advertised sale, including Internet sale, with any proceeds from such sale being deposited to the Library's General Fund.

Items that have no marginal or no resale value, or does not sell through auction or publicly advertised sale will be recycled or discarded in the best interest of the Library.

New and Adopted May 15th, 2023

2.05 Gift Policy

Last Updated Date: May 15th, 2023

Policy Type: Finance

Scope

Recognizing that the donor, whether individual or corporate, is a crucial and appreciated element in any giving program, Interlochen Public Library acknowledges that importance through the following policy.

Types of Gifts

1. Monetary

The Library accepts all levels of monetary gifts (including financial securities, bequests, and trusts). *Unrestricted* monetary gifts under \$30,000 will be used at the discretion of the Library Director. *Unrestricted* monetary gifts over \$30,000 will be used at the discretion of the Library Board of Trustees, under advisement of the Library Director.

Restricted monetary gifts will be accepted on the condition that the specific use requested is consistent with the goals and objectives of the Library.

*Donors reserve the right to remain anonymous.

2. Non-Monetary / In-Kind

The Library accepts in-kind (goods or services other than cash) gifts at the discretion of the Library Director and/or the Board of Trustees under the following conditions:

- *Gifts of library materials* (books, DVDs, CD's, Things, etc.) are accepted with the understanding that the Library reserves the right to add them to its collection, distribute them to other libraries, donate them to the Friends of IPL for fundraising purposes, or discard them. Any proceeds derived from such disposal may be used at the discretion of the Administration for library improvement or staff development.
- *Gifts other than library materials* (personal assets or property, art objects, collectibles, services etc.), *if accepted*, are accepted only on the condition that they may be sold, kept, given away or discarded at the discretion of the Library Board and/or the Library Director. However, specific requests for the disposition of an item will be taken under

advisement by the Board, and the gift will be returned if the request is not deemed to be suitable to the goals and objectives of the Library.

The Library will not appraise or estimate the value of non-monetary gift donations. The responsibility for such assessment lies with the donor. The Library also reserves the right to temporarily suspend acceptance of non-monetary gifts at any time.

Revision and Re-number May 15th, 2023

2.06 IPL Fund Definitions

Last Updated Date: May 15th, 2023

Policy Type: Finance

General Fund – Operations

- Revenue received throughout the year is posted here as well as expenditures for annual operations. The budget identified for use of this fund is approved by the IPL Board of Trustees on an annual basis with occasional budget amendments if required. Finance Policy defines the authority of the Library Director with respect to the budget and this fund.
- To provide protection against unexpected revenue shortfalls as the year progresses, this balance should fall within a range of 12% to 15% over budgeted expenses.

Public Improvement Fund (Restricted)

- For future use to maintain library facilities throughout the district as needed, these funds are restricted for the purchase of equipment, technology, and furnishings or for construction or building improvement.
- Expenses from this fund are restricted by state law to “public Improvement” and available to administration by board authorization upon the recommendation of the Finance Committee.
- This fund is built from charitable contributions or grants or other non-tax revenue sources.

Revision and Re-number May 15th, 2023

2.07 Investment Policy Statement

Last Updated Date: May 15th, 2023

Policy Type: Finance

(Surplus Funds Subject to Michigan Public Act 20 of 1943)

I. Statement of Purpose

It is the policy of Interlochen Public Library ("IPL") to invest its funds in a manner that will provide the highest investment return with the maximum security, while meeting the daily cash flow needs of IPL, and complying with all state statutes governing the investment of public funds.

II. Scope of the Policy

This investment policy applies to all financial assets of IPL that are not employee retirement funds. These funds include the general fund, special revenue funds, debt service funds, capital project funds, trust and agency funds and any new fund established by IPL subject to the above limitation.

III. Investment Objectives

In priority order, the primary objective of IPL investment activities under this policy statement shall be:

1. **Safety:** Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio.
2. **Diversification:** The investments will be diversified by security type and institution in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.
3. **Liquidity:** The investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated.
4. **Return on investment:** The investment portfolio shall be designed with the objective of obtaining a rate of return throughout the budgetary and economic cycles, taking into account the investment risk constraints and the cash flow characteristics of the portfolio.

IV. Delegation of Authority to Make Investments

Authority to manage the investment program is derived from MCL 41.76 and IPL Board resolutions designating depositories. Management responsibility for the investment program is hereby delegated to the IPL Director ("Director"), who shall establish written procedures and internal controls for operating the investment program consistent with this investment policy. Procedures should include references to: safekeeping, delivery vs. payment, investment accounting, repurchase agreements, wire transfer agreements, collateral/depository agreements and banking service contracts. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by IPL. The Director shall be responsible for all transactions undertaken and shall establish a system of controls to regulate the activities of subordinate officials.

V. Authorized Investment Instruments

IPL is limited to investments authorized by Michigan Public Act 20 of 1943 (1943 PA 20), as amended, and may invest in the following:

1. Certificates of deposit, savings accounts, deposit accounts or depository receipts of a financial institution. The financial institution must:
 - i. Be a state or nationally chartered bank or a state or nationally chartered savings and loan association, savings bank or credit union whose deposits are insured by an agency of the United States Government, and
 - ii. Maintain a principal office or branch office located in the State of Michigan under the laws of this state or the United States.
2. Bonds, securities or other obligations of the United States or an agency or instrumentality of the United States.
3. Commercial paper rated at the time of purchase within the two highest classifications by at least two standard rating services and that matures not more than 270 days after the date of purchase.
4. Repurchase agreements of the United States or an agency or instrumentality of the United States.
5. Bankers' acceptances of United States banks.
6. Obligations of the State of Michigan or any of its political subdivisions that at the time of purchase are rated as investment grade by not less than one standard rating service.
7. Mutual funds registered under the federal Investment Company Act of 1940, composed of the investment vehicles described above.

8. Obligations described above if purchased through an interlocal agreement under the Urban Cooperation Act of 1967, 1967 (Ex Sess) PA 7, MCL 124.501 to 124.512.
9. Investment pools organized under the Surplus Funds Investment Pool Act (1982 PA 367, MCL 129.111 to 129.118).
10. Investment pools organized under the Local Government Investment Pool Act (1985 PA 121, MCL 129.141 to 129.150).

VI. Safekeeping and Custody

All security transactions, including collateral for repurchase agreements and financial institution deposits, entered into by IPL shall be on a cash (or delivery vs. payment) basis. Securities may be held by a third party custodian designated by the Director and evidenced by safekeeping receipts as determined by the Director.

VII. Standard of Prudence

Investments shall be made with judgment and care, under the circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital, as well as the probable income to be derived.

Revision and Re-number May 15th, 2023

2.10 Credit Card Acceptance Policy

Last Updated Date: May 15th, 2023

Policy Type: Finance

Scope

The Interlochen Public Library (IPL) accepts credit and debit cards as a form of payment for fines, fees, merchandise or donations by adults aged 18 and older. IPL uses three third-party providers (Square, Inc., Heartland, and Worldpay Holding, LLC) to process credit card transactions at IPL. Payment via credit/debit card can be made both in-person and online. IPL accepts credit/debit cards from a range of commonly used third-party providers. NFC (Near Field Communication) contactless payments are also accepted. The minimum amount to use a credit/debit card for payment is \$1.00.

The following may be paid for via credit/debit card:

- Overdue fines
- Copies and computer prints
- 3D Prints
- Lost and/or damaged material (IPL materials only)
- IPL merchandise, used materials, and surplus equipment
- Donations to the Interlochen Public Library.

Monetary donations to the Friends of the Library can be made by contacting the Friends of Interlochen Public Library.

Security

The Library reserves the right to refuse service or cancel transactions at any time if fraud or an unauthorized or illegal transaction is suspected.

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. In the event that a credit/debit card payment is unable to be processed, the patron will be responsible to provide payment via cash or check for all amounts due.

Prohibited Credit/Debit Card Activities

The Library prohibits certain credit/debit card activities that include, but are not limited to:

- Accepting payment cards for cash advances or cashback
- Discounting fines or fees based on the method of payment
- Adding a surcharge or additional fee to card transaction
- Refunds in excess of the original amount paid
- Payments over the phone or via email

Refunds

When a fine or fee has been paid using a credit/debit card and a refund is necessary, the refund must be credited to the account that was originally charged. Credit/debit card refunds cannot be made more than 60 days after the transaction. Refunds may take up to 14 days to process. If a refund is deemed necessary after the 60 days, a refund may be made via a check issued by the Library. Refunds over \$200 are made at the discretion of the Director.

Chargebacks/Disputes

In the event that the Library is notified of a dispute, the Finance and Human Resources Manager will investigate the transaction and respond as necessary.

Privacy Statement

Credit/debit card transaction details collected are encrypted at point of swipe. IPL's third-party providers comply with all required PCI-DSS (PCI-DSS stands for Payment Card Industry Data Security Standards).

The Library will have access to the last four digits of the credit/debit card number used in the transaction only. IPL does not retain payment card data on the mobile device or within the application. This information will only be used for transaction retrieval. This information is kept private and is not used for any other purpose. Transaction information is available until IPL terminates its account with the third-party provider.

Disclaimer

By processing, you agree to accept and assume all risks and responsibilities for the losses and damages that may arise from your use of this payment service and release IPL from all liability.

New and Adopted May 15th, 2023