Policy
Credit cards are issued at the discretion of the Joseph T. Simpson Public Library Board of Trustees and Executive Director. The cardholder agrees to comply with all applicable Library policies and procedures and this Cardholder agreement.

Compliance with Policy, Violations, and Consequences
Employee violations to this agreement or to any policy regarding the purchase of goods or services will be investigated and may result in either one or more of the following actions: written warning, revocation of credit card privileges, cancellation of delegation of purchasing authority, disciplinary action, and termination and/or criminal prosecution. Human error and extraordinary circumstances may be taken into consideration when investigating any violation to this agreement.

The Executive Director and the Board of Trustees will have the authority to investigate and to determine whether a policy violation has occurred, and to recommend actions that may be taken because of such determinations. The Library will consider the facts and circumstances of each incident, and will take action as deemed appropriate, and as permitted by applicable law and/or Library policy.

Credit Card violations include but are not limited to:
- Purchase of items for personal use
- Use of the credit card for cash advances
- Exceeding credit line limit
- Failure to return the credit card when an employee is reassigned, terminated or upon request
- Failure to return the credit card when Library member resigns, is no longer in office or upon request
- Failure to turn in packing slips, receipts or other back up documentation to the Library Bookkeeper within 15 days of the purchase for the purpose of establishing accountable reconciliation procedures.

Ownership and Cancellation of the Credit Card
The credit card remains the property of the credit card company. It may not be transferred to, assigned to, or used by anyone other than the designated Cardholder. The Cardholder is accountable for the activity on the card. The credit card company or Library may suspend or cancel Cardholder privileges at any time for any reason. The Cardholder will surrender the credit card upon request to Library or any authorized agent of the credit card company.
Receipts
It is the Cardholder’s responsibility to obtain transaction receipts from the merchant each time the credit card is used. Individual transaction receipts are to be attached to periodic statements and submitted to the Bookkeeper. The Bookkeeper will be responsible for review of monthly statements. The Executive Director will review the statement and relevant receipts and approve the voucher for credit card payment. The treasurer or assistant treasurer will also review the statement and relevant receipts prior to signing the check. The Bookkeeper must keep statement data and proof of reconciliation, including receipts and packing slips, on file for a period consistent with the record retention requirements of the law.

Disputed Items
It is the Cardholder’s responsibility to follow-up on any erroneous charges, returns or adjustments to ensure proper credit is given on subsequent statements.

Protecting the Credit Card
The credit card is valuable property, which requires proper treatment by the Cardholder to protect it from misuse by unauthorized parties.

Validation and Safekeeping
Sign the credit card immediately upon receipt. The credit card should always be treated with the same care as personal credit cards, bankcards, cash and checks. Keep your card(s) in an accessible, but secure location. When using the credit card for Internet purchases, cardholders should ensure that the site utilizes industry recognized encryption transmission tools.
When the expiration date is passed and/or after you have received a new credit card, shred the old credit card. Make sure the credit card is returned to you after each charge and verify that the returned credit card has your name on it.

Lost or Stolen Credit Cards
If the credit card is lost or stolen, contact the credit card company’s 24-hour toll-free number immediately.
Employee Acknowledgement of Library Credit Card Policy

GENERAL
The credit card may be used only by Library employees who have authority to buy goods and services on behalf of Library.

Each credit card bears the Cardholder’s name but is actually issued to Library, which is responsible for making prompt payment to the credit card company. However, Cardholders are responsible for ensuring proper use of the card.

CARDHOLDERS
Cardholders must use the card responsibly and in accordance with this policy.

Cardholder responsibilities include:
- Purchasing items for Library business use only.
- Never lending or sharing the credit card or account number.
- Purchasing only goods and services that are in accordance with Library policies.
- Returning the Credit Card to the Executive Director or Treasurer and privilege of its use upon leaving Library or the position which entitled use of the card or upon ending employment with Library, or upon request.
- Forwarding purchasing documents, such as sales receipts, to the Bookkeeper, within 15 days of purchase.

I acknowledge that I have received a copy of the Joseph T. Simpson Public Library Credit Card Policy and agree to abide by this policy.

Credit Cardholder Printed Name ___________________________________________

Credit Cardholder Signature ___________________________________________

Date     ___________________________________________

Witnessed by   ___________________________________________

Executive Director or Treasurer