

Village of Mukwonago
Notice of Meeting and Finance Committee Meeting Agenda

LIBRARY BOARD OF TRUSTEES MEETING
Thursday, February 10, 2022

Time: **5:30 pm**

Place: **Join Zoom Meeting [https://us02web.zoom.us/j/89513857509?](https://us02web.zoom.us/j/89513857509?pwd=MmM0WWM4RDlCd3dnNUVnUTFOcEVHUT09)
[pwd=MmM0WWM4RDlCd3dnNUVnUTFOcEVHUT09](https://us02web.zoom.us/j/89513857509?pwd=MmM0WWM4RDlCd3dnNUVnUTFOcEVHUT09) Meeting ID: 895 1385 7509
Passcode: 448040 Dial by your location +1 312 626 6799 US (Chicago) Meeting
ID: 895 1385 7509 Passcode: 448040**

1. Call to Order

2. Roll Call and Introduction of Guests

3. Approval of Minutes

3.a Minutes from August 5, 2021

[Finance Committee Minutes 20210805_unapproved.pdf](#)

4. Discussion/Action Items

4.a Accepting Credit Cards

Discussion and possible action on implementing a transaction fee for customer credit card use.

[Cost of Accepting Credit Cards 2021.pdf](#)

[Credit Card Use for Payment of Library Fines and Fees Policy DRAFT 20211202.pdf](#)

5. Referral Items

6. Confirm Next Meeting Date

The Finance Committee meets as needed.

7. Adjourn

It is possible that a quorum of, members of other governmental bodies of the municipality may be in attendance at the above stated meeting to gather information. No action will be taken by any governmental body at the above stated meeting other than the governmental body specifically referred to above in this notice. Please note, upon reasonable notice, efforts will be made to accommodate the needs of individuals with disabilities through appropriate aids and services. For additional information or to request this service, contact the Municipal Clerk's Office, (262) 363-6420.

Mukwonago Community Finance Committee August **DRAFT Meeting Minutes**

Meeting Date: Thursday, August 5, 2021 at 5:15 p.m.

Location: Mukwonago Community Library Community Room

I. REGULAR ORDER OF BUSINESS

- A. **Call to Order** - The meeting was called to order at 5:18 pm by Committee Chair S. Kaufman.
- B. **Roll Call and Introduction of Guests** - Present were S. Kaufman, H. Pringle, J. Gasser, and Director Armour.
- C. **Comments from the Public** - None.
- D. **Approval of Minutes** – Motion to approved by H. Pringle. Second by S. Kaufman. All approve.

II. NEW BUSINESS

- A. **Discussion and possible action on Budget FY2022** – Director Armour presented her draft budget. Motion to recommend adoption of the budget as presented to the library board: J. Gasser. Second by H. Pringle. Roll call: J Gasser – yes; H. Pringle – yes; S. Kaufman – yes

III. CONFIRMATION OF NEXT MEETING DATE

- A. The next meeting date will be determined as needed.

V. REFERRAL ITEMS

VI. ADJOURNMENT

- A. Adjourned by Committee Chair S. Kaufman at 6:29 pm.

Credit Card processing			
cost analysis for 2021			
	Expenses	Revenues	# of transaction
Bank Charges/Credits	210.00	1882.67	410
Envisionware charges for three terminals	1512.00		
Envisionware charges yearly contract	680.40		
			cost per transaction
Total	2402.40	1882.67	\$ 1.27

Comparison Policies

Village of Mukwonago

- fees are paid by the customer (percentage of transaction but with minimum fee for lowest charges)
- Flat fee for electronic check
- Laminated sign to tell customer and on their website when paying automatically
- No formal policy

Bridges

- Fees are 5% with a minimum \$5 charge
- No formal policy
- Pays for all fees and Envisionware software

Mukwonago Community Library
Credit Card Use for Payment of Library Fines and Fees Policy
DRAFT presented to Policy Committee December 2, 2021

To expedite library payments and for the convenience of Library customers, the Mukwonago Community Library (the Library) accepts Mastercard, Visa or Discover credit cards payments or Mastercard, Visa or Discover debit cards run as credit card transactions by adults age 18 and older. The Library will not accept American Express. The Library requires full payment of any outstanding bills when a customer uses a credit card or debit card for payment to the Library. A convenience fee of one dollar is charged for each debit/credit swipe.

The Library reserves the right to refuse service or cancel transactions. Completion of a payment transaction is contingent upon both the authorization of payment by the Credit Card Company or financial institution and acceptance of payment by the Library. If a credit card payment cannot be processed, the Library will attempt to notify the customer using the contact information provided. The credit card user remains solely responsible for payments due.

The library is not responsible for debit/credit card transactions paid by unauthorized users. Unauthorized use of patron debit/credit to pay library bills should be handled by the patron with their credit card company.

The Library will accept debit/credit card payments for the following library charges:

- Library fines
- Lost or destroyed materials replacement
- Replacement library card charges
- Collection agency fees
- Computer print fees
- Fax fees
- Photocopier fees
- Book sale and merchandise purchases

Processing time for credit card payments

Staff and any automated processes should wait until the debit/credit payment is complete before applying payment to customer's account. If the transaction is denied, staff should not continue trying to process the debit/credit payment.

Payment receipts

Payment receipts are available immediately when using your credit card in the library. The library also retains a copy of all receipts.

Prohibited Credit Card Activities

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

- Accepting payment cards for cash advances or cash back exceeding the total fines and fees owed to the Library
- Discounting fines or fees based on the method of payment

Chargebacks

Occasionally a customer will dispute a credit card transaction, ultimately leading to a chargeback. With a chargeback, the Library staff person initiating the transaction notifies the Administrative Office and provides appropriate supporting documents.

Privacy Statement

We respect your privacy! Credit card payment details collected electronically are encrypted using secure server technology that is PCI compliant. At no time does the Library store credit card information. This information is only made accessible to authorized credit card vendors and financial institutions to complete your transaction.

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