

Credit Card Responses Summary
(2/2006)

Some had indicated a desire to see the responses from my question of 2 weeks ago regarding credit cards for the library. I am always grateful and yet never amazed that I received so many responses. Sharing what we know helps each other to develop better services and I am sure that will be true in this case. Thanks to all who responded and even those who don't have a card, but would like to in the future.

-We just got cards for myself, the office manager and 5 of our Board of Trustees. I set it up with \$15K limit per card and \$1,500 per transaction. They can use the cards for travel, hotel and meals per the usual guidelines that would apply if we had to reimburse them. The same holds true for when we use it to purchase equipment etc.

-We use the County's Purchase card system which is the best thing since sliced bread. Our credit limit is \$66,000 per transaction, per day. So, it's a slick means of paying off our monthly West bills, etc.

-The Law Library has had an American Express card in my name & the law library's name. It has worked out fabulously because we have the Delta Sky Miles card. Now I use it often - for all convention expenses, some monthly bills, etc. It has never been a problem.

-We use a bank card (debit rather than credit) against both our statutory and membership accounts for very narrowly focused purchases. I'm attaching the policy and form that we use for any purchase. It follows the same checks/balances we have for our check approvals. Because of it's limited scope - and the ease with which most sites will allow us to pay by invoice - we have used it only 5-10 times.

-Thought I would chime in on the credit card issue. We have one, but not with any formal policies. We only use it for things like an online newspaper subscription, almost all computer purchases, and special orders for online docs. that we need to get ASAP. We prefer check transactions, and our limit is not so big (only \$7,500) that we can do much damage. If I were to establish a formal policy, it would include a prohibition on using the card for payment of regular bills or cash advances.

-I have a law library credit card which I use for ordering supplies online or when I travel to library conferences. Because I'm a solo librarian, I don't feel that I need formal written policies. I keep it locked in the fireproof filing cabinet/safe except when I am using it. Each month when I write the check for the credit card statement, I show the Chairman of our Board of Trustees the statement, and I write notes on the statement explaining what each item is. (Each check must be signed by me and by a Trustee.) That way, he knows I am holding myself accountable for responsibly using the card.

-We have a library credit card. We used to have one for each of the librarians but the credit card company starting charging extra for the cards so we cut it down to just me. I use it all the time for conventions, meetings, etc. and we buy a lot of books with it online from Amazon especially. We have a couple of accounts that automatically charge the card for payments. But I really don't have any guidelines on using it anymore than if we were writing a check. The card has my name and the library name on it. If you need any other info, let me know.

-We have a credit card for the library. We are governed by the county's policy, which is attached. The long and short is there is no personal use. I have used it for purchase of materials, meals on trips, and training courses. I do not pay the bill, I provide the receipts to the budget and finance people who do that. I have not had any problems with it at all.

-Last year my trustees approved a debit card for online purchases and travel expenses. We've had the card such a short time that I can't tell you how well it's working except it does save us a small fortune for our state database subscription. If we didn't have a debit card for that account we'd be billed \$15/mo regardless of usage. Since we're a small (50+ member) library, it would be a rare month to rack up \$15 in 25-cent increments.

Our procedures are such that I can order anything previously approved by the trustees. The clerk of the district court has fiduciary responsibility for the library funds and we are fortunate to have an extremely capable person in that position. If we run into anything out of the ordinary, I report that to the judge in charge of the library and he makes sure the clerk is aware of the change in budget.

One last thought - we considered both a low-limit credit card and the debit card before making our decision. I think either option should work well for any law library.

-We are a county law library. I have a county procurement card (MasterCard) that I use for making book purchases, paying invoices, etc. Everything but travel, registrations for conferences, etc (that's a different card). We didn't create the policy; our county materials management group runs it. I had to attend special classes to learn what the rules were, what I could do and cannot do, how to do a monthly reconciliation, etc. They audit my reconciliations once a year. I have a pre-set spending limit per transaction, per month. If I have to go over that amount, I can request that they make an exception. We love the procurement card. It has really speeded up the process of bill paying and makes book purchases so much easier. I'm still subject to our procurement code and they would prefer that I use only contracted vendors, but I've really had no problems so far.

-We have had one for years. We use it to charge hardware, software, books from amazon, services, and for travel, etc. Our out of house document delivery service uses it to obtain articles from vendors for our members.

Only certain librarians have one and they are accountable for all that is charged on the card. When they charge something, they send accounting an e-mail and a receipt for the item. When the bill comes in, I review it, question anything that is unusual and pass it on to our accounting office. It is reviewed there, e-mails are matched to charges and it has always worked with no abuse.

The biggest convenience is being able to purchase a computer part over the telephone or net and not have to charge one's personal account. With the right checks and balances, this makes all of our lives simpler and we are able to provide better service.

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