

Mamaroneck Public Library – Controls (Revised September 10, 2025)

RISK	CONTROL
Check Issuance/ACH Payments	A detailed review of all disbursements are made by the Director first, then by 2 Board Members before checks are issued. 2 signatures are required on all checks – Library Director and either the Board President or the Board Treasurer. Blank checks will not be signed. The use of Positive Pay provides greater control over check issuance and ACH payments. All payments are verified by the Business Office before the bank processes the check/ACH payments. Checks will be kept in a locked cabinet at all times when not in use.
Check Deposits	All check deposits will be verified against Quick Books/Journal Entries and approved by the Director prior to the deposit. The deposit will be further verified in the next bank statement. At a minimum, deposits will be made weekly.
Cash Deposits	Cash deposits will be reconciled to the amounts collected (e.g. at the front register). All cash deposits will be verified against Quick Books/Journal Entries and approved by the Director prior to the deposit. The deposit will be further verified in the next bank statement. At a minimum, deposits will be made weekly.
Credit Cards	<ul style="list-style-type: none"> • There are only 3 authorized credit card users: the Director, the Facilities Manager and the Head of Youth Services. Credit cards cannot be shared with others. • The Director’s credit card is primarily used for overall Library expenses and purchases. • Prior approval for credit card use is required (workflow system in place). The Director can approve requests made by Facilities Management and Youth Services. This includes emergency situations; the Director should be aware of all emergencies. • All receipts must be attached to the credit card bill. The credit card invoice will be compared to the approval documentation.
Bank Reconciliations	Bank reconciliations will be performed by an employee or official who does not have custody or access to cash. Due to limited staff, the Board of Trustees must approve the reconciliations at each board meeting.
Overtime and Additional Regular Hours	All overtime will be approved by the Director prior to incurring overtime hours. For full-time staff, all hours paid at the regular rate between 35 and 40 hours per week will be approved by the Director in advance. Additionally, all comp time must be

	approved in advance by the Director. All overtime approvals must be in writing and submitted to the business office for verification when preparing the payroll entries. A summary of the approvals with explanations will also be submitted to the Board as part of the monthly Board Pack.
Payroll	Prior to processing, the timesheets/payroll entries will be verified by the Director and approved in writing. The Business Manager reviews the Payroll Summary Sheet (created using data from actual timesheets) which highlights any out of the ordinary conditions to be verified. Any discrepancies are corrected prior to final ADP submission. The bookkeeper enters the data into ADP.
Emelin Rent & Reimbursements	An agreement has been reached with the Emelin that billing will be quarterly, with the exception of the Insurance bill and Air Rights rent which are billed on an annual basis. The checklist for the quarterly bills includes: <ul style="list-style-type: none"> • Rent, • Gas (Con Edison), • Sewer Tax (Town Bill), • Pest Control, • Westchester Joint Water Works, • Electricity (Village Bill from The NY Power Authority) and The reimbursements will be recorded as income (not an offset to the expense).
Quick Books	Only the Business Office will have passwords for Quick Books. The passwords cannot be saved to any application or computer system. The passwords are not to be shared with anyone. All passwords will be changed every 3 months.
Budget Control	The Director and Board of Trustees will carefully monitor expenditures versus the annual budget. If there is a need to spend more money than budgeted, a transfer from a different line item must occur. The costs must remain in-line with the annual budget.
Audit of Bills	Prior to the monthly Board of Trustees meeting, a list of all bills with back-up documentation (e.g. invoices) will be presented to the Treasurer and another Board member for review. If there are any questions, they can be resolved prior to the Board approving bill payment at the monthly meeting. The Audit of Bills (list requiring approval) must be part of the monthly Board pack.
Donations	The Business Office will maintain a list of all donations via Network for Good received including the name of the donor, the date of the donation, the amount of the donation and the special designation, if any. Any checks and/or cash donations

	received by the Library will be manually entered into Network for Good. This will be sent to the Board President and Treasurer on a monthly basis.
Monthly Board Packet	<p>The Board Packet will be distributed to the Board 4 days before the Board Meeting and will include:</p> <ul style="list-style-type: none"> • Bank Reconciliations/Statements • Income & Expense Budget vs Actual • List of Bills to be paid (see Audit of Bills) • Overtime and Regular Hours (over 35 hours/week) approvals with explanation <p>The Board approves the financials at the meeting and the approval is documented in the meeting minutes. Any questions and/or concerns are also documented in the meeting minutes.</p>
Monies Collected at the Front Desk	A cash register reconciliation is performed daily comparing start of day to end of day. Data is collected by category: fines, book sale, donations, lost & paid and miscellaneous.
Separation of duties and mitigating controls	Will ensure proper checks and balances are in place (e.g. a bill will have proper approval before check disbursement)
Petty Cash	There will never be more than \$250 in Petty Cash at any time. The Director approves all cash withdrawals. The Business Office will receive any change and receipts and will maintain a log to records for all cash usage and track corresponding receipts. All disbursements are included in the Audit of the Bills. There is a monthly reconciliation based on remaining cash and the receipts. Petty Cash is kept in a secure location at all times.
Staff Resignations/Retirements	<p>A process will be put into place to ensure a proper transition of duties.</p> <p>All departing employees' system access will be removed immediately upon their departure by the Systems Administrator.</p>
Purchasing Policy	<p>The current policy requires a minimum of 3 bids for amounts over \$6,000.</p> <p>Additional Controls:</p> <ul style="list-style-type: none"> • Maintenance contracts over \$6,000 will go out for bid when the contract is up for renewal. • Any purchase over \$6,000 will go out for bid • If the Library does not go with the lowest bidder, an explanation must be provided and documented in the Board meeting minutes.

	<ul style="list-style-type: none"> • The person approving the purchase cannot be the same as the person requesting the purchase. • The budget should be verified in advance. If a transfer from one account to another is needed or if an over budget variance would occur, prior approval from the Director and the Board is required. • Goods should be received and/or services rendered before a payment is submitted. Checks should be mailed directly to the vendor(s). • Director's approval is required.
Purchase Orders	<p>Any Purchase Order over \$6,000 must go out to bid. All items entered on the supply list require a purchase order created by the accounting team. The Director approves all purchase orders in advance of the purchase. Once approved, the Business Office orders the items. When the invoices are received, they are compared to the purchase orders for accuracy. The back-up documentation is attached to the invoice to issue the check for payment. All purchase requests must be approved by the Director prior to submitting to the Business Office for purchase. If the cost of the item(s) being purchased is significantly greater than the original amount approved, the item will be returned to the requester for research/clarification and then resubmit to the Director accompanied by the explanation, for approval.</p>