



Online Banking Policy

The Bell Memorial Library has entered into a written agreement with M&T Bank for online banking services. Deposit accounts are held at M&T Bank. Stopping payments on checks and printing/viewing statements are authorized activities for the accounts. A unique ID and password has been secured. Online banking will only take place on an authorized employees' Library computer.

The Library Manager serves as the administrator on each account. The Library Manager reviews accounts on a weekly basis for unusual activity.

The Library Manager will make wire transfers or electronic payments for expenses as needed. The Library Board of Trustees is kept informed of these transactions.

Adopted: 10/22/2020

Revised: 7/17/2025