

POLICIES AND PROCEDURES

Church Credit Card Usage

POLICIES

When goods and services are procured for the church, the vendor should be requested to bill the church so payment can be made directly to the vendor. This is especially important for large purchases since it will allow the finance office to arrange to make incremental payments when needed.

The church has established accounts with many local businesses that send monthly statements for payment. When dealing with these businesses, charges (which have been pre-approved by the staff member responsible for the affected ministry account) should be placed on the church's account. When statements are received they will be submitted to the staff member responsible for that ministry account for approval. Charges made to church accounts without prior approval of the responsible staff member will be the responsibility of the person placing the order.

If a church member or staff member purchases an item for the church using their personal check, credit card or cash, they should submit the sales receipt with a completed purchase requisition, approved by the staff member responsible for the account being charged, for reimbursement. Reimbursement will be made to the individual, who will be responsible for paying his or her credit card company – in cases where the item was charged. (The church is not concerned that people may benefit by receiving rebates or premiums for these purchases made to their credit cards, trusting each individual to fulfill their fiduciary responsibility to the church.)

PROCEDURES

CREDIT CARDS

1. Credit cards will be acquired with the church-approved limit for church-authorized purposes.
2. Church credit cards may be made available to staff members with the Pastor's approval with the annual credit card fees charged to the ministry account of the person to whom the card is issued. These cards are to be used only for purchases for use by the church. Statements and sales receipts must be submitted to the finance office, accompanied by a completed purchase requisition detailing items

purchased and account to be charged, approved by the staff member responsible for the account being charged. Payment will be made directly to the credit card company. Statements must be submitted in a timely manner so as to avoid late charge. Late charges incurred because of late submittal will be the personal responsibility of the individual.

3. There will be two business credit cards acquired for staff members who does not need one on a regular basis with a church-approved limit for church-authorized purposes. The credit cards will be kept in the church office with each person getting credit card signing in and out on church credit card log. Receipts will be required at the time the credit card is turned in. Receipts must be approved and reconciled with statement before payment is made. After reconciliation the new balance will be paid in full to avoid paying a finance charge.
4. Credit Cards will be used for church business only.

I have read the Church Credit Card Usage Policy and I understand and agree to abide by the terms.

Name

Date