



## Policy for Use of Church Credit Card

### Purpose

The following policy shall govern the use of church credit cards at Grace Lutheran Church, Hastings Michigan.

### Administration of Church Credit Cards

- (1) The Treasurer/Financial Coordinator shall be responsible for issuing, accounting for, monitoring, retrieving and generally overseeing compliance with the church's credit card policy.
- (2) A person authorized to use the church credit card shall be responsible for its protection and custody. If a credit card is lost or stolen, the Treasurer/Financial Coordinator shall be notified immediately. The entity issuing the lost or stolen credit card shall be contacted immediately by the Treasurer/Financial Coordinator in order to cancel the card.
- (3) A person authorized to use the church credit card shall return the credit card to the Treasurer/Financial Coordinator immediately following the dates of delegation or upon termination of his/her employment or service with the church.
- (4) The Treasurer/Financial Coordinator is the "card holder."

### Guidelines for Use of the Church Credit Card

- (1) Church credit cards shall be used only by the Treasurer/Financial Coordinator, Parish Administrator, and/or any person designated/authorized by the "card holder." A signature to use the card shall be required by the designated or authorized person if they are not the "card holder." The Parish Administrator will maintain a record of who has been authorized to use the credit card, the dates of delegation, and when the card has been returned to the church.
- (2) The use of the credit cards is limited to the following circumstances: purchases of capital outlays up to \$750.00; travel; meals and accommodations while on church business (excluding expenses incurred in operating a privately owned automobile); gas, oil and other necessary expenses incurred in operating a church-owned vehicle; other, as approved by the Treasurer/Financial Coordinator.
- (3) Church credit cards shall not be used for cash withdrawals.

### Making Purchases with the Church Credit Card

- (1) Persons/committees seeking authorization to use the church credit cards shall submit a Budget, or Non-Budget, Expenditure Request Voucher. A completed Request Voucher shall include the following:

- a. The account to apply the order to, by name (if you are unsure of the account or line item name, there is a Treasurer's Report posted by the master calendar outside the office door)
- b. "Grace's credit card," to whom the check will be issued after verification of all transactions during the dates of delegation
- c. Amount of expenditures expected, as a spending allowance, including details (hotel cost, meals, gas, etc.)
- d. Requestor/committee
- e. Reason for the expenditure: event, capital outlay/purchase
- f. Signature by committee chair

The completed Request Voucher shall be placed in the manila folder marked ORDERS.

- (2) Persons authorized to use a church credit card shall, as soon as possible, submit a copy of the vendor's credit slip to the Treasurer/Financial Coordinator. If no credit card slip was obtained that described the transaction, the card user shall submit a signed voucher that shows the name of the vendor or entity from which the goods or services were purchased, the date and the amount of the transaction, the official business that required the transaction, and the line item to which the transaction is to be charged. All credit card slips shall include this information as well. Any vouchers shall also include a statement why the credit card slip was not obtained.
- (3) Upon receipt of the credit card statement, the Treasurer/Financial Coordinator shall review each credit card transaction for the compliance with this policy, match up the invoices with the statement, and prepare an accounting summary.
- (4) Any transactions that appear on the statements that are not documented with a credit card slip or signed voucher shall be immediately investigated. Transactions that do not appear to comply with this policy shall be reported to the Congregation Council by the Treasurer/Financial Coordinator.

#### Payment of Church Credit Card

- (1) The Treasurer/Financial Coordinator shall not approve a payment to the entity issuing the credit card until all transactions have been verified, including the approval of all transaction invoices if issued.

#### Credit Card Violations

- (1) Persons who use a church credit card in a manner contrary to this policy may be subject to one or more of the following disciplinary actions, as deemed appropriate by the Congregation Council.
  - a. Reimbursement to the church for unauthorized expenditures

- b. Verbal Counseling
- c. If an employee of the church, progressive discipline may occur
- d. Revocation of card-use privileges
- e. Reported to authorities for prosecution if warranted.