

USE OF CHURCH CREDIT CARDS

Approved by Rev. Neal Anderson on 8/22/23

Purpose. To provide for use of church credit cards by the Senior Minister(s), designated staff members, and designated volunteers. Credit cards make purchasing more efficient, and they reduce the time and energy needed for paper reimbursement checks.

A. Cardholders

Credit Cards will be issued to the Senior Minister(s) as well as staff and volunteers designated by the Senior Minister because of their need to make purchases for the church.

B. Use of Credit Cards

1. Church credit card holders may purchase goods or services for the church funded by their budget or by restricted funds over which they have authority.
2. Credit cards may also be used for professional development and travel expenses.
3. Regular vendor business accounts (i.e. with utility companies or with contractors the church uses regularly) should be used when possible.
4. Credit cards are not to be used for personal purchases.
 - a. Accidental use of a church credit card for a personal expense will be reimbursed by the cardholder to the church as soon as the mistake is identified.
 - b. Repeated misuse of a church credit card may result in withdrawal of the card, disciplinary action including possible dismissal, and for serious and willful misuse, police action.
 - c. In all cases of misuse, the church reserves the right to recover any funds from the cardholder by appropriate legal means.

C. Oversight

1. The Senior Minister will set credit card limits, taking into account potential use by the cardholder and the cardholder's level of budgetary responsibility.
2. The Senior Minister may delegate to the Congregational Administrator or Finance Team:
 - a. Procedures for reconciling credit card receipts with the monthly invoice,
 - b. Procedures for recording credit card expenses in the church's financial system, and
 - c. Verification that proper checks and balances are being followed to prevent fraudulent use of church credit cards.

D. Compliance

1. Cardholders will follow this policy and the procedures established for the use of credit cards. Failure to do so may result in cancellation of credit card privileges.
2. Over-limit fees caused by the cardholder will be the responsibility of the cardholder and these amounts shall be deducted from the cardholder's paycheck.