

[Church Name]

CHURCH CREDIT CARD AND DEBIT CARD POLICY

1. Personal items may not be charged at any time for any reason.
2. There will be **NO cash** withdrawals.
3. Only pre-approved ministry-related items are appropriate to be charged. (If there is a question, talk to the Senior Pastor, Finance Administrator or Treasurer.)
4. Purchases exceeding \$500 need prior signed approval by the Senior Pastor, Treasurer or another elder. This can be done by completing a “Credit Card Purchase Approval Form” and having it approved as indicated above.
5. Statements will be given as soon as they arrive at the church. Each credit card user is responsible for attaching matching receipts and purchase orders for each charge to their statement and turning it in for approval. (For credit card users: This documentation and receipts should be turned in by the 15th of the month. Currently, your account closes each on the 6th. We’ll receive a paper copy of your monthly statement on the 10th. You can wait on that or just download it via the website.)

Please fill out the standard expense report spreadsheet and submit that along with all receipts to the Finance Administrator by the 15th of the month. The report should include a description of what the purchase was for [or if it was for coffee/a meal, list the purse and person(s)].

6. Misuse of the card:
 - a. First Offense – Verbal warning
 - b. Second Offense – Card surrendered for one month
 - d. Third Offense – Card surrendered for twelve months
7. Detailed receipts are required for each purchase. Please keep careful track of your receipts as not to lose them. Repeated submission of monthly expense reports without all supporting receipts constitutes misuse. In cases where a receipt is lost, please complete a “Missing Receipt Form” detailing the purpose, date, amount and detail of the item in question (cost of item, tax or tip if applicable and name of the store).
8. Credit limits must be respected. Over-limit charges come out of the individual card holder’s ministry if over-limit is his or her fault.

[Church Name]

CHURCH CREDIT CARD AND DEBIT CARD POLICY (PAGE 2)

9. Lost or stolen card must be reported immediately.

10. The Senior Pastor will enforce these policies. The Finance Committee will periodically review statements to ensure that documentation and credit limits are followed.

11. Each card holder will sign a copy of this policy at the time credit card is issued.

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

Name

Date