

## **Charge Card**

### Policy

The Church offers the privilege of using a Charge Card for church related business expenses.

Chase Bank (“Card Issuer”) is the authorized provider of Charge Cards.

### Scope

This policy applies to the Ministers and the Church Administrator (collectively referred to as “staff members”) of Crestwood Christian Church and to any of its non-staff members utilizing a specific card reserved for “large purchases”.

### Eligibility

To be eligible for a Charge Card, a staff member must:

1. Have a recurring need for justified church related business expenses throughout the year, and
2. Obtain written approval from the Finance Ministry Chair

To be eligible to use the card reserved for large purchases, a non-staff member must:

1. Be a church member, and
2. Have a specific need to pay for a written authorized purchase/expense exceeding \$150 for such items as Church Van repair, Fellowship Dinner expenses, Church property repair, or similar, and
3. Not be able to conveniently utilize the Reimbursement Check Request Policy.

### General Requirements

1. Charge Cards will be issued only to staff members of the Church and are to be used solely by the person to whom the card is issued except for the “large purchase” card.
2. The “large purchase” card will a) be retained in a secure, locked location by the Church Administrator when not in use, b) not be released for use without written authorization from the appropriate Ministry Chair, etc. for the expense, c) be recorded in a written journal maintained by the Church Administrator as “logged out” to the specific non-staff member by name, date and time, d) be returned, along with all signed receipts and other documentation by the user as soon as possible, generally the next business day, or before, and logged back in by the Church Administrator.
3. The Charge Card is a charge card, not a credit card. Balances on a charge card **must be paid in full each month.**
4. The Charge Card is a Church issued card. Staff members are responsible for the charges made to the card. Non-staff members are responsible for all charges made to the “large purchase” card while it is logged out to them. Crestwood pays Card Issuer directly on the staff member’s behalf once expenses are submitted and approved for reimbursement.

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5. The Charge Card shall be used strictly for church related business expenses. If a situation arises where personal charges are incurred in conjunction with business-related charges and it is not practical to pay for the personal charges separately (e.g., your personal guest's meal at a church related dinner), then the Personal Charge should be so indicated on your Staff Expense Report. A personal check for the amount of the Personal Charge(s) should be attached to your Staff Expense Report.
6. When a new Charge Card is issued and annually, thereafter, each cardholder will receive a copy of the policy describing the proper use of the card and sign a statement indicating that they have read and understand the policy.
7. Corporate Card Account balances must be kept current. An approved expense reimbursement must be submitted to the Bookkeeper no later than the 25<sup>th</sup> of the month. The Church Administrator will prepare and submit the expense reimbursement form for all charges made on the "large purchase" card. For each month church related business expenses are incurred, the cardholder must submit a Staff Expense Report, the Charge Card statement and all required receipts for review and approval. The Personnel Chair will review and approve expenditures of the Senior Minister. The Senior Minister will review and approve expenditures of all other staff members.
8. Failure to submit the Staff Expense Report and required documentation in a timely manner may result in the loss of the privilege of being a Charge cardholder. Failure to return and/or submit required documentation on the "large purchase" card may result in the loss of future access to it for the affected non-staff member.
9. Receipts for all purchases \$25 or greater must be included with the Staff Expense Report. Supporting documentation includes, at a minimum, the date; amount; a detailed description of the function or event; purpose or activity; and all hosted attendees' names, if applicable. Receipts must be retained for seven (7) years.
10. The Bookkeeper will reconcile the Staff Expense Report to the monthly cardholder statement. The cardholder should identify any disputed charges to the Bookkeeper immediately. The Bookkeeper will address any disputes with the vendor, then with Card Issuer if the issue cannot be resolved.
11. When the staff member receives a new or replacement Charge Card, the back of the card must be signed.
12. The staff member is responsible for the security of the Charge Card and it must be kept secured at all times. A lost or stolen Charge Card should be reported immediately to the Bookkeeper. The Bookkeeper will notify Card Issuer and the Finance Ministry Chair.
13. When a cardholder leaves the Church, the Charge Card must be returned to the Finance Ministry Chair. The card should then be cut and discarded and the Bookkeeper, at the direction of the Finance Ministry Chair, should immediately notify the Card Issuer to cancel the account.