
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.

Each Charge Card account will have an “Authorizing Officer” who is responsible for administering the account. The Authorizing Officer is the Treasurer. This is documented to the card issuer per their procedures.

Scope

This policy applies to the Ministers, the Church Administrator and the Director of Crestwood Childcare (collectively referred to as “staff members”) of Crestwood Christian Church and to any non-staff members requiring a card in accordance with eligibility below.

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 for a Charge Card, a non-staff member must:

1. Be a church member, and
2. Have a specific need to pay for frequent authorized purchases/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 non-staff members who are eligible, and are to be used solely by the person to whom the card is issued.
2. The Charge Card is a charge card, not a credit card. Balances on a charge card **must be paid in full each month.**
3. The Charge Card is a Church issued card. Card holders are responsible for the charges made to the card. Crestwood pays Card Issuer directly on the staff member’s behalf once expenses are submitted and approved for reimbursement.
4. The Charge Card shall be used strictly for church related business expenses. If a situation arises

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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.

5. 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.
6. Charge Card account balances must be kept current. An approved expense report must be submitted to the Bookkeeper no later than the 25th of the month. 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. Receipts are expected for all expenditures and required for any expenditure of \$50.00 or more. 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 and non-staff members. If the Senior Minister is not available, the Personnel Chair may review and approve expenditures for staff members and non-staff members.
7. 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
8. Receipts for all purchases are expected to be included with the Staff Expense Report and must be included with the Staff Expense Report for any expenditure of \$50 or more. 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.
9. 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.
10. When the cardholder receives a new or replacement Charge Card, the back of the card must be signed.
11. The cardholder 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 the Authorizing Officer who will contact the card issuer.

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12. When a cardholder leaves the Church, the Charge Card must be returned to the Authorizing Officer. The card should then be cut and discarded and the Authorizing Officer should immediately notify the Card Issuer to cancel the account.