**Credit Card Policy**

**XYZ Baptist Church**

Church credit cards are provided to some employees to help facilitate the ease of purchases related to church ministry.

**Use of the church issued credit cards**

1. Church cards should be used only for purchases related to church ministry.
2. Immediately after purchase, receipts should be placed in the folder provided in the office.
3. All receipts are due within five (5) days after receipt of statement.
4. If receipts are not submitted within five (5) days of receipt of the statement, the credit card will be surrendered and charge privileges forfeited until the receipts are submitted.
5. If receipts are not submitted within fourteen (14) days of receipt of statement, the outstanding charges will be reported as taxable income to the employee. [Alternative policy: If receipts are not submitted within fourteen (14) days of receipt of statement, the outstanding charges will be deducted from the employee’s next paycheck.]
6. The employee is ultimately responsible for all church charges made with his credit card.
7. The employee is responsible to insure that purchases made with the credit card do not exceed budget guidelines without proper prior authorization.
8. Lost and/or stolen cards are the responsibility of the employee and should be reported to the Finance Office and credit card issuer immediately.

**Documentation required**

1. All receipts for charges are due within five (5) days after receipt of statement.
2. Receipts should note the budget account to which it is to be charged.
3. Meal receipts should include a note listing those present and a brief description of the nature of the meeting.
4. Gratuities of no greater than 15% are approved.
5. Internet order confirmation notices and other supporting documentation may be used as a receipt for use of card.

**Travel expenses**

1. Air tickets for coach fare only. If driving, expenses will be reimbursed only to the amount of coach airfare.
2. Spouse expenses must be authorized in advance.
3. Card use for convention / meeting expenses shall be applied to pre-approved convention / meeting line item in personnel budget and noted as such on monthly payment voucher.

Abuse, if any, of the use of the church issued credit card shall result in the surrender of the card.

I have received a copy of and understand the church’s credit card policy.

Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_