

Fellowship Bible Church Credit Card Policy

Due to financial implications and risks associated with church credit cards, this policy defines the protocols, limitations, and conditions of use for all Fellowship Bible Church employees authorized to use a church credit card.

Fellowship Bible Church credit cards are available to authorized employees, as determined by the Finance Director. Credit card limits are also determined by the Finance Director and are based on the role of the employee, budget guidelines, and case-specific circumstances. Increases to the established card limit will be made on a case-by-case basis and will require approval from the cardholder's overseer, who will then forward the increase request to the Finance Department.

Conditions of Use:

- The Fellowship Bible Church credit card should be used only for church-related expenses and for purposes relating to the employee's job commitments.
- Employees may use purchase reasonable gifts with church credit cards up to \$50, with gifts represented as given on behalf of Fellowship Bible Church. Purchasing gifts using church funds for a coworker and claiming personal credit misrepresents who funded the gift.
- Gifts for coworkers using church credit cards must be limited to work-related situations. Employees should purchase gifts for coworkers for life celebrations (examples: weddings, baby showers, etc.) using their personal funds. Using church funds for such gifts is not permitted (except by Human Resources and the Care team).
- The church credit card cannot be used to receive cash advances, bank checks, traveler's checks, and/or electronic cash transfers (including Venmo, Cash App, PayPal, Apple Pay, etc.).
- An employee in possession of a church credit card must take full responsibility for all purchases made on the card and is prohibited from giving the card to unauthorized individuals, including other Fellowship Bible Church employees.
- Employees who travel for church-related purposes are allowed to use the church credit card for accommodation, transportation, and meals, if the trip and cost guidelines have been authorized by the employee's overseer and are in accordance with the department's budget.
- The Fellowship Bible Church credit card should not be used for personal expenses.
- The church credit card must not be used for illegal or inappropriate expenses.
- Refunds for returns of goods or services must be credited directly to the credit card. Employees may not receive the funds from refunded charges personally.
- It is the employee's responsibility to notify the credit card company of disputed transactions and lost/stolen credit cards.
- The Finance Department will review all credit card charges and may request additional documentation and explanation as needed to comply with IRS regulations.
- Church credit card expenditures must be reconciled and submitted with original receipts weekly. Overseers must review each transaction for reasonableness and accuracy.
- Fellowship Bible Church reserves the right to freeze or withdraw the church credit card any time.

Documentation:

- Employees must provide the *itemized detailed* portion of the receipt to support each charge.
- For meal purchases, employees must provide the names of everyone in attendance and a description of the meal's business purpose to comply with IRS regulations.
- For staff and volunteer appreciation charges, employees must provide the name(s) and a description of the specific purpose.

Disciplinary Action:

Misuse of the card will result in cancellation of the card and withdrawal of the employee's church credit card privileges. If the card is used for an employee's personal expenses, the amount must be repaid to the Finance Department within three days. Failure to consistently submit itemized receipts can result in loss of use of the church credit card. Depending on the severity of an employee's policy violation(s), he/she could face disciplinary action according to the employee handbook. Noncompliance in entering original receipts in a timely manner can result in temporary freezing of the church credit card.

Fellowship Bible Church Credit Card Agreement

Employee Name: _____

Position: _____

I understand and agree with:

- I bear ultimate responsibility for the security of the credit card and will not let others use my church credit card.
- I will not use the church credit card for personal expenses and will use it only for official business on behalf of Fellowship Bible Church.
- Accidental misuse of a church credit card must be reimbursed to the church through our Finance Department within 3 business days.
- If I misuse the card (i.e., use it otherwise than in accordance with the instructions given to me in this credit card policy and related credit card procedures), I authorize the church to recover the funds through payroll deductions for any amount incorrectly claimed.
- If I fail to code my charges weekly, I understand my church credit card can be temporarily frozen to halt my spending to better allow the Finance department to reconcile with our bank.
- If the church credit card is lost or stolen, I will report it immediately to Bill/Divvy and to the Finance department.
- In the event my employment ends, I will return the card and provide a final reconciliation of all charges prior to my departure.

Employee signature: _____

Date: _____