



Miles Memorial UMC Credit Card Policy & Procedures

1. Purpose and Governance

The Church credit card is a tool for ministry convenience, not a personal benefit.

- **Oversight:** The Finance Committee is responsible for approving all cardholders and determining specific credit limits for each card.
- **Account Ownership:** All accounts must be in the Church's name. The Church assumes full responsibility for the accounts, and a Pastor should never be the primary account holder or the person who initiates/signs to open an account for others.
- **Statements:** All statements must be mailed directly to the Church office, never to a cardholder's home address.

2. Cardholder/user Eligibility and Security

- **Authorization:** Cards are issued to the designated staff only after a credit check and the signing of the Cardholder Agreement.
- **Surrender of Card:** Upon termination of employment the card must be returned immediately to the Finance Committee Chair.
- **Cancellation:** To ensure internal control, the person who cancels the card with the bank should be different from the person who physically destroys the card.
- **Lost/Stolen Cards:** The cardholder is responsible for immediately reporting a lost or stolen card to the issuing bank and notifying the Finance Chair.

3. Appropriate Use and Restrictions

- **Business Only:** The card shall be used **strictly for official Church business**, as outlined in the approved fiscal budget. Personal expenses are absolutely prohibited. (As a result, please utilize the church address when shipping is necessary and provide directions as to which door and hours of availability to the vendor.)
- **Prohibited Items:** Use is forbidden for cash advances, money transfers, or personal subscriptions.
- **Sales Tax:** Cardholders should use the Church's tax-exempt status for all eligible purchases.

4. Documentation and Approval Process

To maintain alignment with UMC governance and "District Superintendent defensible" records, the following workflow is mandatory:

1. **Pre-Approval:** Before purchasing, the cardholder must verify with the appropriate committee chair or budget manager that funds are available. (See [pre-approval for](#)

[expenditures policy](#).) If funds are available, the committee chair may pre-approve the purchase. If funds are not available the committee chairperson will need to seek permission at the next finance committee meeting. Pastor Accounts reimbursable expenditures will need to be approved by the SPRC chair.

2. **Receipts:** Every transaction must be substantiated by an itemized receipt showing the date, vendor, and ministry purpose.
3. **Submission:** Receipts must be attached to the [payment authorization form](#) and submitted within 14 days to the Treasurer.
4. **No Self-Approval: No individual may approve their own charges.** This includes the Pastor, whose expenses must be reviewed and signed by the Finance Chair or a Finance Committee member, designated by the Finance Chair.

5. Payment and Accountability

- **Full Payment:** The Conference recommends the balance be paid in full and on time every month to avoid late fees and interest.
- **Reimbursement:** Any unauthorized or personal charges must be reimbursed to the Church immediately. The Church is authorized to deduct these amounts from wages if not settled within 30 days.
- **Misuse:** Fiscal malfeasance (per ¶2702 of the Book of Discipline) or repeated failure to provide documentation will lead to the immediate revocation of card privileges and potential disciplinary action, which may include legal action.

Employee/Volunteer Credit Card Agreement

I, _____, acknowledge that the church credit card is for church business purposes only.

I agree to:

- Submit itemized receipts for all charges within two weeks of purchase.
- Never use the card for personal expenses.
- Reimburse the Church immediately for any unauthorized charges, or authorize a deduction from my wages for such amounts.
- Return and surrender the card immediately upon request or termination of my role.

Cardholder/user Signature: _____ **Date:** _____

Finance Chair Approval: _____ **Date:** _____