

Pleasant Grove Baptist Church

Credit Card Policy

Purpose: - To document policies for the use of church issued credit cards including eligible cardholders, credit limits, acceptable uses of the credit card, requirements for reconciliation of expenses in a timely manner, and required documentation of expenses.

Card holders:

Cards will be issued to staff ministers with stated credit limits as follows -

- Senior Pastor – \$2000 limit
- Minister of Music - \$2000 limit
- Minister of Youth - \$2000 limit
- Minister of Children and MMO - \$3000 limit
- Financial Secretary for General Church use - \$2000 limit

Card Uses:

1. Church issued credit cards are meant to facilitate transactions for reimbursable expenses made on the behalf of the church. Such expenses include but are not limited to minister mileage expenses, certain meals, church supplies, ministry supplies, etc.
2. Excluded uses of the church issued Credit cards include:
 - a. Personal expenses
 - b. Cash withdrawals

Other requirements. The card holder must:

1. Sign a credit card agreement
2. Report stolen or lost cards immediately
3. Respect credit limits
4. Self-report any accidental use of the Church issued card for personal expenses, and reimburse the errant expenditure.
5. Turn in the card when employment with Pleasant Grove Baptist is terminated.

Monthly Expense Reporting:

1. The expense reporting period will be from the 1st of the month through the last day of the month
2. An expense report from each card holder must be submitted by the end of the business day on the 5th calendar day of the month. To assist the cardholders, the Financial Secretary will issue a repeating calendar reminder to each cardholder on the 1st day of the month stating the due date for report submission.

3. Each card holder will have online access to the charges made on their card for the previous month to facilitate timely completion of the report.
4. Reports are late as of the 6th of the month. If reports are not properly submitted by the end of business on the 10th of the month or if the number of late submissions within the current 6 months meets or exceeds 5, an email will be issued to the Senior Pastor, the Chairman of the Financial Management and Stewardship Committee, and the Chairman of the Personnel Committee. The notice will include information on the number of late or improperly submitted expenses in the last 6 months. If the number of late or improperly submitted expenses in the last 6 months reaches or exceeds 5, the Personnel Committee will consider this a performance issue. The Stewardship Committee will consider suspending the use of the card.
5. The expense report-
 - a. A simple expense report form is required to be submitted by each cardholder each month. The form shall contain the following information for each expense in chronological order:
 - i. Date
 - ii. Description of the expense
 - iii. The ministry that the expense applied to
 - iv. Receipt
 - b. Out of pocket expenses should be included in the report along with the receipts
 - c. The receipts should be put together in the same orders as they appear on the report and attached to the report with a paper clip for easy review by the financial secretary.
 - d. If the cardholder has lost or did not receive a receipt, they must complete a missing receipt form for each such expense and attach the form along with the other receipts to the expense report.
 - e. A log of reimbursable mileage must also be submitted with the expense report.

Misuse of the Credit Card

1. Misuse infractions fall into 2 categories.
 - a. Minor – Defined as a non self-reported personal expense made on the card <\$50. Self reported errant expenses <\$50 that are properly reimbursed are not considered an infraction.
 - b. Major – Defined as a personal expense made on the card $\geq$ \$50.
2. If the number of Minor infractions become $\geq$ 5 or a when a single major infraction is made, an email will be issued to the Senior Pastor, the Chairman of the Financial Management and Stewardship Committee, and the Chairman of the Personnel Committee. The notice will include information on the number of infractions by type in the last 6 months. If the number of major infractions in the last 6 months reaches or exceeds 2, or the number of minor infractions reaches or exceeds 7, the Personnel Committee will consider this a performance issue. The Stewardship Committee will consider suspending the use of the card.