

Bath Presbyterian Church Credit Card Guidelines

Bath Presbyterian Church has two business credit cards, one assigned by name to the treasurer and one assigned by name to the pastor. These credit cards are only authorized for use by the named credit card holder for official Bath Presbyterian Church expenses and should never be used for personal expenses. A copy of these guidelines shall be presented upon issuance of a credit card to either the treasurer or pastor.

1. **Treasurer:** The treasurer will store their Bath Presbyterian Church credit card in a secure location, separate from any personal credit cards, to avoid inadvertent use for personal expenses. This Bath Presbyterian Church credit card is typically used for recurring Bath Presbyterian Church expenses, and may be provided to a merchant or service provider for automatic payments. If the Bath Presbyterian Church credit card is used for a one-time payment on a personal computer or a shared computer, such as the Bath administration computer, the Bath Presbyterian Church credit card information must be entered manually and never stored as a payment method. This Bath Presbyterian Church credit card may also be used for expenses by request of any Bath Presbyterian Church session member or committee as long as the treasurer is in control of this Bath Presbyterian Church credit card and is personally entering the credit card information.

2. **Pastor:** The pastor will store their Bath Presbyterian Church credit card in a secure location at Bath Presbyterian Church, separate from any personal credit cards, to avoid inadvertent use for personal expenses. This Bath Presbyterian Church credit card is typically used for pastor expenses. For any appropriate official recurring expenses, this Bath Presbyterian Church credit card information can be provided to a merchant or service provider for automatic payments. If the Bath Presbyterian Church credit card is used for a one-time payment on a personal computer or a shared computer, such as the Bath Presbyterian Church administration computer, the Bath Presbyterian Church credit card information must be entered manually and never stored as a payment method. This Bath Presbyterian Church credit card may also be used for expenses by request of any Bath Presbyterian Church session member or committee as long as the pastor is in control of this Bath Presbyterian Church credit card and is personally entering the credit card information.

3. **Expense Forms:** All Bath Presbyterian Church credit card expenses should immediately (at the time the charge is made) be entered on a Bath Presbyterian Church expense form with receipts attached for monthly records, and passed along to the Bath treasurer (placed in the treasurer box). These expense forms are the responsibility of the named cardholder as well as the Session member or committee requesting the expense. Since Bath Presbyterian Church credit card charges are automatically paid in the month the charges appear on a statement, there may be up to a six week lag before the treasurer is preparing the monthly records for credit card charges. It is imperative for proper financial record keeping that expense forms and receipts are provided in a timely manner to the treasurer. The Treasurer will report any charges without accompanying expense forms to the Finance Chair to determine if any additional actions are required.

4. **Misuse of Bath Presbyterian Church Credit Card:** Should any unauthorized (including personal expenses) charge be made to a Bath Presbyterian Church credit card, the following actions will be completed:
- a. Individual making this charge will immediately (as soon as they are aware of the unauthorized charge) contact the Bath Presbyterian Church Finance Chair and the Bath Treasurer (for the pastor) by text and/or phone call.
 - b. The individual making the unauthorized charge will immediately (as soon as they are aware of the unauthorized charge) reimburse Bath Presbyterian Church (by personal check or electronic payment) for this charge.
 - c. This unauthorized charge will be documented in monthly financial records as such. A memorandum describing the charge, how and why the charge occurred, and steps to ensure similar charges are made will be jointly signed by the person making the charge, Finance Chair, and Treasurer. This memorandum will be provided to the Clerk and subsequently to Session.
 - d. Session shall, at their next meeting, review the memorandum and determine any additional actions.

Approved by Session October 24th, 2021.