



## 8<sup>th</sup> District Sample Policies for Local Churches



### **CREDIT AND DEBIT CARD POLICY FOR LOCAL CHURCHES**

The following resolution was duly adopted by \_\_\_\_\_ AME Church at a regularly called meeting of the Stewardship and Finance Commission held on \_\_\_\_\_, a quorum being present:

#### **I. PURPOSE**

This Credit/Debit Card Policy establishes clear guidelines for the responsible use, oversight, and accountability of church-issued credit and debit cards. These cards are tools to support ministry operations and must be used with the highest standards of stewardship, transparency, and financial integrity.

#### **II. AUTHORIZED USERS**

A church credit/debit card may be assigned to the Pastor, designated staff members, or approved church volunteers. Cards may only be issued by the Treasurer with approval from the Stewardship and Finance Commission.

#### **III. PERMITTED USES**

Church credit/debit cards may **ONLY** be used for:

- Purchases directly related to ministry operations
- Supplies, materials, and equipment necessary for church programs
- Authorized travel for ministry purposes
- Emergency purchases approved by the Pastor or Treasurer

#### **IV. PROHIBITED USES**

Credit/debit cards may **NOT** be used for:

- Personal purchases of any kind
- Cash advances or cash withdrawals
- Purchases exceeding approved budget limits without prior authorization
- Any transaction deemed inappropriate, unbudgeted, or excessive

#### **V. REQUIRED DOCUMENTATION**

All purchases must be supported by:

1. Original sales receipt
2. A written description of the purpose of the purchase (on back of receipt)



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### 3. A completed credit card voucher

Receipts and documentation must be submitted to the Treasurer or their designee within **\*\*10 business days\*\***.

## VI. PERSONAL PURCHASES

If, on any occasion, a cardholder makes a personal purchase—whether accidental or intentional:

1. The amount shall be included as TAXABLE WAGES and deducted from their paycheck, OR
2. The full amount must be reimbursed to the church within **\*\*14 business days\*\***

Failure to reimburse the church may result in:

- Legal and/or criminal action
- Revocation of credit/debit card privileges
- Disciplinary review by the Stewardship & Finance Commission

## VII. SPENDING LIMITS

Each cardholder will be assigned a spending limit determined by:

- Budgeted ministry needs
- Nature of ministry responsibilities
- Approval from the Stewardship & Finance Commission

## VIII. MONTHLY REVIEW AND AUDIT

The Treasurer shall:

- Reconcile all card statements monthly
- Verify receipts and documentation
- Report irregularities to the Finance Committee

The Finance Committee shall conduct **\*\*quarterly audits\*\*** of card activity.

## IX. CARD SECURITY

Cardholders must:

- Keep cards secure at all times
- Not share the card number or allow unauthorized use



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- Immediately report lost or stolen cards to the Treasurer and financial institution

### X. REVOCATION OF PRIVILEGES

Charging privileges may be suspended or permanently revoked for:

- Misuse or repeated failure to document purchases
- Late submission of receipts
- Policy violations
- Any activity deemed negligent or unethical

### XI. CERTIFICATION

The undersigned hereby certifies that he/she is the duly elected and qualified Secretary and custodian of the records of this church, a corporation duly formed under the laws of the State of \_\_\_\_\_, and that the foregoing is a true record of a resolution adopted at a meeting held on \_\_\_\_\_, and that this policy is in full force without modification or rescission.

Signed this \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_

Secretary

\_\_\_\_\_

Treasurer

\_\_\_\_\_

Pastor