

CHRIST THE KING COMMUNITY CHURCH

Policy No. NET.1.2	Subject: CTK Credit Card Policy	
Department: CTK Network – Operations Director		Policy: Page 1 of 3
Adoption Date: May 29, 2019		Procedure: None
Revised:		
Purpose: Provides financial integrity by mitigating risk when using Church credit cards		
Pertaining To: All CTK staff		

I. POLICY

The purpose of this policy is to provide financial integrity by mitigating risk through guidelines for use of corporate credit cards. The purpose of church staff having credit cards is to provide convenient means of paying for goods and services, in keeping with the ministries of the church, the federal income tax laws, and the fiduciary rules governing non-profit organizations.

II. GUIDELINES

Please initial each section to indicate you have read and understand the guidelines.

_____1. The cardholder is solely responsible for all transactions, ensuring the the proper use of company credit cards as outlined below:

- A. Neither physical nor virtual cards may be used by unauthorized personnel.
- B. Physical card numbers may not be distributed or used for online purchases.
- C. Virtual cards may be saved in online accounts for up to one year.
- D. Cash advances and cash apps (including but not limited to Cash App, Zelle, Venmo, and PayPal) may not be utilized with the card.

_____2. **Personal use of company credit cards for any reason is prohibited.** All transactions must be for business purposes only, within an appropriate scope of ministry, and in conjunction with the employee's job duties. If any employee uses a company credit card for a personal purchase, or a non-personal purchase that is not within the scope of the employee's duties or authorization, the cost of such purchase(s) will be considered an advance of future wages payable to that employee. Unless otherwise expressed in writing by the Director of Operations, the purchase(s) will be deducted in full from the employee's next paycheck. Any remaining balance will be deducted from subsequent paychecks until the wage advance is fully repaid. These deductions may take the employee's wages below minimum wage.

_____3. **All purchases must be within an approved ministry budget.** Any purchase(s) in the amount of \$300.00 (Bellingham campus) or \$150.00 (all other campuses) or greater must be approved prior to the purchase(s). The employee must submit a Purchase Request ("PR") to the CTK Finance Department via the online portal AND receive approval in writing BEFORE making the purchase(s).

_____4. **All transactions will be completed in Divvy by the 1st and 15th of every month.** Any transactions not completed by the mentioned due dates will be deducted in full from the employee's next paycheck. Any remaining balance will be deducted from subsequent paychecks until the wage advance is fully repaid. These deductions may take the employee's wages below minimum wage. A transaction is not considered "complete" if it is missing or does not meet the following criteria:

- A. **Allocation** - The approved budget and campus must be selected.
- B. **Description** - The notes section of the transaction must include the approved "PR" number (when applicable) and a concise description of what the purchase was for to ensure proper accounting.
- C. **Receipt** - The employee must upload an itemized, legible receipt within one week of the date of purchase. Any receipts for meals or entertainment must clearly indicate the names of all persons in attendance, the business purpose, and which ministry it was for. If a receipt is lost and a copy cannot be obtained, a written description of the items and total must be submitted in its place.

_____5. **As a general rule by IRS Publication, meals and entertainment are not reimbursable by the church.** If meals and entertainment are charged to a company-issued credit card in violation of CTK guidelines, the cardholder should be prepared to make full repayment to CTK before the end of the billing cycle. Exceptions to this ruling are as follows:

- A. Meals that are purchased as part of a business meeting (staff-to-staff) are considered reimbursable and may be charged to the credit card as long as the meeting is conducted on CTK property.
- B. Meals that are associated with approved travel and are within the per diems set forth in the CTK travel policy are reimbursable and may be charged to the credit card.
- C. Meals that are for team or individual recognition, and deemed ordinary and necessary, are reimbursable and may be charged to the credit card.
- D. Entertainment is not reimbursable and cannot be charged to the credit card unless otherwise pre-authorized by the CTK Finance Department.

_____6. **The employee will refer to the CTK travel policy for specific guidelines pertaining to travel expenses and the use of company credit cards during business-related travel.**

_____7. **While out of office (PTO, FMLA, sabbatical, etc.), the cardholder will still be held responsible for all credit card transactions.** If the employee is unable to complete all transactions

E. REVISION LOG

Owner:	CTK Network		
Steward:	Operations Director		
Review Cycle:	Bi-Annually	Next Review Due:	-

Rev. No	Rev. Date	Revision Details	Submitted By	Approved By
0	Apr 4, 2019	Converted to new standard template.	Tim Litovchenko	Shawna Walton
1	June 14, 2023	Credit card use guidelines re-written	Ali Gorum	Shawna Walton