


SOG 2015-001	Standard Operating Guideline (SOG) Credit Card Use Policy	Page 1 of 5
	<p style="text-align: center;">Cumberland County Fire Chief's Association</p>	<p>REFERENCES: NFPA 1201 CCFCA By-Laws (Revised) CCFCA Minutes/Vote Sheet August 25, 2014</p> <hr/> <p>FORMS: <i>Card Holder Statement of Responsibility</i></p>
CCFCA (BB&T) Business Credit Card Use Policy		
APPROVED BY: CCFCA Board of Directors – <i>Fredrick L. Johnson Jr.</i> 10/26/2015-		EFFECTIVE: 10/26/2015

1.0 PURPOSE:

1.01 To provide an efficient method to charge CCFCA business related purchases of goods and services as well as approved CCFCA business related travel expenses that may arise from time to time. This policy also outlines procedures for acquitting and processing monthly cardholder statements.

2.0 SCOPE

2.01 Pertaining to All Executive Committee members assigned a CCFCA Business Credit Card.

3.0 GUIDELINES

Eligibility & Distribution:

To be eligible for a CCFCA Business Credit Card or use a CCFCA Business Credit Card, members must meet one or more of the following criteria:

1. Be elected by the CCFCA Board of Directors (Fire Chief's) to an Executive Committee Position.
2. Be a CCFCA Board of Director (Chief Officer) that MAY require the temporary use of a CCFCA Business Credit Card for CCFCA business related business expenses as APPROVED.
3. ALL other uses require specific APPROVAL by the Board of Directors (Fire Chief's) or the Association President under unique circumstances to association members that may be assigned job responsibilities (Committee Members) which would benefit or otherwise be facilitated by the temporary use of a CCFCA Business Credit Card.

Management

The Association President SHALL assign the Association Treasurer to manage the association business credit card program

Approved Use

Credit cards may only be used for the following authorized purchases:

1. **Approved** CCFCA business related expenses such as, office supplies, repairs to CCFCA equipment, vehicles (Trailers), where an existing charge account is not available.
2. Rare Fuel purchases and only as **Approved** by the Board of Directors.
3. CCFCA related Educational Course / Conference Registration as **Approved** by the Board of Directors
4. **Approved** CCFCA related travel and/or education related expenses such as airfare, lodging, meals, car rental, ground transportation, and miscellaneous travel expenses; including tips not to exceed 20% of the purchase price.
5. **Approved** expenses and meals where normal purchasing procedures are not practical; the purchase of alcohol is prohibited.
6. Other items specifically **approved or authorized** by the Board of Directors or the Association President in case of an emergency use. (These circumstances will be immediately reported to the Board of Directors during the next regular scheduled monthly meeting.)
7. Purchase of meals and/or light refreshments for training, seminars sponsored by the CCFCA Association - *Where meals are charged for anyone other than for the cardholder, a list of those CCFCA members must be included with the transaction documentation.*
8. Payment for CCFCA related dues and subscription as well as routine business related **consumable** items.

Internet Purchasing.

In making Internet purchases the cardholder should exercise caution. A credit card purchase should only be made where the provider has encryption on their site – this can be established by checking if there is a padlock image at the bottom of the browser when visiting the merchant's site. Encryption ensures that information sent (e.g. the Credit Card Number) cannot be intercepted over the internet.

Cardholders using the Internet must carefully scrutinize their credit card statements for any suspicious transactions. If suspicious transactions are noted the bank needs to be notified immediately therefore if a transaction is found invalid the CCFCA will not be held responsible or liable for the unauthorized transaction. A copy of all online transactions, invoices, tax statements should be printed out as proof of purchase to facilitate validation of amounts listed on statements and attached to the required CCFCA memorandum that accompanies each credit card transaction or use.

Restrictions

CCFCA credit cards **MAY NOT** be used for cash advances of any kind, the purchase of alcoholic beverages, or any expenses not otherwise allowed by law or under CCFCA specific policy.

Limits

The overall credit limit on all cards issued by the CCFCA is \$ 7,500.00 combined. Any increases of the listed limit must be approved by the CCFCA Board of Directors.

Lost or Stolen Cards

The association President or Treasurer shall notify the issuing bank (BB&T) immediately in the event a card is lost or stolen.

Reporting Charges

Within five (5) business days of a purchase or return from travel the cardholder will submit a **memorandum** detailing transactional evidence (itemized receipt) to support all charges to the association treasurer or president. Original receipts are always considered acceptable documentation. Online purchases also require transactional documentation. Charge documentation shall include the following:

1. Vendor name;
2. Detail of items or services charged; must include an itemized receipt;
3. Total amount of charge including applicable tax and shipping charges;
4. The memorandum should include full explanation outlining the purpose of the charge(s) and what it was for.
5. Signature of the card holder and/or the person responsible for the charge.

Documentation shall be provided for each charge. In the rare event that original documentation is lost or irretrievable; the card holder shall provide a detailed letter of explanation of the charge(s) to include all required information as listed above. Approved charges for meals and or light refreshments for CCFCA sponsored training exercises, seminars, courses, special meetings or activities must also include a detailed and itemized list of charges.

Payment of Charges

The association treasurer will be responsible for the payment of all authorized charges to the CCFCA business credit card account. He/she shall pay off all charges in full each month through the customary transmittal process. Payment shall be processed in a timely manner to avoid late penalties and finance charges. Disallowed charges shall be paid by the cardholder directly to the credit card company (BB&T), or when not possible, directly to the CCFCA Treasurer by check, US currency. See Unauthorized Use below for further information relating to disallowed charges. (An itemized Credit Card Transaction report will be submitted to the Board of Director's during each quarterly Chief's Only (BOD) meeting held at EMS base.)

Card Renewal

Cards that are due to expire will receive a replacement in advance. Old cards will be destroyed by the association Treasurer at the time the replacement card is exchanged for the expiring card.

Account Cancellation

The CCFCA reserves the right to change credit card companies, terms of use, or to cancel a designated cardholder's account at any time. Upon termination, resignation, retirement, or voted out of office, the cardholder's account will be cancelled immediately. Cancelled credit cards must be returned to the association President/Treasurer for destruction within five (5) business days of the members change in status.

Unauthorized Use

Any charge against the CCFCA Business credit card account not allowed following the monthly account audit (usually at statement date or time of payment processing) shall be paid by the cardholder by check, or US currency and deposited back into the CCFCA bank account by the Treasurer of the Association. These funds will be due immediately and received within five (5) business. Finance charges resulting from a cardholder's failure to submit all necessary receipts and supporting documents within the time allowed may be considered disallowed charges and as such will be charged to the cardholder. If for any reason disallowed charges are not repaid before the charge card billing is due and payable, the treasurer shall have a prior lien against and a right to withhold any and all funds payable or to become payable to the cardholder up to an amount of the disallowed charges and interest at the same rate as charged by the issuing credit card company. The Treasurer shall have unlimited authority to revoke use of any charge card issued for failure to repay a disallowed charge or failure to adhere to the CCFCA credit card policies and procedures. The responsible cardholder shall also be subject to disciplinary action, and or criminal charges for deceptive and dishonest credit card uses.

Credit Card Security

It is the CCFCA credit cardholder's responsibility to safeguard the credit card and card account number at all times. Credit Card/s must be kept secure at all times. Cardholders must not allow anyone else to use their assigned card or card number. Cardholders are not to post account numbers where they can easily be seen by

others. Each assigned card holder will sign a CCFCA Cardholder Statement of Responsibility.

CCFCA CREDIT CARD
CARDHOLDER STATEMENT OF RESPONSIBILITY

Temporary Card Issued as Approved by the BOD

CARDHOLDER

POSITION

NAME: CCFCA Member Listed Below

TITLE: Board of Director / Chief / Associate

Approval has been granted to issue you with a CCFCA business credit card. This card has been issued on the express condition that you will, at all times, comply with the requirements of CCFCA policy 200 and as stipulated below.

Important Note – Executive members of the association issued with a business credit card are in a position of trust in regards to the use of public funds. All expenditures charged to our credit card is subject to examination and approval by the CCFCA Board of Directors to ensure its appropriateness and compliance with the established **CCFCA (BB&T) Business Credit Card Use Policy and guidelines.**

Improper use of that trust will result in your card being withdrawn and may render you liable and subject to investigation and possible legal action.

I understand and agree that:

1. My assigned credit card is only to be used for official and approved CCFCA business and that should inappropriate expenditures occur, the value of that expenditure may be recovered from the cardholder.
2. My credit card is only to be used by the person whose name appears on the card.
3. I am personally responsible and accountable for the safe keeping of the card.
4. In the event that my card is lost or stolen, I will report the loss immediately to the card provider and the CCFCA Treasurer, President and or Board of Directors.
5. I agree to submit all business credit card associated memorandums outlining transactions in accordance with the established policy to the treasurer of the association.
6. In case of lost documentation to support my particular incurred transactions, I will provide a declaration detailing the nature of the expense and will make attempts to acquire duplicate receipts as necessary.
7. I will not exceed credit limits.
8. I will not make cash advances under any circumstances (Cash advance Options not available on CCFCA business credit cards)
9. In the event of my resignation, retirement or being voted out of office, I will immediately return the credit card and ensure the credit card account assigned to my office is properly reconciled and acquitted.

I acknowledge that I have read and understand the conditions set out above and that I will, at all times comply with the stipulated requirements.

Signature of Card Holder

Printed Name of Card Holder

Date

Member
Position