



CREDIT CARD POLICY

CROW WING COUNTY BRAINERD, MINNESOTA

Adopted by County Board
February 28, 2012
Amended February 25, 2025

Our Vision: Being Minnesota's favorite place.

Our Mission: Serve well. Deliver value. Drive results.

Our Values: Be responsible. Treat people right. Build a better future.

CREDIT CARD POLICY
TABLE OF CONTENTS

| <u>SECTION DESCRIPTION</u> | <u>Page</u> |
|-------------------------------------------------|--------------------|
| I. Credit Card Policy Statement of Purpose | 2 |
| II. Credit Card Policy and Procedure | 2 |
| A. Credit Card Authorization | 2 |
| B. Request for a Credit Card | 2 |
| C. Credit Card Limit | 2 |
| D. Use of Credit Cards | 2 |
| E. Documentation, Reconciliation, and Payment | 3 |
| F. Inventory | 3 |
| G. Lost or Stolen Cards & Cancellation of Cards | 3 |
| III. Credit Card Policy Adoption | 3 |

I. CREDIT CARD POLICY STATEMENT OF PURPOSE

The purpose of this policy is to provide detailed information regarding the use of County-issued credit cards authorized by the Crow Wing County Board of Commissioners and assigned to selected Crow Wing County employees to purchase goods and services for Crow Wing County.

II. CREDIT CARD POLICY AND PROCEDURE

A. CREDIT CARD AUTHORIZATION

Credit cards will have the County's name, employee's name and the expiration date. The credit card vendor will have no personal credit records, social security numbers or other personal information maintained for any employee. If the County elects to utilize the card vendor for out-of-pocket reimbursement, the vendor will store the employee's bank account number. Without exception, all credit cards require approval and will be processed by the Crow Wing County Administrative Services Office.

B. REQUEST FOR A CREDIT CARD

Any department head wanting an employee to have a credit card for official business purposes must fill out a Request for Credit Card form and submit it to the Administrative Services Office. Credit cards will generally **only** be issued to employees **who have completed their probationary period**. However, **a credit card may be issued prior to the completion of the probationary period if a written business purpose is communicated to and approved by the Administrative Services Director**. The request will be approved or denied based on the information provided, and there must be a compelling reason for the Administrative Services Director to approve issuance of a credit card. The County may run a background credit check on the employee's personal credit history.

C. CREDIT CARD LIMIT

The department head may recommend an account limit for an employee. Without exception, the Administrative Services Director will establish account limits. Any purchase exceeding the cardholder limit will not be allowed.

D. USE OF CREDIT CARDS

Credit cards are to be used only for conducting approved County business. **They are not to be used in any circumstances for personal reasons**. The credit card may be used within the guidelines of Article 32 of the Personnel Manual, entitled Travel and Related Expenses.

Any cardholder who makes a purchase with a credit card that is not authorized by the County Board becomes personally liable for the amount of the purchase, as well as any fees or penalties associated with the purchase. Official County business includes approved travel (hotels, meals, travel expenses) and registration fees per County policy and any other items approved, per County policies, prior to actual purchase.

Credit cards may also be used for the purchase of other business expenses required for the performance of assigned duties or departmental operations where no other procurement method is available. If the employee is unsure if an expense qualifies, the employee can reach out to Financial Services for guidance.

The credit card is issued in the name of Crow Wing County with the employee's name embossed on the card. No other person is authorized to use the card. Any charges incurred must be submitted to Financial Services with supporting documentation. Misuse of credit cards or deviation from this policy may be grounds for discipline, up to and including termination of employment.

E. DOCUMENTATION, RECONCILIATION, AND PAYMENT

Employees are responsible for the following:

- Retaining all original receipts for items purchased under the program.
- Ensuring all transactions posted are legitimate purchases.

Documentation must be retained as proof of purchase whenever using the credit card. If, for some reason, the cardholder is missing documentation of the transaction, the cardholder must contact the vendor for a duplicate receipt. If the vendor is unable to produce a duplicate receipt, the cardholder is to complete the missing credit card documentation form found on SharePoint and submit it with other receipts. It is the responsibility of the cardholder to resolve any dispute with a vendor. Customer copies of charge slips, receipts and monthly statement will be reconciled by the cardholder within ten days of the end of the cycle and forwarded to their approver.

It is the employee's responsibility, immediately upon receipt of statement, to check and ensure all transactions posted are legitimate transactions, and to subsequently approve the statement. The department head or designated approver must review all documentation and ensure that all purchases are valid and appropriate prior to approving the claims for payment. Once approved, the statement will be forwarded to Financial Services.

F. INVENTORY

A list of credit cards will be maintained by Financial Services. As needed, Financial Services will conduct a physical inventory of credit cards and provide a report to the County Administrator. The cardholder must physically produce the card.

G. LOST OR STOLEN CARDS & CANCELLATION OF CARDS

Should any cardholder lose or have their credit card stolen, it is their responsibility to notify, within 24 hours, the credit card issuer and Financial Services.

Administrative Services reserves the right to cancel any card at any time without prior notice for any reason.

III. CREDIT CARD POLICY ADOPTION

The County's Credit Card Policy shall be adopted by resolution of the County Board. The policy shall be reviewed on a biennial basis by Financial Services, and any desired modifications shall be brought to the Budget Committee for discussion and review, prior to bringing said changes before the County Board for approval.