**MOENA DEBIT/CREDIT CARD USAGE POLICY**

* To provide ease for the treasurer to conduct business on behalf of the organization, in a safe effective manner.

MOENA recognizes the value of providing debit and credit cards to the officers of the organization so that business can be conducted in an efficient manner. MOENA also recognizes the risk involved with the usage of debit and credit cards.

1. A debit card may be issued to the President and/or Treasurer of the State Council for the MOENA treasury to be used for covered business expenses.
2. A debit card may be issued to Chapter Presidents and/or Treasurers for their chapter treasury to be used for covered business expenses.
3. Covered business expenses include, but are not limited to:
	1. Travel expenses
	2. Meals
	3. Postage
	4. Business Supplies
	5. Conference Fees
	6. Continuing Education approval expenses
	7. Reoccurring expenses approved by the appropriate committee chair when budgeted
4. Card Holder agrees to handle the card with utmost security in mind.
5. In the event a card is misplaced or stolen, the card holder must notify
	1. The treasurer immediately so that the card can be reported to the bank
	2. The Executive Council
6. The debit card is to be destroyed at the end of the cardholder’s term. If multiple terms are held, the card does not need to be destroyed until the end of the final term.
7. Pin numbers should remain confidential and changed when needed for security reasons.
8. MOENA does not have a line of credit. In the event a line of credit is needed, it shall be approved by a majority vote of the state council. Should approval occur, a credit card shall be issued for the treasurer and the president, with the same above rules applying.