

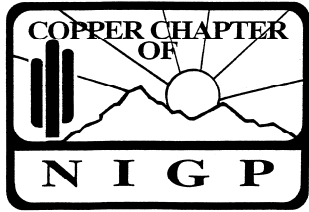
DEBIT CARD USE FOR PURCHASES/PAYMENTS POLICY AND PROCEDURE

Purpose: To reduce costs, streamline processes and minimize financial impact on members by utilizing a Debit Card for purchasing and payment transactions, while insuring the integrity and security of the Checking Account balance.

Debit Card Procedure:

1. Board of Directors for Copper Chapter NIGP shall name two authorized users for Debit Card Transactions. The two users will be selected based on their roles in the Chapter and the need to pay expenses. (The President, Seminar Chair, Scholarship Chair and the Food Chair are potential roles.)
2. Debit Card Transaction Approval Form must be completed by the authorized user and approved by two authorized signers.
3. Authorized signers are voting members of the Board of Directors. All voting members of the Board of Directors shall be authorized signers with the banking institution where the checking account is held. The two primary authorized signers are the President and the Treasurer, however at no time shall an authorized user also serve as an authorized signer for any single transaction. If one or both of these Officers are unavailable and the purchase is of an urgent nature requiring immediate purchase (rare), another authorized signer(s) can approve the transaction.
4. Debit Card Transaction Approval Forms must have assigned numbers to track and trace usage and proper approvals. The Treasurer will have the responsibility to control these forms and maintain a log of approved and outstanding forms.
5. Authorized users and signers must confirm that the expenditure amount and purpose are budgeted for in the approved budget or approved by the Board of Directors.
6. Authorized users and signers must confirm, preferably directly with the Treasurer, that there are sufficient funds to cover the expenditure.
7. The Debit Card Transaction Approval form accompanied by signed receipts for all approved transactions must be submitted to the Treasurer immediately following the completion of the transaction.
8. The Treasurer will include Debit Card Usage and Outstanding Approvals each month in the Treasurer Report to the membership.
9. Lost or stolen cards must be immediately reported to the President and the Treasurer.
10. Should fraudulent charges or misuse of the card be suspected, such instances will be investigated by the Board. The card in question will be temporarily suspended during the investigation. The Authorized User in question will be allowed to explain card usage to the Board. Cards will be removed

from an authorized user by a majority vote of the Board. Authorized Users will be responsible for reimbursement to the Chapter for fraudulent charges or card misuse.



FORM # _____

DEBIT CARD TRANSACTION APPROVAL FORM

Date of Transaction: _____

Amount of Transaction: _____

Purpose of Transaction: _____

As an Authorized User, by signature below, I certify that the expenditure amount and purpose of transaction above are budgeted for in the approved budget or as approved by the Board of Directors and that I have confirmed that there are sufficient funds to cover this expenditure.

Printed name of Authorized User

Signature of Authorized User

APPROVALS

As an authorized signer, by signature below, I certify that the expenditure amount and purpose of the above transaction are budgeted for in the approved budget or as approved by the Board of Directors and that I have confirmed that there are sufficient funds to cover this expenditure.

Printed Name of President

Signature of President

Printed Name of Treasurer

Signature of Treasurer

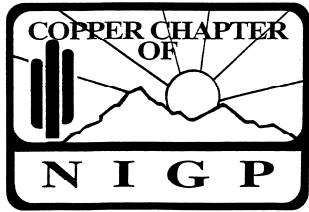
Below alternate signers to only be used in the event an authorized user is one of the above two authorized signers and/or if an urgent situation requires immediate purchase. If that is the case, briefly describe circumstances requiring immediate purchase: _____

Printed Name Alternate Authorized Signer

Signature of Alternate Authorized Signer

Printed Name Alternate Authorized Signer

Signature of Alternate Authorized Signer



Authorized User Agreement

In accordance with Copper Chapter DEBIT CARD USE FOR PURCHASES/PAYMENTS POLICY AND PROCEDURE the undersigned is hereby authorized to accept, use, and be responsible for a Copper Chapter Debit Card. This authorization shall remain effective until terminated by the Copper Chapter Board of Directors, the debit card company, upon transfer to another user, or resignation from the Copper Chapter.

As a Debit Card Cardholder:

- I agree to not incur personal or unauthorized purchases on the Purchasing Card. I understand personal and unauthorized use may result in disciplinary action, termination and/or prosecution.
- I agree to only use the Debit Card for authorized purchases that are necessary to conduct Chapter business.
- I agree to comply with the all applicable Policies, Procedures, laws and regulations when using the debit card.
- I agree to not use the debit card for cash advances, or purchase of negotiable instruments such as money orders or gift cards.
- I agree to not use the purchasing card for purchases from prohibited merchant categories which include, but are not limited to: Liquor Stores, Bars & Lounges, Jewelry Stores, Furriers, Casinos, Dating & Escort Services, Betting, Cruise Lines and Massage Parlors.
- I agree to not allow another person to borrow or use my Debit Card or Debit Card number. I will not place my card number on file with a merchant.
- I agree that when using the Debit Card to incur travel charges for another individual it will only be for previously authorized travel.
- I agree to return the Debit Card to the Treasurer upon termination of the card or upon request by the Board of Directors.
- I agree to complete the Debit Card Transaction Approval Form and obtain the required Authorized Signatures prior to usage of the card and to submit the completed Debit Card Transaction Approval Form to the Treasurer immediately following completion of the transaction.
- I agree to abide by Copper Chapter policy and procedure governing Debit Card Use for Purchases/Payment.
- I understand that the Board will review my Debit Card transactions for unauthorized use.
- I understand that I will be required to repay charges for unauthorized charges.
- I understand the Debit Card may be suspended or cancelled at any time.

I ACKNOWLEDGE I HAVE RECEIVED DEBITCARD #XXXXXXXXXXXXXXXXXX, AND UNDERSTAND AND ACCEPT THE TERMS OF THIS AGREEMENT:

Cardholder Signature _____ Date _____

The above cardholder has attended training and is authorized to use this Purchasing Card in accordance with the above terms.

Signature _____ Date _____
Treasurer, Copper Chapter

Signature _____ Date _____
President, Copper Chapter

If President/Treasurer is Cardholder, one alternate Board Member signature is required below in lieu of Cardholder's Signature

Printed Name _____ Date _____

Signature _____

Board Position _____