

Resolution 2026-03, Credit/Debit Card Policy

ORONOCO TOWNSHIP

Olmsted County, Minnesota

1. Purpose and Scope. The purpose of this policy is to establish guidelines for the use of Credit/Debit cards by Oronoco Township ensure proper management, accountability, and compliance with Minnesota law, including without limitation Minn. Stat. § 471.382 and § 471.38. This policy governs the use of credit cards issued by the Township. As authorized by Minn. Stat. § 471.382, the Township Board ("Board") permits the issuance and use of township credit cards for authorized township purchases that serve a public purpose. The Township will not incur debt and will pay all card balances in full each month.

2. Authorized Users. Use of a township-issued credit/debit card is restricted to township officers and employees. No officer or employee may utilize a township debit card absent express authorization of the Board. The following elected officials and employees are authorized users of the township debit card:

Clerk: _____ Jody Schroeder _____

Treasurer: _____ Brandi Lind _____

3. User Responsibility and Acknowledgement. Credit/debit cards will only be issued to authorized users who have signed a Credit/Debit Card User Acknowledgement form attached as APPENDIX A. The authorized user accepts full responsibility for complying with this policy. Unauthorized or prohibited use may result in disciplinary action, repayment of charges, and/or referral to law enforcement.

4. Permissible Purchases. Township credit/debit cards may be used only for purchases that:

i. Are authorized by the Town Board,

- ii. Serve a clear public purpose,
- iii. Fall within the township's statutory authority, and
- iv. Are consistent with the township's adopted budget and policies.

Examples of permissible purchases include:

- i. ___ Office Supplies _____
- ii. ___ Election Supplies/Food _____
- iii. ___ Supplies/Food for meetings _____

5. Prohibited Purchases. Township credit/debit cards may not be used for:

- i. Personal or private expenses of any kind,
- ii. Cash advances, gift cards, or gift certificates,
- iii. Alcohol, tobacco, or other intoxicants,
- iv. Meals or travel not pre-approved by the board,
- v. Any expenditure not related to township business,
- vi. Consulting or other professional services.
- vii. Any expenditure outside the township's statutory authority.

6. Transaction Limits. The authorized user may not exceed the following set spending limits per transaction, per day, and per billing cycle without prior Board approval.

Maximum amount per transaction: \$ _____ 150 _____

Maximum amount per day: \$ _____ 150 _____

Maximum amount per billing cycle: \$ _____ 150 _____

6.1 Unauthorized Expenditures. Expenditures made in excess of these established limits without prior authorization of the Board shall be deemed unauthorized and constitute a personal obligation of the authorized user. The Town shall require

immediate reimbursement of such expenditures and may pursue any remedies available under law to recover township funds.

7. **Payment of Balances.** The Town Board shall review each monthly statement and authorize payment. The Town shall pay all credit/debit card balances in full each month and shall not carry balances or incur finance charges or accrue unauthorized debt. The Clerk and Treasurer shall ensure that all credit/debit card claims are presented to the Board in writing, itemized, and approved in the same manner as other township claims.

8. **Receipt Retention.** Pursuant to Minn. Stat. 471.38, no claims may be permitted against the Township unless reduced to writing and itemized. The Town Board hereby notifies each individual subject to this policy that credit card statements are not sufficient. The Cardholder shall promptly submit itemized receipts for every purchase to the clerk.

9. **Fraud, Loss, or Theft.** If a card is lost, stolen, or compromised, the Cardholder must notify the issuing bank and treasurer immediately. The authorized user and treasurer shall work with the card issuer to cancel the card and resolve fraudulent charges.

10. **Reward Points or Rebates.** Any rewards, rebates, points, or cash back earned from township credit card use belong to the Town. No individual may personally benefit from township credit card rewards.

11. **Disputed Charges.** Any discrepancies, lost cards, or unauthorized charges must be reported immediately to the Town Clerk, Treasurer, and the Town Board. Disputed charges can result from incorrect dollar amounts, duplicate charges, purchases that were never made, unprocessed credits, or fraud. In the event of a disputed charge, the town board hereby

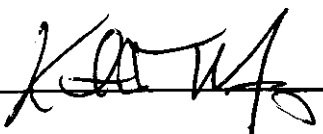
designates the Township Treasurer to handle the issue. The purchasing cardholder shall promptly document any disputed items in writing.

12. Security. Credit cards must be kept in a secure location when not in use. Card information must not be shared except as needed to facilitate an approved transaction. Card information must not be entered into personal electronic equipment. Lost or stolen cards must be reported immediately to the issuing bank and the Town Clerk/Treasurer. Pursuant to Minn. Stat. § 609.456 any officer or employee who discovers evidence of theft, embezzlement, unlawful use of public funds or property, or misuse of public funds shall promptly report to law enforcement and shall promptly report in writing to the state auditor a detailed description of the alleged incident or incidents.

13. Compliance with Statutes and Policies. This policy does not expand township authority. All Minnesota statutes, rules, and township policies apply to credit card purchases. All expenditures must be within the township's legal authority and serve a public purpose.

Adoption

This policy is adopted by resolution of the Township Board on this 13 day of April , 2026 .

Board Chair: 

Clerk: 

Township Credit/Debit Card Use Policy Acknowledgement

I, Brandi Lind, acknowledge that I have received, read, and understand the Oronoco Credit/Debit Card Policy. I agree to comply with all rules, procedures, and responsibilities outlined in the policy and understand that misuse of a township-issued credit card may result in disciplinary action, restitution, and/or legal consequences.

- Name: Brandi Lind
- Position/Title: Treasurer
- Signature: Brandi Lind
- Date: 04/13/2020

Township Credit/Debit Card Use Policy Acknowledgement

I, JODY SCHROEDER, acknowledge that I have received, read, and understand the Oronoco Credit/Debit Card Policy. I agree to comply with all rules, procedures, and responsibilities outlined in the policy and understand that misuse of a township-issued credit card may result in disciplinary action, restitution, and/or legal consequences.

☐ Name: JODY SCHROEDER

☐ Position/Title: clerk

☐ Signature: Jody Schroeder

☐ Date: 4/13/26