

Ione Band of Miwok Indians Credit Card Policy

Section 1. Purpose and Policy

1.1 Purpose. This policy outlines the procedures and responsibilities regarding credit cards issued on behalf of the Ione Band of Miwok Indians (“IBMI” or “Tribe”) and authorized to Tribal officials and staff.

1.2 Policy. It is the policy of the IBMI to allow Tribal officials and staff access to efficient and alternative means of payment for approved expenses, especially expenses related to business travel, while ensuring fiscal responsibility and preventing unauthorized uses of IBMI credit cards.

Section 2. Issuance and Use

2.1 Issuance of Credit Card. Requests for IBMI credit cards shall be made to the Tribal Fiscal Officer. The Tribal Fiscal Officer shall forward requests to the Tribal Administrator for approval. Upon approval by the Tribal Administrator, the Fiscal Officer shall issue IBMI credit cards to Authorized Cardholders, as that term is defined by Section 2.2. All credit cards shall remain in the tribal office in a locked file unless they have been released to an Authorized Cardholder.

2.2 Authorized Cardholder. A Tribal Council member, or Tribal official or staff person, who has been authorized by Tribal Council and approved by the Tribal Administrator to hold an IBMI credit card, and who has signed an acknowledgment that he or she has received, read, and understood this Policy, shall be an Authorized Cardholder.

2.3 Use by Tribal Office Staff. Authorized Cardholders may authorize the use of IBMI credit cards by appropriate Tribal Office staff members for authorized purposes only. The Authorized Cardholder will be responsible for any violations of this Policy by Tribal Office staff that are known to the Authorized Cardholder, or when the Tribal Office staff member commits repeated violations without action by the Authorized Cardholder or the Tribal Office staff member’s supervisor correct such behavior.

2.4 Authorized Uses. Authorized Cardholders may use Tribal credit cards to purchase goods or services that are in compliance with Tribal procurement policies and procedures, while conducting official Tribal business for the IBMI. All credit card transactions must be related to the operations of the Tribe and monthly statements must be reviewed by at least two Tribal Council members.

Section 3. Unauthorized Uses

3.1 Unauthorized Uses. Unauthorized uses of an IBMI credit card include, but are not limited to, purchases of the following:

1. Alcoholic beverages/tobacco products/cannabis products
2. Capital equipment, without prior approval
3. Construction or renovation costs, without prior approval
4. Controlled substances
5. Items or services on term contracts
6. Maintenance agreements
7. Cash advances (through a teller or ATM)
8. Money orders, Traveler Checks or Foreign Currency Purchases
9. Wire Transfer-Money Order
10. Personal items or loans
11. Rentals (other than short-term autos or lodging)
12. Telephones, related equipment, or services
13. Major equipment purchases without prior approval from Tribal Council or Tribal Administrator
14. Travel related expenses when an advanced per diem has been issued to the Cardholder.
15. Lunch, dinner or gifts for staff without the prior approval of the Tribal Chairperson or Tribal Administrator. Any other expenditures not reasonably related to Tribal business

3.2 No Reimbursement for Unauthorized Uses. Any credit card expenses incurred that are unauthorized shall be the responsibility of the cardholder. The Tribal Administrator or Finance Director shall request reimbursement by the cardholder for the unauthorized purchase immediately.

3.3 Disciplinary Action [ABUSE OF POLICY]. Any allegations of unauthorized credit card use shall be subject to investigation by the Finance Committee or Tribal Fiscal Officer within sixty (60) days of the reported incident. If the Finance Committee or Tribal Fiscal Officer finds that an Authorized Cardholder made an unauthorized use of an IBMI credit card, the Finance Committee or Tribal Fiscal Officer shall immediately suspend further use of the IBMI credit card by that Cardholder. Unauthorized use of an IBMI credit card shall constitute a violation of the Tribal Council Code of Conduct and shall be subject to sanctions and penalties as provided in Article XI therein. The Finance Committee may make a recommendation to the Tribal Council regarding the appropriate disciplinary action for a violation of this Policy. The Tribe may obtain restitution from the Cardholder by reducing the Cardholder's compensation or benefits, legal action, or other means. Repeated unauthorized uses shall be disclosed to the General Council, and may be cause for removal pursuant to Article XI, Section 2 of the Tribal Constitution.

Section 4. Requirements for Use

4.1 Sign-out. Cardholders must sign out their credit card with the Finance Department before removing it from the Tribal Office. The cards must be returned to the Finance Department when no longer needed for a travel or other event or official Tribal business.

4.2 Credit Limits. A credit card issued to a Cardholder has a predetermined credit card limit that may not be exceeded. It is the Cardholder's responsibility to make sure this limit is not breached by calling the customer service number shown on the back of the card for balance information. The Cardholder will be personally responsible for any "over limit" charges.

4.3 Receipts. Cardholders must reconcile all purchases on their credit card statements with itemized receipts for the same pursuant to the procedure set out in Section 5 of this Policy.

4.4 Fraud; Lost or Stolen Cards. Cardholders must report fraud, lost or stolen cards immediately to the Tribal Fiscal Officer or Administrator. The Tribal Fiscal Officer or Administrator shall report any lost or stolen cards to the credit card company immediately.

4.5 Use by Tribal Office Staff. Cardholders must give prior approval for Tribal Office staff to use the credit card issued in their name for any purchases, except for travel that has been pre-approved by the Tribal Chairperson or Tribal Administrator, pursuant to Section 2 of the IBMI Travel Policy.

4.6 Security. Cardholders are responsible for safeguarding the credit card that is assigned to them. They must sign the card and maintain its security to prevent unauthorized charges against the card assigned to them.

4.7 Return of Credit Card. Persons holding credit cards who are no longer Authorized Cardholders must immediately return the credit card issued in their name to the Finance Department so it can be destroyed.

Section 5. Reconciliation of Monthly Credit Card Log/Bank Statement

5.1 Reconciliation Requirements for Cardholders. The Fiscal Officer shall provide each Cardholder with their monthly statement. Cardholders must submit their receipts and reconciliation log for the previous month to the Tribal Fiscal Officer by the 15th of the following month. The reconciliation log shall contain the following:

1. List the items on the bank statement in the same order as they appear on the bank statement.
2. Enter the dates of purchase, description of the item, vendor name and amount of purchase.
3. Attach a statement of a valid business purpose for each purchase.
4. Attach original, detailed receipts/invoices in the same order as they appear on the bank statement and log.
5. Tape any loose receipts to a page.

5.2 Review by Fiscal Officer. The Tribal Fiscal Officer shall review the Cardholders' monthly credit card transactions, bank statements and supporting documents and ensure all credit card transactions have been duly approved. The Fiscal Officer shall report any unauthorized purchases immediately to the Tribal Chairperson (and in the case of the Tribal Chairperson, to the Vice Chairperson) and Finance Committee. Once approved, the Tribal Fiscal Officer shall forward the credit card log to the Tribal Administrator.

5.3 Review by Tribal Administrator. The Tribal Administrator shall independently review and approve credit card statement reconciliation logs before authorizing payment of the credit card statement. The Tribal Administrator shall forward approved statements and logs to the Fiscal Department by the 15th of each month. The Tribal Administrator shall report any unauthorized purchases to the Tribal Chairperson (and in the case of the Tribal Chairperson, to the Vice Chairperson) and Tribal Fiscal Officer.

5.4 Review by Finance Committee. Within 30 days after payment of the credit card statement by the Tribal Administrator, the Finance Committee shall independently review the statement and any reconciliation logs for unauthorized purchases. The Finance Committee shall ensure that supporting documentation (i.e., receipts, invoices, or approved travel expenses) are included for the verification of the credit card transactions. The Finance Committee shall also monitor the budget to ensure the credit card expenses are within the spending plan for the budget year.

5.5 Failure to reconcile. Cardholders will be personally financially responsible for the purchases on their statement that they have failed to timely reconcile pursuant to this Section 5. The Tribal Administrator shall request reimbursement by the cardholder for the unauthorized purchase immediately. Any unsupported charges not reimbursed by the cardholder within 15 days shall be deducted from the cardholder's compensation or benefits. Cardholders may submit requests for exemptions to Tribal Council, which Tribal Council shall review and may approve.

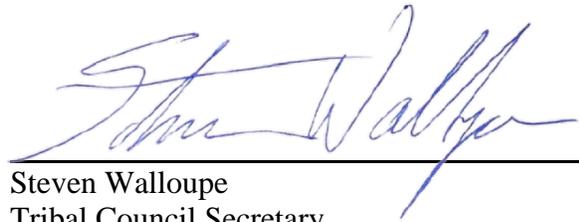
CERTIFICATION PAGE FOLLOWS

CERTIFICATION

We, the undersigned duly elected officials of the Ione Band of Miwok Indians, certify that the foregoing Ione Band of Miwok Indians Credit Card Policy was adopted at a duly-called meeting of the General Council on this 11th day of November, 2023, at which a quorum was present, by a vote of 87 for, 0 against, and 0 abstentions.



Sara A. Dutschke
Chairperson



Steven Walloupe
Tribal Council Secretary