

**HANNIBAL HOUSING AUTHORITY**  
**Credit Card Purchasing System**  
**Rules and Regulations**

**1. Obtaining a Card:**

The charge cards will be issued to permanent/term employees. The Executive Director will determine, with assistance from the Board of Commissioners, which employees will be issued cards. The Executive Director will require certain program forms to be completed by each cardholder, including a cardholder agreement. The cardholder agreement communicates important information concerning cardholder use of the card and responsibilities. Personal credit checks will NOT be conducted. When your card arrives, closely inspect the card. If errors are noted, immediately notify the Executive Director.

**2. Authorized Users:**

Your Credit Card Purchasing System credit card, issued under this program, will be solely used for expenses incurred for official HHA purchases only. Non-official or family member use of the card is forbidden. An employee shall not lend the credit card to any other employee for any reason unless authorized by the Executive Director. Examples of allowable purchases are:

- Lodging and meals during official travel
- Air and ground transportation
- Normal HHA purchases to continue operation of a particular department

Examples of NON-allowable purchases are:

- Movies while in rooms
- Extracurricular activities while at authorized meetings
- Alcohol or personal hotel purchases
- Personal travel items such as clothing
- Travel expenses for family members or friends

Employees are advised that misuse of the Purchasing Credit Card including unauthorized Automated Teller Machine (ATM) withdrawals, may subject the cardholder to disciplinary action.

**3. Limits:**

Each employee will have a certain limit on his or her card for a 30-day period that will reactivate at the beginning of each period. Each employee may have certain limits on where their particular card may be used.

4. **The Agency Spending Limit:**

This determines the maximum amount that may be spent through combined purchasing activity of all cardholders in the Agency.

When the Agency spending limit is reached, no additional transactions will be authorized even though cardholders may not have reached their individual cycle (monthly) spending limit. The limit is provided to assist in controlling the budget or other spending restrictions.

5. **Individual Spending Limit:**

This is established by the agency and is the maximum amount that a person can spend over a thirty-day period. When the individual spending limit is reached, no additional transactions will be authorized until the month/cycle has been reached and paid.

6. **Merchant Category Codes:**

You will be approved for certain suppliers for your purchases. Such as, all Maintenance Department personnel will be approved for Martins, Wal-Mart, etc. and Office personnel will be approved for Wal-Mart, Golden Ruler, etc. So each staff will not be able to charge everywhere, just where they need.

However, if you find your card is not accepting certain places where you will need to make purchases, contact the Executive Director and changes can be made.

7. **For Travel:**

In the event you travel for the HHA, you may use your card for travel accommodations, meals, etc. NO PERSONAL or EXTRACURRICULAR purchases are allowed.

8. **Statement Verification:**

Each staff person is 100% responsible for their cards. From time to time you might be asked for clarification for a certain purchase. If a discrepancy is noted while reconciling your account, and you can't determine the problem, the vendor will be contacted. In the event it is determined that the purchase was NOT an accepted purchase under this agreement, further investigation will be made.

The undersigned has read the Credit Card Purchase System rules and regulations, understands them, and agrees with via signature below.

\_\_\_\_\_  
Cardholder

\_\_\_\_\_  
Date