



**Purposes**

The purpose of this policy is to clarify the procedures for using a City-issued credit card and to ensure that all uses of City-issued credit cards are for lawful and appropriate City business transactions.

**Policy**

It is the policy of the City of Loveland that city-issued credit cards are to be used for appropriate City purchases subject to the financial controls.

**Authorized Holders of City Credit Cards**

The following positions of the City of Loveland are authorized to carry and use a City credit card, and the credit limit of said card is below.

The City Manager	\$5,000 credit limit
Director of Finance	\$5,000 credit limit
The Chief of Police	\$2,000 credit limit
The Director of Public Works	\$2,500 credit limit

In addition to the above positions authorized to hold City-issued credit cards, the City authorizes three additional cards for general use with the permission of the card holder.

The Police Division Credit Card	\$3,500 credit limit
The Fire Division Credit Card	\$3,500 credit limit
Finance Department/Assistant Finance Director	\$2,000 credit limit

These three additional cards are to be held, secured, and controlled by the Chief of Police, Fire Chief, and Assistant Finance Director, respectively.

**Use of Personal Credit Cards**

Employees and designated officials who are issued a City of Loveland credit card shall not use personal credit cards for city purchases to earn credit card points, bonuses, or other credit card benefits. Employees or designated officials not issued a credit card shall, whenever possible, request to use the appropriate general use credit card.

Employees who are not authorized to carry a City of Loveland credit card nor allowed to use their department credit card may utilize a personal credit card and receive reimbursement from the City of Loveland. All other rules and requirements of this policy and all other City policies and laws are still in effect for the use of a personal credit card for City business.

**City Credit Protection**

The Director of Finance or the Director of Finance’s designee shall ensure that the City of Loveland has appropriate credit protections in place to prevent theft, fraud, and abuse of City-issued credit cards. The credit cards and users will be reviewed for accuracy no less than once a year.

**Receipt Procedure**

~~All employees and designated officials utilizing a City issued credit card shall follow the procedures below to document their transactions and ensure that these transactions are appropriate pursuant to this policy and all other applicable City policies and laws.~~

- ~~1. An employee or designated official using a City issued credit card shall sign for the transaction and retain a merchant receipt and credit card receipt for the transaction. If the City issued credit card is being used for a purchase over the internet or over the telephone, the employee shall require the vendor to provide a transaction number or other unique identifier to track the transaction.~~
- ~~2. The employee or designated official shall remit the credit receipt (or other documentation) and the original merchant receipt to the Director of Finance or the Director of Finance’s designee within 24 hours of the transaction, or upon return to work with the City of Loveland, whichever comes first.~~
- ~~3. The employee or designated official shall state in writing on the receipt or attached paperwork what items, services, or charges were charged.~~
- ~~4. Under no circumstances shall a City issued credit card be used for the purchase of alcoholic beverages.~~
- ~~5. If the item purchased is a non consumable item, the item shall be the sole property of the City of Loveland, and the City reserves the absolute right to inspect and verify that the item is as what is purported.~~
- ~~6. In the event that an employee fails to provide a receipt, the City reserves the right to garnish the employee’s or designated official’s wages equal to the purchase to compensate the City for the potential misuse of the City issued credit card. If approved by the Finance Director and the City Manager, an employee may submit an affidavit stating what was purchased without a receipt.~~

**Credit Card Accounts**

The Director of Finance is authorized to change credit card providers from time to time to pursue cost savings or other benefits payable to the City of Loveland from credit card providers. The Director of Finance shall minimize the number of credit card accounts the City has to ensure control of the City’s credit line.



Approved by: \_\_\_\_\_  
David Kennedy, City Manager

Effective Date: November 23, 2009

Amended: July 1, 2013

Amended: September 4, 2014

Amended: April 9, 2015