



**BIRKDALE COMMUNITY ASSOCIATION, INC.
BOARD RESOLUTION 2026 – 11**

CREDIT CARD POLICY

The Board of Directors of Birkdale Community Association, Inc. at their meeting held on 8/16/2026 approved the CREDIT CARD POLICY attached hereto to be effective immediately. This resolution and policy supersede any previous policies approved by the Board.



President


Secretary

Birkdale Community Association – Credit Card Policy

1. Purpose

This policy establishes guidelines for the proper use and management of Birkdale Community Association's (HOA) credit card to ensure responsible handling of association funds, transparency, and accountability.

The Association shall permit the use of a business credit card for purchases to avoid the inconvenience and expense of processing checks. The use of the credit card shall not be used to circumvent the Association's Procurement and Disbursement Policy (effective January 24, 2024).

2. Authorized User(s)

- The Board of Directors shall designate the Treasurer and/or the President to use the Association's credit card.
- Upon termination of Board service or change in authorization, the credit card must be returned immediately to the Community Manager.
- The credit card is non-transferrable and remains the property of the Birkdale Community Association.
- The Board of Directors reserves the right to revoke card access at any time.

3. Expenditures Must

- Support the operation, maintenance, and administration of the BCA.
- Be reasonable, necessary, and within the approved budget.
- Benefit the Association as a whole, not individual Owners.
- Comply with requirement that a vendor provides a current W-9 to Community Manager prior to any credit card payment.

4. Prohibited Use

- Personal expenses of any kind.
- Expenses that benefit a specific homeowner rather than the community.
- Cash advances or cash-equivalent transactions.
- Splitting transactions to avoid Board of Directors' approval thresholds.

5. Spending Limits

- The credit card will have a \$5,000.00 limit.
- No purchase of \$1,000.00 or more is permitted without Board approval and compliance with BCA's Procurement and Disbursement Policy.

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Approved _____, 2026

Effective Date _____, 2026

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6. Documentation, Receipts, and Expense Reporting

- Itemized receipts are required for all transactions.
- Each expense must include a clear description of the item, purpose, and the budget line item.
- Each itemized receipt must be forwarded to the Treasurer and Community Manager immediately following completion of any transaction.
- Missing receipts must be documented.
- The authorized user will be responsible for payment of transactions not properly documented.
- All transactions must reconcile with the credit card statement.

7. Payment & Reconciliation

- BCA will pay all approved charges directly to the credit card company through autopay from the Association's account.
- The Treasurer and Community Manager must reconcile statements monthly.
- The Community Manager is not responsible for any late charges or fees resulting for any reason.

8. Lost, Stolen, or Misused Cards

- Cardholders must immediately report lost or stolen cards to the credit card company, Board of Directors, and Community Manager.
- Any unauthorized or suspicious transactions must be reported promptly to the credit card company, Board of Directors, and Community Manager.

9. Misuse & Disciplinary Action

Misuse of an HOA credit card may result in:

- Revocation of card privileges.
- Requirement to reimburse unauthorized expenses.
- Removal from position.
- Additional action as determined by the Board of Directors and Governing Documents.

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