

# Warren County Board of Supervisors

## RESOLUTION NO. 240 OF 2024

**RESOLUTION INTRODUCED BY SUPERVISORS THOMAS, GERACI, MERLINO, MADAY, DRISCOLL, CROCITTO, STROUGH, BRUNO AND ETU**

### **ADOPTING REVISED CREDIT CARD POLICY FOR WARREN COUNTY**

WHEREAS, the Board of Supervisors adopted the Credit Card Policy for Warren County by Resolution No. 222 of 2015, which was subsequently amended by Resolution Nos. 460 of 2015, 133 of 2019, 411 of 2019, 72 of 2020, 140 of 2020, 147 of 2021, 346 of 2021 and 435 of 2023, and

WHEREAS, the County Administrator has requested to make changes to Schedule “A,” and

WHEREAS, the Finance & Budget Committee has reviewed the changes requested by the County Administrator and has recommended that the same be advanced to the full Board of Supervisors for consideration, now, therefore, be it

RESOLVED, that the Credit Card Policy for Warren County annexed hereto along with Schedules “A-F,” be and the same is hereby adopted as the official Credit Card Policy for Warren County, and be it further

RESOLVED, that any and all prior Credit Card Policies, Resolutions or parts thereof inconsistent with the annexed Credit Card Policy for Warren County are hereby repealed effective July 19, 2024.

**COUNTY OF WARREN  
CREDIT CARD POLICY**

**I. OVERVIEW AND PURPOSE**

**A. Overview.**

The use of conventional credit cards (hereafter “credit cards”) and/or ghost credit cards which provide credit accounts without the issuance of a physical plastic card for volume purchases where physical cards are not needed or desired (hereafter “ghost cards”) can be a cost effective method of obtaining products and services for the County. Credit cards and/or ghost cards can also save personnel time. Travel, training and other similar expenses are more practically and easily handled through the credit card process. In certain cases and depending on the source of the credit card or ghost card and terms thereof, the County may even be able to gain additional savings when using a credit card and/or ghost card to make purchases of equipment, fuel, materials and/or supplies.

**B. Purpose.**

To establish the Policy and Procedures for authorizing, issuing and use of County credit cards and/or ghost cards by Department Heads or their designee(s). These procedures are intended to accomplish the following objectives:

1. To ensure that procurements accomplished with credit cards and ghost cards are conducted pursuant to the policy and procedures established by the County Board of Supervisors (hereafter “Board”).
2. To ensure appropriate internal controls are established and followed for each department procuring with credit cards and/or ghost cards so that they are used for authorized purposes only.
3. To enhance productivity, significantly reduce paperwork, improve internal controls and reduce the overall cost associated with approved purchases as listed below.
4. To ensure that the County bears no legal liability from inappropriate use of credit cards and/or ghost cards and to fix financial responsibility for any unauthorized use upon the Department Heads and/or their designee(s).

**II. ADMINISTRATION OF THE COUNTY’S RELATIONSHIP WITH THE BANK ISSUING THE CREDIT CARD**

**A. Obtaining Credit Cards and Ghost Cards**

1. Credit cards shall be obtained from the financial institution authorized by resolution of the Board. Ghost cards for high volume purchases shall be obtained from the same financial institution that issues County credit cards and as authorized by the Board.
2. Upon the Board authorizing by resolution the financial institution which shall issue credit cards and/or ghost cards, then County Administrator shall coordinate and arrange for the financial institution to issue credit cards and/or ghost cards in accordance with this policy.
3. The County Administrator and Treasurer shall review enrollment forms, verify all information, and submit an application for credit cards and/or ghost cards to the Board approved financial institution. The Chair of the Board of Supervisors (hereafter “Chair”) may sign the completed enrollment forms on behalf of the County.
4. Credit cards and/or ghost cards shall be issued only to Department Heads approved by the County Administrator (hereafter “Cardholders”).

5. Credit cards and/or ghost cards shall be used solely for authorized County expenses and at the credit limits set forth in *Schedule "A"* and all purchases must comply with the Warren County Purchasing Policy.
6. All Cardholders shall execute the Cardholder authorization form annexed hereto as *Schedule "B"* and sign the back of the credit card upon receipt (signature on ghost cards is not possible and hence not necessary).
7. The aggregate County credit limit for all issued credit and ghost cards shall be \$292,000.

**B. Contact With Card Issuer Representatives.**

1. The following County officials are authorized to discuss credit card invoices, payments, disputes, temporary limit excess and similar matters:
  - a. Treasurer or designee;
  - b. County Administrator; and
  - c. Assistant to the County Administrator.
2. Cardholders are authorized to discuss credit card invoices, disputes and lost or stolen cards for credit cards and/or ghost cards issued to their department.

**C. Online Management of Credit Cards.**

The County Administrator, the Assistant to the County Administrator and/or designee of the County Administrator shall arrange for online management of credit cards and/or ghost cards including required passwords for purposes of viewing account expenditures and payments, card charge requests, new applications, reconciling invoices and other features typically offered by credit card issuers as online management tools.

**III. USE OF THE CREDIT CARD, REVOCATION AND RECORD KEEPING**

**A. Authorized Users**

1. The Cardholder who is issued the card or ghost card is the only person authorized to use that card, except:
  - a. In the instance of the Clerk of the Board who may authorize other County officials or employees to use the card for lodging or general use using the forms annexed hereto as *Schedules "C" and "D"*; and
  - b. With respect to the other Cardholders, the Cardholder may allow staff in their respective County Departments to make purchases using the cards or ghost cards.
  - c. The Cardholder is responsible for all purchases made using the credit card and/or ghost card issued to them.

**B. Authorized Purchases**

The credit card or ghost card is to be used in the conduct of the County's business only. The use of a County credit card or ghost card to acquire or purchase goods and services for other than official use of the County is fraudulent use and will subject the officer or employee to disciplinary action up to and including dismissal from service. The fraudulent use of a County credit card and/or ghost card will be reported to the appropriate law enforcement agency for investigation and possible prosecution.

**C. Rules of Use**

The following restrictions will apply to purchases made with credit cards or ghost cards:

1. The cost of goods or services purchased must be available within the department's budget at the time of purchase and must be an actual and necessary expense of the County.
2. The total value of a transaction shall not exceed a Cardholders available card limit. Payment for a purchase WILL NOT be split into multiple transactions to stay within the card limit.
3. Spending limits for the month must be adhered to.
4. Credit cards and/or ghost cards users must inform the merchant that the purchase is tax exempt and provide tax exempt form as necessary.
5. Credit card and/or ghost card users must retain vendors receipts and/or records of telephone, Internet, and/or mail orders for future reconciliation of the credit card statement. Cardholders or designees shall attach receipts, etc. to the invoice batch submitted to the County Auditor when requesting payment of credit card and/or ghost card purchases attributable to the Cardholder or the Cardholder's Department as appears on monthly statements.
6. Credit card and/or Ghost card users must still complete Purchase Orders as required by the Warren County Purchasing Policy (identifying the credit card/ghost card issuing bank as payee and providing details as to the service or item purchased). Nothing in this policy shall be construed as a means to circumvent the existing Warren County Purchasing Policy in regards to bidding requirements, both formal and informal.
7. Any incentive program benefits arising from the use of County credit cards and/or ghost cards shall be the property of the County and deposited in the County General Fund. The County Board of Supervisors shall determine the use of such incentives, if any.

**D. Unauthorized Credit Card or Ghost Card Use**

1. The credit card and/or ghost card SHALL NOT BE USED for the following:
  - a. Personal purchases or identification;
  - b. A purchase that exceeds the Cardholders monthly purchase limit;
  - c. A purchase which violates the Warren County Purchasing Policy; or
  - d. Cash advances.
2. A credit card or ghost card user who makes unauthorized purchases shall be financially liable for the total dollar amount of such unauthorized purchases, plus any administrative fees charged by the financial institution or card issuer in connection with the unauthorized use.

**E. Cardholder Record Keeping**

1. When the purchase is made over-the-counter, the credit card/ghost card user shall retain the invoice and the customer copy of the charge receipt. The credit card/ghost card user is responsible for checking that the vendor lists the quantity, fully describes the item(s), and includes any tax prior to the credit card user signing the slip. Invoices for meals, hotel stays, etc. will include an itemized list of all items and services purchased.
2. When the purchase is made on the Internet, the credit card/ghost card user shall print a copy of the receipt and order confirmation before exiting the site.
3. When a purchase is made over the telephone, the credit card/ghost card user shall have the vendor fax or email them a copy of the receipt.
4. When the purchase is made by mail, the credit card/ghost card user shall retain all confirmations and shipping documentation.
5. When an item is returned, the vendor shall issue a credit, which should appear on a subsequent statement. *Under no circumstances should the credit card/ghost card user or Cardholder accept*

*cash in lieu of a credit of the credit card account.*

**F. Review of Monthly Statement**

1. At the end of each billing cycle, the Cardholder or staff member designated in writing or by email shall receive their monthly statement of account that will list the transactions to the Cardholders credit card for that period.
2. The Cardholder or staff member designated in writing or by email shall check each transaction listed on the monthly statement against the authorizations to verify that the statement is correct. If an item is returned and a credit voucher received, the Cardholder or designee shall verify that this credit is reflected on the monthly statement.
3. If purchased items are not listed on the monthly statement, the appropriate transaction documentation shall be **RETAINED** by the Cardholder until the next monthly statement. If the purchase or credit does not appear on the statement within 60 days after the date of purchase or return, the Cardholder shall notify the County Administrator and the Treasurer.
4. If in reviewing the monthly statement, it is known that an item purchased was found to be unacceptable, or not received, or not ordered, the Cardholder or designee is responsible for either, obtaining the item, obtaining a replacement of the item, or lodging a dispute of a non-ordered item with the financial institution or card issuer as soon as possible as indicated herein. In the case of an item that has been ordered that is not acceptable, the Cardholder should attempt to receive that item by the date the Cardholder receives his monthly statement or consider placing the item into dispute. If any items are placed in dispute by the Cardholder, it should be documented using *Schedule "E"* Transaction Dispute Form and attached to the statement with the originals to be forwarded to the County Auditor and a copy of all documents to be forwarded to the County Administrator or the Assistant to the County Administrator who shall handle and/or process the dispute as may be determined appropriate.

**G. Cardholder Security**

1. It is the Cardholders responsibility to safeguard the credit card/ghost card and account number and any security codes to the same degree that a Cardholder safeguards their personal credit information. A violation of this trust will result in that Cardholder having their credit card/ghost card withdrawn and may be subjected to disciplinary action.
2. If a credit card or a ghost card number or security code is lost or stolen, the Cardholder shall immediately notify the credit card company, which have representatives are available 24 hours a day. The County Administrator and Treasurer should also be notified and the Lost/Stolen Card Notification form, *Schedule "F"*, filled out.
3. A new credit card or ghost card shall be promptly issued to the Cardholder after the reported loss or theft. A credit card that is subsequently found by the Cardholder after being reported lost shall be submitted to the County Administrator who will then forward the card to the Treasurer for destruction.

**H. Cardholder Separation**

Prior to separation from employment with the County of Warren, the Cardholder shall surrender the credit card and current credit card proofs of purchase to the County Administrator. Upon its receipt, the County Administrator will follow the steps outlined under Review of Monthly Statement and Payment of Credit Card Purchases, and forward the card to the Treasurer to be destroyed. Any Cardholder ghost cards shall likewise be terminated and new ghost cards established.

**I. Revocation of Credit Card Privileges**

1. The issuance of a credit card and/or ghost card to an employee is a privilege and is done at the sole discretion of the County Administrator.
2. Failure to comply with proper record keeping procedures as outlined in this policy will be cause to revoke the employee's credit card and/or ghost card privileges.
3. Repeated loss or theft of any issued County credit card or ghost card will be cause to revoke the employees credit card/ghost card use privilege. Failure to immediately report the theft/loss of a credit card upon discovery may also lead to revocation of the credit card/ghost card use privilege.

**IV. DOCUMENT SUBMISSION AND PAYMENT OF MONTHLY CREDIT CARD/GHOST CARD INVOICE**

**A. General County Department Procedure**

Original sales documents (packing slip, invoice, cash register tape, credit card slips, etc.) for each transaction MUST be neatly attached to the credit card statement and attach the same to the account payable batch and submit the same to the Auditors Office, as directed by the County Administrator's office.

**B. County Auditor Review and Payment by Treasurer**

1. The Auditors Office will a) review the documents for accuracy; b) review whether the charges are to the proper accounts, and c) approve the statement for payment.
2. The County Treasurer or staff member designated in writing shall be authorized to access the County's credit account online in order to verify charges and make or push online payments.
3. All purchases made with credit cards and/or ghost cards shall be paid for within the grace period so that no interest charge or penalties will accrue.

**V. AUDITS**

The Treasurer may, at the Treasurer's discretion, conduct random audits for both card authority and receipt retention as well as statement review.

**SCHEDULE “A”**

Credit cards and/or ghost cards shall be issued to the Department Heads (hereinafter “Cardholders”) for the purposes and monthly limits set forth:

- a. Three credit cards in the name of the Clerk of the Board of Supervisors, in care of the County of Warren, for travel and lodging and general use purposes each with a monthly credit limit of \$10,000;
- b. One credit card in the name of the Clerk of the Board of Supervisors, in care of the County of Warren, for use by the Warren County Tourism Department, for travel and lodging and general use purposes with a monthly credit limit of \$50,000;
- c. One credit card in the name of the Sheriff for travel and lodging and general use purposes, with a monthly credit limit of \$10,000;
- d. One credit card in the name of the Undersheriff for travel and lodging and general use purposes, with a monthly credit limit of \$10,000;
- e. One credit card in the name of the Superintendent of the Department of Public Works for travel and general use purposes with a monthly credit limit of \$5,000;
- f. Up to five ghost cards in the name of the Department(s) individually and for use with high volume vendors as selected by the County Administrator with four cards to have a monthly credit limit not to exceed \$15,000 and one card to have a monthly credit limit not to exceed \$97,000.
- g. One credit card in the name of the Veterans’ Services Director for use exclusively in association with the Peer-to-Peer Program with a monthly credit limit of \$5,000.
- h. One credit card in the name of the Commissioner of Social Services for travel and general use purposes with a monthly credit limit of \$5,000.
- i. One credit card in the name of the Health Services Director for travel and general use purposes with a monthly credit limit of \$5,000.
- j. One credit card in the name of the Public Defender for travel and general use purposes with a monthly credit limit of \$5,000.
- k. One credit card in the name of the Information Technology Director for travel and general use purposes with a monthly credit limit of \$5,000.
- l. One credit card in the name of the Director of the Office of Emergency Services for travel and general use purposes with a monthly credit limit of \$5,000.

Use of credit cards for travel and lodging shall be for the purposes set forth as *Schedule “D”*.

*RESOLUTION No. 240 OF 2024*

*PAGE 8 OF 13*

Use of credit cards for general purposes shall include purchases of a food service, fuel, supplies, materials, conference registrations, hardware store purchases, Federal Express, United Parcel Service and postal charges, other miscellaneous items authorized in Department Budgets, except when the County has an established account or using a ghost account with a vendor in which case that account shall be used and not the credit card. General purposes shall not include alcoholic beverages, tobacco, lottery tickets, cash advances or ATMs or purchases that require Board Resolutions until such a Board Resolution has been adopted.

SCHEDULE "B"

**ACKNOWLEDGMENT OF RECEIPT OF THE  
MASTERCARD PURCHASE CARD**

Last 4 digits of card: \_\_\_\_\_

I acknowledge that, on the date indicated below, I received a Purchase Card for my Department's use. I have previously received a copy of the County Credit Card Policy which set forth, among other things, Cardholder use and responsibilities. I understand that:

The Purchase Card is a cost-effective method for the purchase and payment of small dollar material transactions and is limited to \$\_\_\_\_\_ per month.

The Purchase Card is to be used solely for business purchases; not personal purchases.

I am responsible for reconciling monthly statements and maintaining accurate accounting records.

Should my employment with Warren County terminate, I am responsible for returning the Purchase Card to the County Administrator.

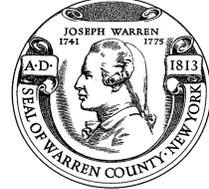
Department Head Name: \_\_\_\_\_  
(Please Print)

Department Head Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Warren County Board of Supervisors

WARREN COUNTY MUNICIPAL CENTER  
1340 STATE ROUTE 9  
LAKE GEORGE, NEW YORK 12845-9803



Telephone 518-761-6535  
Fax 518-761-7652

## SCHEDULE "C"

### GENERAL CREDIT CARD AUTHORIZATION

Date: \_\_\_\_\_ Appropriation Code: \_\_\_\_\_ Amount \$ \_\_\_\_\_

Purchase Order # (if required): \_\_\_\_\_

This is to confirm \_\_\_\_\_ is authorized to use my credit card for \_\_\_\_\_  
\_\_\_\_\_ (merchandise) for County purposes.

All purchases are tax exempt.

Vendor Name: \_\_\_\_\_

Date of Purchase: \_\_\_\_\_

Name on credit card: Clerk of the Board (Amanda Allen)

Card Number: Ending in: \_\_\_\_\_ MasterCard / Visa / Other \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Call me at (518) 761-7656 with any questions.

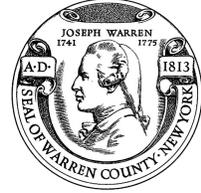
I understand that I am responsible for all charges noted above that are incurred on this account.

CARDHOLDER'S SIGNATURE \_\_\_\_\_

CARDHOLDER'S NAME (please print) Clerk of the Board (Amanda Allen)

# Warren County Board of Supervisors

WARREN COUNTY MUNICIPAL CENTER  
1340 STATE ROUTE 9  
LAKE GEORGE, NEW YORK 12845-9803



Telephone 518-761-6535  
Fax 518-761-7652

## SCHEDULE "D"

### TRAVEL CREDIT CARD AUTHORIZATION

Date: \_\_\_\_\_ Appropriation Code: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

This is to confirm \_\_\_\_\_ is authorized to use my credit card for airline tickets, hotel charges and conference fees (as listed below) for County purposes. All purchases are tax exempt.

#### AIRLINE TICKETS:

Date of Purchase: \_\_\_\_\_ Name of Airline: \_\_\_\_\_

#### HOTEL CHARGES:

Name and address of hotel: \_\_\_\_\_

Arrival Date: \_\_\_\_\_ Departure Date: \_\_\_\_\_

- |   |                    |
|---|--------------------|
| Room and room tax charges (tax exempt must have form) | Local phone calls  |
| Long distance phone calls                             | Restaurant charges |
| Banquet and meeting room charges                      | Laundry charges    |

#### CONFERENCE FEES:

Date of Purchase: \_\_\_\_\_ Name of Organization (ie. NYSAC): \_\_\_\_\_

Name on credit card: Clerk of the Board (Amanda Allen)

Card Number: Ending in: \_\_\_\_\_  MasterCard /  Visa /  Other \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Call me at (518) 761-7656 with any questions.

I understand that I am responsible for all charges noted above that are incurred on this account.

CARDHOLDER'S SIGNATURE \_\_\_\_\_

CARDHOLDER'S NAME (please print) Clerk of the Board (Amanda Allen)

SCHEDULE "E"

COUNTY OF WARREN  
TRANSACTION DISPUTE FORM

**Cardholder Information:**

Cardholder's Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Vendor Name: \_\_\_\_\_

Statement Date: \_\_\_\_\_ Transaction Date: \_\_\_\_\_

Transaction No. \_\_\_\_\_ Posting Date: \_\_\_\_\_

Amount Disputed: \_\_\_\_\_

**Dispute:**

The item referenced above is being disputed because:

\_\_\_\_ There is a difference in the amount I authorized and the amount I was billed.  
(A copy of your charge must be attached)

\_\_\_\_ I only transacted one charge and I was previously billed for it.  
(Date of Purchase charge: \_\_\_\_\_)

\_\_\_\_ The above transaction is mine, but I am disputing the transaction.  
(Please state your reason for the denial in detail)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_ I do not recognize the above transaction.

\_\_\_\_ I have received a credit voucher for the above transaction, but it has not yet appeared on my account. (A copy of the credit voucher must be attached)

\_\_\_\_ My account has been charged for the above transaction, but I have not received the merchandise. The details of my attempt to resolve the dispute with the merchant and the merchant's response are indicated below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Attach the completed form to your monthly statement for review and approval by your Approving Supervisor and the Auditors Office and County Administrator or Assistant County Administrator.**

SCHEDULE "F"

COUNTY OF WARREN  
LOST/STOLEN CARD NOTIFICATION

Cardholder's Name: \_\_\_\_\_

Card Number: \_\_\_\_\_

**Please Check One:**

Card was:     \_\_\_\_\_ Lost  
                  \_\_\_\_\_ Stolen  
                  \_\_\_\_\_ Other (*Describe*) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Describe how card was lost/stolen: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Was a Police Report filed (*Circle*):            Yes            No

If yes: Department: \_\_\_\_\_

Report Number: \_\_\_\_\_

**Cardholder Notified the Credit Card Company:**

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Treasurer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_