

Requirements For Lodge Credit Card Dispensation

1. A properly completed Universal Dispensation along with minutes where it was approved by the membership at a general membership meeting must be submitted along with the dispensation.
2. A copy of the credit card application/agreement containing the terms, conditions, restrictions, etc. must be submitted with the dispensation.
3. The lodge must have a positive financial history, a current P & L and balance sheet copy must be submitted with dispensation.
4. The Lodge is the guarantee party. Personal guarantees are not recommended and would not be approved unless in exceptional circumstance.
5. At all times the social quarters must be profitably operated.
6. Lodge must be current in the payment of all debts and accounts receivables due Moose International. In addition, the lodge must be current in all financial obligations arising out of all other programs required by Moose International (i.e., required insurance programs, loans).
7. Credit limit cannot exceed \$5,000. The lodge may not exceed the maximum approved amount at any time.
8. Current Lodges holding approved dispensation can request a review to increase limit up to \$10,000. All required information as to obtaining an original card must be submitted for review.
9. The balance due as shown on each monthly statement must be paid in full each month on or before the due date by check with two (2) signatures as required by the General Laws.
10. The credit card shall only be used to pay recurring expense items, convention expenses and other legally permitted expenses as authorized by the General Laws and approved by the membership.

11. Credit card purchases must be part of the monthly Financial Review and included in the monthly report submitted to Lodge.
12. Proof of payment of credit cards in full each month must be verified by Financial Review Committee and added to their report.
13. The credit card may only be in the possession of the Administrator or President when Administrator not available. When not being used, the card shall remain in a locked safe or other secure area in the lodge office.
14. The Use of a Debit Card by a Lodge is not allowed at any time.
15. Approval is conditional and may be revoked at any time in the discretion of the Chief Compliance Officer.

COMPLIANCE OFFICE REV. 01-2026

