



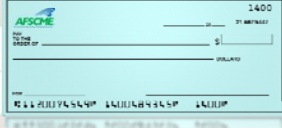




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Union Expenditures

- Authorized **Expenditures** should be made by **Union Check**
- Electronic Transfers Only** for **Payroll** and **Benefits** payments
- Cash Withdrawals** from **Union** bank accounts are **Strictly Prohibited**



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Check Signers


All **Checks** must be **Signed** by **Two Officers**




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Check Signers


It is recommended that at least **Three (3) Signatories** be **Registered** with the bank for each **Affiliate Account**



X Signature



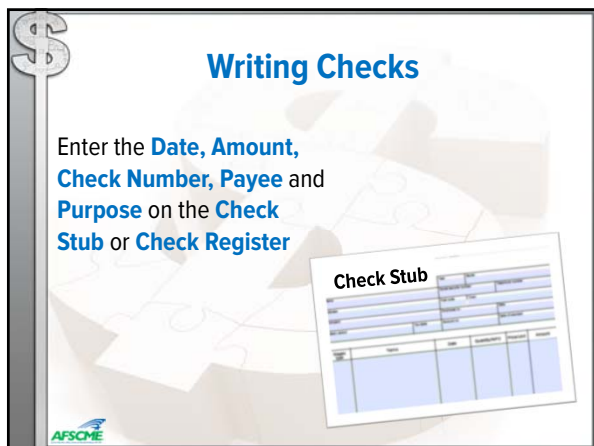
X Signature



X Signature








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Writing Checks

Before you write a check, you need:




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Writing Checks - Documentation

Payment to vendors should be supported by an invoice.

Payments to an officer or a member, should be supported by an expense report or payroll register



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Writing Checks – Union Purpose

- You should also make sure that you understand the explanation of the union business purpose of the payment
- The authorization, documentation and explanation of an expenditure must be clear to the check writer and signatory prior to writing or signing a check
- Never write or sign a check that does not have proper authorization, adequate supporting documentation, and a legitimate union business purpose



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No Cash Payments

Checks may **Not** be **Made Out** to **Cash**

Checks are written to:



- Individuals**
- Vendors**

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Writing Checks - Paying Bills

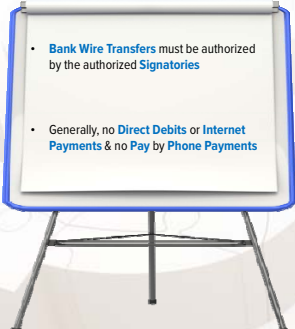

- Original receipts **Must** be **Maintained** to support payments
- Write **Check Number, Date, and Check Amount** on the **Face** of the **Bill, Invoice** or **Expense Report**
- File Paid Bills** in orderly manner

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Electronic Transactions

- Bank Wire Transfers** must be authorized by the authorized **Signatories**
- Generally, no **Direct Debits** or **Internet Payments** & no **Pay by Phone Payments**

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ATM Cards


Bank Debit Cards or **ATM Cards** are **Prohibited** and may **Not** be **Used** under any **Circumstances**



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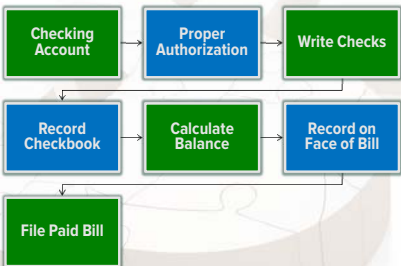
Union-Owned Credit Cards

- AFSCME **Strongly Recommends** against the use of union-owned **Credit Cards**
- Circumvents** the requirement that **Two (2) Officers** sign all **Disbursement** checks



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Disbursements



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KNOWLEDGE CHECK

Under what circumstances is the use of a **Debit** or an **ATM** card for union expenditures allowed?



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Pick the Correct Answer


- a) When the hotel or the airline will not take your check and you do not have a union credit card
- b) Never. Use of a **Debit** or **ATM** card is prohibited by the AFSCME Financial Standards Code
- c) It is permitted as long as there are no cash withdrawals, the debit card expenditure is authorized and supporting receipts are maintained to support the payment

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ANSWER

The correct answer is "B"

Never. Use of a **Debit** or **ATM** card is prohibited by the AFSCME Financial Standards Code



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Summary

Article VI – Expenditures Procedures

1. Authorized union expenditures should almost always be paid by check.
2. All checks drawn on the union's accounts must be signed by two officers. Never pre-sign checks.
3. Before you write or sign a check, you must make sure that there is proper authorization, supporting documentation and an explanation of the union business purpose of the payment.
4. The use of a Debit card or an ATM card on the union account is strictly prohibited.

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Secretary-Treasurer Workshop

This Video covers only a Small Portion of what you will learn by attending one of our regular Secretary-Treasurer Workshops

Secretary-Treasurer Training is Highly Recommended for all Union Officers and Trustees

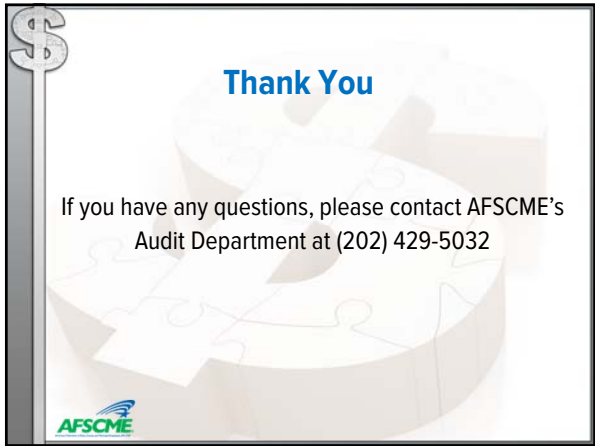
Contact your Council or AFSCME International Representative to schedule a class in your area

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Helpful Resources...

- AFSCME Financial Standards Code - Article VI
- AFSCME Financial Standards Code – All Articles and Appendices and Trustees Audit Guide
- Frequently Asked Questions

Helpful Resources



Thank You

If you have any questions, please contact AFSCME's
Audit Department at (202) 429-5032