



## National Executive Director

17739 Main Street, Suite 250  
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### Policy Memorandum 02-2010

**Date:** May 5, 2010

**Restated Date:** 05/01/2017

**Subject:** FRAUD POLICY AND DEBIT CARD

1. Background. In the past Young Marines has not authorized the use of debit cards. With the advance of technology and the need for a form of payment by debit card to expedite purchases and/or payments, the Young Marines has implemented the following policy.
2. Policy. The National Executive Director allows the use of one debit card to units on an “as needed” basis. The authorized signatures on the debit card must be the same as the authorized signatures on the checking account. **Where there is only one signature required for card purchases, the unit commander will ensure that the receipt has two signatures verifying that the purchase was authorized.** Charges on debit card statements should only reflect authorized unit expenses. If users have a question as to what is reasonable they should pay for the expense them self and turn in a request for reimbursement. If at any time a unit debit card is misused, the user must pay for the expense; if commander believes user purposely misused the debit card, that RA may be InActivated and terminated from the program. Use the following **process** when using debit card:
  - a. **Step one:** At the point of sale you will receive a receipt. Keep the receipt for Paymaster.
  - b. **Step two:** Use the Paymasters Manual to determine how each receipt should be coded. Write the corresponding code at the top of the receipt with a short description of what the charge was for. Keep track of all receipts.
  - c. **Step three:** Keep all receipts and ensure that when bank statement is received that receipts match with all charges on statement. Paymaster should write the code next to each charge directly on the statement.
  - d. **Step four:** Paymaster should keep all receipts, from checks, cash and debit cards together and as a backup may scan them into an electronic file as backup.
3. Miscellaneous. DO THE RIGHT THING
  - a. “In realizing our vision, we will adhere to the highest standard of ethical conduct in everything we do.”

- b. Anyone who believes that they have observed unethical conduct with unit debit card should report it to their **Division Commander or Deputy Director**.
  - c. Anyone who is uncertain as to what in fact is ethical when using a debit card in a particular situation can solicit advice by simply calling their **Division Commander or Deputy Director**.
4. Effective Date. This policy is effective immediately. It is not mandated that your unit or higher headquarters obtain a debit card; however, it is necessary to have a unit debit card to use unit funds when purchasing items from the Gear Store in the YM database unless an individual uses their personal credit/debit card and then submits for reimbursement. Should your unit or higher headquarters element obtain a debit card you must follow the **requirements** set forth in this policy.

\_\_\_\_\_ /s/ Signed copy on file with National Headquarters

Semper Fidelis,

William P. Davis  
National Executive Director