

**Alligator Point / Saint Teresa Volunteer Fire Department
Department Policies Acknowledgment Form**

Statement of Acknowledgment

By signing below, I acknowledge that:

1. I have received, read, and understand the following Alligator Point / Saint Teresa Volunteer Fire Department Policies:

Cash Disbursement, Conflict of Interest, Credit/Debit Card, Gift, Investment and Procurement.

2. I agree to comply with the procedures and policies outlined in the Policies at all times while performing my duties with the department.

3. I understand that failure to follow these procedures may result in disciplinary action, up to and including termination of volunteer status.

4. I understand that the Policies may be updated, and it is my responsibility to remain informed of any changes and to review revised editions as they are issued.

5. I agree to ask for clarification from leadership if I do not understand any part of the Policies.

Signature: _____

Printed Name: _____

Position/Title: _____

Date: _____

ALLIGATOR POINT VOLUNTEER FIRE DEPARTMENT, INC.

CONFLICT OF INTEREST POLICY

8/2/20

SECTION 1. PURPOSE:

The Alligator Point Volunteer Fire Department, Inc. is a nonprofit, tax exempt 401 (c) 4 organization. Maintenance of its tax-exempt status is important both for its continued financial stability and for public support. Therefore, the Internal Revenue Service (IRS) as well as Florida State regulatory and tax officials view the operations of the APVFD as a public trust, which is subject to scrutiny by and accountable to such governmental authorities as well as to the public.

Consequently, there exists between APVFD and its board of directors, officers, and management employees and the public a fiduciary duty, which carries with it a broad and unbending duty of loyalty and fidelity. The board of directors, officers and members have the responsibility of administering the affairs of APVFD honestly and prudently, and of exercising their best care, skill, and judgment for the sole benefit of APVFD. Those people shall exercise the utmost good faith in all transactions involved in their duties, and they shall not use their positions with APVFD or knowledge gained therefrom for their personal benefit. The interest of the organization must be the priority in all decisions and actions.

SECTION 2. PEOPLE CONCERNED:

This statement is directed not only at directors and officers, but to all members and volunteers who can influence the actions of APVFD. For example, this would include all who make purchasing decisions, all persons who might be described as "management personnel," and anyone who has proprietary information concerning APVFD.

SECTION 3. AREAS IN WHICH CONFLICT MAY ARISE:

Conflicts of interest may arise in the relations between directors, officers, and all members and volunteers with any of the following third parties:

1. Persons and firms supplying goods and services to APVFD,
2. Persons and firms who APVFD leases property and equipment,
3. Persons and firms with whom APVFD is dealing or planning to deal in connection with the gift, purchase or sale of real estate, securities, or other property,
4. Competing or affinity organizations, other fire departments
5. Donors and others supporting APVFD,
6. Agencies, organizations, and associations which affect the operation of APVFD, and
7. Family members, friends, and other members

SECTION 4. NATURE OF CONFLICTING INTEREST:

A conflicting interest may be defined as an interest, direct or indirect, with any person or firms mentioned in Section 3. Such an interest might arise through:

1. Owning stock or holding debt or other proprietary interests in any third party dealing with APVFD.
2. Holding office, serving on the board, participating in management, or being otherwise employed (or formerly employed) with any third party dealing with APVFD.
3. Receiving remuneration for services with respect to individual transactions involving APVFD.
4. Using APVFD's time, personnel, equipment, supplies, or goodwill for other than APVFD approved activities, programs, and purposes.
5. Receiving personal gifts or loans from third parties dealing or competing with APVFD. Receipt of any gift, cash or tangible goods is disapproved unless prior approved by the board of directors.

SECTION 5. INTERPRETATION OF THIS STATEMENT OF POLICY:

The areas of conflicting interest listed in Section 3, and the relations in those areas which may give rise to conflict, as listed in Section 4, are not exhaustive. Conflicts might arise in other areas or through other relations. It is assumed that the directors, officers, and members will recognize such areas and relation by analogy.

The fact that one of the interests described in Section 4 exists does not necessarily mean that a conflict exists, or that the conflict, if it exists, is material enough to be of practical importance, or if material, that upon full disclosure of all relevant facts and circumstances it is necessarily averse to the interest of APVFD.

However, it is the policy of the board of directors that the existence of any of the interest described in Section 4 shall be disclosed before any transaction is consummated. It shall be the continuing responsibility of the board of directors, officers, and members to scrutinize their transactions and outside business interests and relations for potential conflicts and to immediately make such disclosures to the board of directors.

SECTION 6. DISCLOSURE POLICY AND PROCEDURE:

Transactions with parties with whom conflicting interest may be undertaken only if all the following are observed:

1. The conflicting interest is fully disclosed,
2. The person with the conflict of interest is excluded from the discussion and approval of such transactions,
3. A competitive bid or comparable valuation exists, where possible
4. The APVFD board of directors, has determined that the transaction is in the best interest of the organization.

The APVFD board of directors shall determine whether a conflict exists, and in the case of an existing conflict, whether the contemplated transaction may be authorized as just, fair, and reasonable to APVFD. The decision on these matters will rest in their sole discretion, and their concern must be the welfare of APVFD and the advancement of its purpose.

Adopted by the Board of Directors on 7/03/2025.


President


Secretary

Seal:

Alligator Point Volunteer Fire Department, Inc.

Procurement Policy

1. Purpose

The purpose of this Procurement Policy is to establish consistent and transparent procedures for purchasing goods and services required for the effective operation of the Alligator Point Volunteer Fire Department, Inc. (APVFD). This policy ensures compliance with applicable laws, promotes responsible financial management, and upholds public trust.

2. Scope

This policy applies to all members, officers, and employees of the APVFD involved in the procurement of goods, equipment, supplies, and services using departmental funds or grant monies.

3. General Procurement Principles

Transparency: All purchases shall be made in an open and transparent manner.

Fairness: Vendors and service providers shall be treated equally and fairly.

Cost-effectiveness: The Department shall seek the best value, considering cost, quality, and reliability.

Accountability: All purchasing activities shall be documented and subject to oversight. Receipts are to be turned in to the Treasurer on all purchases to the extent possible.

Sales Taxes. APVD holds a Florida Sales Tax Exemption Certificate. All reasonable efforts shall be made to utilize the exemption when making purchases.

4. Procurement Authority

The President and board officers or their designee have primary responsibility for authorizing purchases.

A majority of the Board of Directors must approve expenditures of over \$1,500.

Emergency purchases may be made without prior approval when necessary to protect life, safety, or property but must be reported to the Board within 7 days.



5. Procurement Thresholds and Procedures

Purchase Amount | Required Procedure

Up to \$500 The Chief, President, VP or Secretary may make necessary purchases for those supplies and services considered to be common and practical for day-to-day operations without board approval. Documentation required.

\$501-\$1,000 | At least 2 officers must agree to authorize expenditures without board approval. Documentation required.

\$1,000 - \$1,500 | At least 3 officers must agree to authorize expenditures without board approval. Documentation required.

Over \$1,500 Requires majority approval by the board of directors unless an emergency declaration is made by at least four of the officers of the board of directors.

***Note:** Where competitive quotes are not practical (e.g., sole source or specialized equipment), justification must be documented. *

6. Preferred Vendors and Local Purchasing

APVFD encourages purchasing from local vendors and existing government or cooperative purchasing contracts when it provides the best value.

7. Conflicts of Interest

Department personnel involved in procurement shall avoid conflicts of interest. No purchases may be made from a business owned or operated by an officer or family member of an officer without full Board disclosure and approval. See "Conflict of Interest Policy".

8. Grant and Restricted Funds

Procurements made with grant funds must comply with all applicable grantor requirements, including federal or state guidelines if applicable. MSBU funds may only be used for the departments buildings, equipment and direct operating costs unique to the fire department.

9. Documentation and Recordkeeping

All procurement records shall be maintained for at least five (5) years and include:

- Receipts and invoices
- Quotes and bids
- Justification for vendor selection
- Board meeting minutes approving major purchases


10. Asset Management

All equipment purchased shall be inventoried and assigned an asset tag, if applicable. Equipment disposal must be approved by the Board and documented.

11. Policy Review and Amendment

This policy shall be reviewed annually by the Board of Directors and may be amended by a majority vote.

Adopted this 3 day of July, 2025 by the Alligator Point Volunteer Fire Department, Inc. Board of Directors.



President



Secretary

Seal:

**Alligator Point Volunteer Fire Department, Inc.
Credit/Debit Card Policy**

Rp0625

Section 1.

CREDIT/DEBIT CARD POLICY

The Alligator Point Volunteer Fire Department (APVFD) has adopted these internal policies and procedures governing the use of APVFD credit and/or debit cards.

PURPOSE

To establish criteria for the use of credit cards and debit cards issued on behalf of the APVFD in the course of performing APVFD business.

BACKGROUND

APVFD recognizes that the department members are required or may be permitted to make expenditures of funds while performing their functions in APVFD business. The use of debit/credit cards is beneficial to the APVFD and enables the APVFD to be more effective and more efficient. Statements provide detailed purchase histories and other important record keeping and time-saving information. In addition, certain accounts such as Amazon Prime or other accounts are tied into department debit/credit cards.

Section 2.

PROCEDURES

Debit/credit cards are currently issued to the VFD through Centennial Bank. The signatories of those accounts shall be responsible for obtaining new cards. Currently there are five (5) cards: One per apparatus and used for that corresponding truck's expenses (fuel, etc.); One at large card held by the President or Treasurer.

The holder of the debit/credit card is responsible for the card and its use. The APVFD Treasurer will be responsible for verifying reconciliation of all credit card usage and charges pursuant to this policy. The credit card is to be used for approved, official APVFD business only. Each card shall have a spending limit of \$1,500.

The debit/credit card will not be used in lieu of the normal purchasing procedures of the APVFD. Personal use of APVFD credit cards is strictly prohibited. In the event that personal charges which cannot be conveniently separated from appropriate APVFD charges are placed on an APVFD card, such charges must be reported to the APVFD Treasurer and reimbursed to the APVFD immediately. Sales taxes shall not be paid when possible. The sales tax exemption letter shall be utilized for every purchase whenever accepted by the vendor.

Section 3.

Reconciliation: The cardholder will submit original receipts and documentation describing each transaction. The person making the purchase shall certify the item was received or the service purchased has been rendered. In the event of a lost or missing receipt, the APVFD volunteer must submit in writing an explanation the absence of the documentation and confirming the expenses were legitimately incurred in the conduct of APVFD business. No interest or late payment charges shall be incurred by the APVFD. The Treasurer will monitor the use of credit cards and advise the APVFD board of directors of any irregularities or deviations from this policy.

Cancellation of Cards – the APVFD President or Treasurer may immediately cancel or order the surrender of any card which appears to be misused or abused and will bring the matter to the attention of the APVFD board of directors. The APVFD board of directors shall take the appropriate disciplinary action for misuse of credit cards as provided in the policy.

Adopted by the board of directors on 7/03/2025



President



Treasurer

Seal:

ALLIGATOR POINT VOLUNTEER FIRE DEPARTMENT, INC. CASH DISBURSEMENTS POLICY

Rp0625 r1

BACKGROUND:

The Alligator Point Volunteer Fire Department, Inc. (APVFD) maintains the following bank accounts:

Bank of Barwick - Three CDs with signatories of the President and Secretary.

Centennial Bank – Signatories of the President and Secretary

Checking– this account is the only checking account for the APVFD. It is used to make cash disbursements for expenses, equipment, supplies, repairs, and services related to the operations of the APVFD. This account receives funds from Franklin County for the Municipal Service Benefit Unit (MSBU) Assessments.

Debit Card– this account supports debit card purchases made by members of the APVFD while performing their volunteer duties for the APVFD. Generally, there are no purchases made on the debit card exceeding \$1,000. Receipts in this account include periodic transfers by the treasurer to this account from the checking account to replenish the balance and merchandise returns for which a card was used for the purchase. Please see separate related policies including the Procurement Policy and Debit Card Policy.

Savings– this account is a savings account for the APVFD. Cash disbursements are generally made from this account and the only receipts to this account are interest earnings.

Prime Meridian – money market account for APVFD.

PROCEDURES AND CONTROLS:

All cash disbursements are subject to procedures and controls outlined in the APVFD Procurement and Debit Card Policy. Additional controls related to the protection against the potential misappropriation of Cash are as follows:

- 1) The Treasurer maintains and is in possession of the APVFD bank accounts. The Treasurer prepares and issues checks and provides the authorized signatories with an appropriate invoice for their signature and mailing.
- 2) The Treasurer is not an authorized signer on any bank accounts; however, the Treasurer does have on-line access to such bank accounts. The Treasurer's access is for the purpose of periodically replenishing the debit card account and having the necessary information (bank statements and activity) to perform bank account reconciliations and to perform reviews and seek approval of certain cash disbursements as approved by the President and in accordance with the Procurement and Debit Card Policies. Generally, the debit card bank account maintains a balance of no more than \$3,500, which would be the maximum risk of loss due to a misappropriation using debit cards.

- 3) The APVFD board of directors that are authorized to conduct business using the APVFD bank accounts includes the President, VP and Secretary. If a conflict arises by having a spouse or family members on the board of directors, one of them must stand down and not be able to use those banking accounts.
- 4) The authorized signatories have online access to the bank accounts, but do not have access to the checks. The treasurer also has online access to those business accounts but does not sign checks. However, the treasurer monitors and maintains the accounts for accounting and record keeping.
- 5) Electronic transfer of funds, including those from bank to bank is subject to the above rules 1 through 4.
- 6) The Treasurer will perform periodic, but not less than quarterly, bank reconciliations for each of the bank accounts. The Treasurer will also review the monthly account activity for each bank for unusual activity.
- 7) Pre-approval requirements for cash disbursements regardless of the disbursement method (debit cards or check) are as follows (See Procurement Policy):
 - a) \$1,000 – \$5,000, pre-approval by three of the five officers consisting of:
President, Fire Chief, VP, Treasurer, Secretary
 - b) Over \$5,000, pre-approval by the majority of the board of directors.

Adopted by the board of directors on 7/03/2025



President



Secretary
Seal:

Alligator Point Volunteer Fire Department, Inc.
"Investment Policy"

Background

The Alligator Point Volunteer Fire Department, Inc. (APSTVFD) is located and based at Alligator Point, Florida, in Franklin County, and is a registered corporation in Florida and is a 501 (c) 4 nonprofit. A second station is located at Bay North near St. Teresa in Franklin County, Florida.

Investment Objectives

APVFD is funded by a MSBU through Franklin County, a tax assessment based on property ownership within the fire district specific to APVFD. In addition, the department is funded by private donations, fundraisers, grants and other incomes. As such, the department maintains a very conservative approach to investment with primary goals including A) Security and Safety; B) Rate of Return; C) Liquidity.

Allowable Investments

APSTVFD limits investments to:

- Accounts with American banks which are members of Federal Deposit Insurance Corporation (FDIC).
- Bank accounts may include only those which are FDIC Insured (currently limited to \$250,000 per institution) including Checking Accounts, Money Market Accounts, Savings Accounts, Certificates of Deposit (CDs)
- Obligations of the US Treasury

Maturity Guidelines

The maximum maturity date of any investment, when applicable is twelve (12) months.

Authority to Invest

The Board of Directors will establish a Finance Committee consisting of the President, the Treasurer and at least two more department members. This committee shall make recommendations to the Board of Directors for all account openings and closings, and the dollar amounts relative to each account

Oversight

The Finance Committee will review all investments for compliance with the investment guidelines and will report to the Board of Directors through the Treasurer or Committee Chairperson.

Approved by the Board of Directors on 10/08/ 2025 at the monthly board of directors' monthly meeting.

(Seal of the Corporation)


Laura Mary Smith, Secretary


Sandi Varn, Treasurer

Alligator Point Volunteer Fire Department, Inc.

Gift Policy and Disclosure

As part of its conflict-of-interest policy, APVFD requires that directors, officers, volunteer employees, and employees decline to accept certain gifts, consideration or remuneration from individuals or companies that seek to do business with APVFD or are a competitor of it. This policy also prohibits the same from accepting individual gifts from community members for which the APVFD has responded. For purposes of clarity, there are no prohibitions on the APVFD accepting donations from the public that are made to the APVFD. "Donations" and "Gifts" have a distinctly different meaning in this respect. This policy and disclosure form is intended to implement that prohibition on gifts.

Section 1: "Responsible Person" is any person serving as an officer, volunteer, or a member of the Board of Directors of APVFD.

Section 2: "Family Member" is a spouse, domestic partner, parent, child or spouse of a child, or a brother, sister, or spouse of a brother or sister of a Responsible Person.

Section 3: "Contract or Transaction" is any agreement or relationship involving the sale or purchase of goods, services or rights of any kind, receipt of a loan or grant, or the establishment of any other pecuniary relationship. The making of a donation to APVFD is not a Contract or Transaction.

Section 4: Prohibited gifts, gratuities, and entertainment — Except for gifts of a fair value of less than \$50 from a community member for which the APVFD responded to a call, and which could not be refused without discourtesy, no Responsible Person or Family Member shall accept gifts, entertainment or other favors from a person or entity which:

1. Does or seeks to do business with APVFD or,
2. Does or seeks to compete with APVFD or,
3. Has received, is receiving, or is seeking to receive a Contract or Transaction with APVFD.

This Gift and Disclosure Policy has been voted on and accepted by the Alligator Point Board of Directors on this date 7/03/2025



President



Secretary