



Money Management Policy

Updated January 2026

This policy helps leaders manage chapter funds safely and responsibly when using mobile apps or online platforms.

Banking Apps

- Use the Vibrant Credit Union app or website for chapter accounts.
- Don't link these accounts to other systems or make electronic transfers without approval from the Fraternal Department.
- For purchases, use your chapter debit card or checkbook - it's the easiest and most secure option.
- Keep clear records. Chapter accounts are reviewed regularly.

Youth club leaders using personal accounts should manage them through their own bank's app and keep good documentation.

Using Cash

Avoid cash when possible, but it's okay for small things like:

- Entry fees at places that don't take cards.
- Parking costs without electronic payment.
- Making change for group purchases.

Always keep receipts and include details in your activity report.

Payment Apps

To keep things secure:

- Don't link chapter accounts to PayPal, Venmo, CashApp, or Facebook Pay.
- Use the chapter debit card for in-person purchases.
- If cards aren't accepted, use the checkbook.
- If a mobile app is the only option, use your personal account, then:
 - Save receipts and attach them to your activity report

- Reimburse yourself with a check from the chapter account.

Crowdfunding

You can use platforms like GoFundMe for Matching Fund projects.

Here are some tips:

- Work with your recipient (person or nonprofit) and use their account when possible.
- Add the donation link to your activity request so members can participate.
- Send funds directly to the recipient whenever you can.
- If you must link the chapter account, disconnect it after the transfer.

Questions?

Email fraternal@modern-woodmen.org or call 800-322-9805.