

CHRISTIAN METHODIST EPISCOPAL CHURCH – DEPT. OF FINANCE
Expense Reimbursement/Allowance Program Policy

Effective Date: September 2015

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Introduction and Definition of Terms

The following Financial Advisor Expense policies apply ONLY to expense items that are submitted via the CME Church/Department of Finance CONCUR TRAVEL & EXPENSE application.

The primary objective of this Policy is to provide sufficient detail to minimize the potential of expense reports returned for clarification, to expedite the CONCUR expense reimbursement/allowance process, while complying with any compliance regulations associated with but not limited to the Book of Discipline and IRS codes.

This policy is not exhaustive and may change at any time without notice.

Definition of Terms:

GENERAL CHURCH

Connectional CME Church that list budgeted line item funds in the CME Book of Discipline

APPLICANT/PARTICIPANT

Eligible participant

CONCUR

Our 3rd party personal expense reimbursement provider.

ADP

Our 3rd party payroll payment provider.

CFO

Department of Finance executive officer. CME and Department of Finance (DOF) may be used interchangeably in this document.

2nd PARTY

An additional organization within the CME Church responsible for a personal reimbursement other than the General Church

BUDGET

Departments, Episcopal Districts, etc. with a line item allocation in the published CME Church Book of Discipline 2014.

Program Eligibility/ Termination/ Forfeitures

Eligibility for all Allowance Programs is determined based on CME Church pre-defined requirements, eligibility status as well as job status/position of the applicant.

Changes in Eligibility

If you are changing your job status or position, PLEASE read this section to understand how it will impact your eligibility to continue participation in the CONCUR program.

If an allowance plan participant has a job status change in an ineligible position, or leaves the church, participation in the Expense Allowance Program plans is terminated. The job status change or termination will be updated in CONCUR based on the information provided in the ADP and confidential files maintained by the Department of Finance. When the information is

updated in ADP, a new program end date and last reimbursement date will be calculated by the system. The participant will have 35 days from the end date to submit any expenses incurred prior to the job to the status change or termination date. A surrogate may be able to submit these expenses.

After 45 days (35 days to submit expenses, 10 days for approval & final processing), all programs will be closed and not additional expenses can be entered for the participant.

Once the program has closed all unused program funds will be forfeited and no longer available for reimbursement activity.

Team Member – Leave of absence

During a leave of absence monthly funding for budget is suspended. Once a team member returns from leave, the total # of days on leave is calculated and the budgeted program amount is adjusted accordingly. The total # of days is used to calculate program amount per day, the budgeted program is adjusted by reducing the program original amount. Funding will begin again and catch-up will occur if needed for the new amount.

Leave Date = date notified DOF went on leave by HR, **Return Date** = date DOF notified of returned from leave.

Calculations – (Original Program Amount/Total Program Days) *Total # of days on leave – Original Program Amount * 1= Updated Program Amount.

General Expense Information

As a plan participant, it is your responsibility to become familiar with the policies governing expense allowance program reimbursements activity.

It is important to note that all team members should act for themselves, unless they have designated a surrogate within the program. Sharing of login-ids and passwords is strictly prohibited and is against CME Church Information Security policy.

Managers are required to review all expense reports to ensure they are accurate and complete and that transactions are in compliance with the CME Expense policy as well as all appropriate company policies.

To ensure timely processing of expenses, participants should file monthly for expense reimbursement activity, even if the report goes into backlog waiting for available funds to complete full reimbursement. ONLY ONE SUBMISSION PER MONTH IS ALLOWED FOR ELIGIBLE PARTICIPANTS.

Participants should keep in mind that due to a significant increase in year-end report volume any expenses that are submitted during that time frame, may take longer to be reimbursed. Any submissions made after December 10 in any given year will likely not be reimbursed until the following year.

Example of items not reimbursable with program dollars

Personal expenditures incurred while conducting business are not reimbursable. Examples include, (but not limited to):

- Formal wear (purchased or rental)
- Finance/Late Charges
- Cost of transportation for normal daily commutes
- Monthly or daily personal parking
- Personal clothing
- Depreciation costs – Personal assets
- Membership fees/dues associated with frequent travel programs (i.e., Airlines, Hotels, Rental Cars)
- Babysitting Fees
- Luggage Fees
- Pet Boarding or Kennel Service

Consulting, Professional Fees, and Temporary Services are not reimbursable through the allowance program.

The procedure for invoices is as follows:

- The invoice must be submitted through CONCUR only by the CFO
- Submit the invoice for payment to the CFO for processing via CONCUR

General Travel Information

You can be reimbursed for your allowable travel expenses if your trip was entirely business related. Expenses included the travel cost are subject to a maximum allowable airfare as determined by reviewing the published policies of the CFO.

All business travel arrangements (Airfare, Hotel, Rental Car, etc.) must be booked through the corporation's designated Travel Services provider. However, if arrangements are otherwise booked they are subject to maximum allowable policy.

If your trip is primarily for personal reasons, such as vacation, the entire cost of the trip is a non-reimbursable personal expense. However, you can be reimbursed for any expense you have while at your destination that is **directly** related to your business.

Roles and Responsibilities

Manager/Approver

Designated managers and approvers as determined by the CFO

Shared Service Accounting is responsible for

Many events have multiple sources responsible for reimbursement. The CFO will allocate these reimbursements accordingly subject to the reimbursement policies of that additional shared service party.

If an audit does not meet the all governing criteria the following will take place

1. Report will be returned for review and correction
2. The participant:
 - a. Review report and take action
 - b. If clarification is required (i.e. expense type, business purpose), please review with the CFO.
 - c. Resubmit the report after corrections/update have been completed
3. Manager or approver will need to review and approve
4. Shared Service accounting will audit the report for compliance
 - a. If all requirements are met, the report will be approved
 - b. If all the requirements have NOT been met:
 - i. The report will be escalated to processor who will:
 1. Contact the 2nd party manager

2. If no action is taken by the Financial Advisor within 6 business days of the initial contact, or requirement are not met, the report will be returned to the FA.

Compliance

This Policy document is subject to revision as deemed necessary by the CME Church & the CFO. Please note that 2nd party guidelines or regulations may be more stringent than those included in this document.

The Department of Finance through the CFO reserves the right, in all cases, to determine whether any individual item submitted is an appropriate business expense to be considered for reimbursement via CONCUR.

Any item not specifically mentioned in this document is bound by allowance Plan policies. All reimbursement requests submitted via CONCUR application are subject to a formal review to ensure compliance.

Required Information

Required Receipts and Proof of Payment must be received by the image upload process via CONCUR before the report can be approved and reimbursed.

There are several expense types that require identification of either attendees or recipients. For a complete list of these expense types as well as detail definitions of attendees and recipients please see the list within the CONCUR application.

Business Purpose: A business purpose is required for all CONCUR expense reimbursement activity. A “drop-down” menu is provided reflecting the most commonly utilized business purpose options. However, if none of the options fit your circumstances; you have the option to indicate something more appropriate under “miscellaneous”.

Comment Field: Please use the “Comments” field of the individual expense item to provide clarification or justification to further support your expense item. Use of this field can significantly minimize the potential for your report to be returned for additional information and/or clarification.

Attendee(s) and Recipient(s) Policy

In CONCUR there are several expense types that require the identification of either an attendee or a recipient for eligible expense reimbursement activities. Below is a listing of these expense types with sub-types. **Note: there are not exceptions to this policy:**

Expenses Requiring Attendee(s) Information

***Meals & Entertainment**

- Business Meal – Client
- Business Meal – Employee
- Business Meal – Prospect
- Travel Meal – Client
- Travel Meal – Employee
- Travel Meal – Prospect
- Entertainment Client

Expenses Requiring Recipient(s) Information

- Gift & Entertainment – Client (*Please Note:* CME Team Members cannot be listed as recipient)
- Gift/Award – Employee (*Please Note:* Financial Advisor Name cannot be listed as a recipient)

NOTE: Per IRS guidelines, a receipt indicating “solely” the attendee/recipient names is not acceptable as supporting documentation.

Receipts and Proof of Payment Policy

Regardless of the expense type, **“Original Receipt”** and **“Proof of Payment”** is required for all purchases (Cash or Personal Credit Card) over \$74.99. Per CME extensive need to have physical documentation to support the expense reimbursement policy and the enforcement of it, no exceptions will be granted to this policy.

If you have lost a receipt, please work with the vendor, retailer, etc. to acquire a new receipt and then submit the expense for reimbursement. This will expedite processing of your reimbursement on the initial submission, as opposed to submitting an expense without the required receipt.

Also, please make sure that you manually indicate the correct US Dollar Total on all vendor receipts that reflect non-US Totals.

“Chits” (stubs from restaurant, grill, café, bar tabs and other “hand-written” or “non-branded” documents) are not acceptable receipts and will not be honored except for “per diem” and “personal mileage”. Vendor and lodging reimbursement require actual receipts, (Hotel Folio) as well as proof of payment (check, cash or credit card).

NOTE: Internal Revenue Service (IRS) Guidelines states.. ”Generally”, you prove payment with a cash receipt, financial account statement, credit card statement, cancelled check (front and back), or substitute check (front and back). If you make payments in cash, you should get a dated and signed receipt showing the amount and the reason for the payment. If you make payments by electronic funds transfer you may be able to prove payment with an account statement prepared by your bank or other financial institution. “These statements are accepted as proof of payment if they show the items reflected in the Table Below:

Required Information

Expense Type	Example Appropriate Supporting Receipt Documentation
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<p>In General</p>	<p><u>Merchant's or Vendor's Receipt (Invoice) reflecting:</u></p> <p>Merchant or Vendor name & address Date of Purchase Items purchased showing: a. Cost of each b. Description of each c. Quantity</p> <p>Applicable sales tax Applicable shipping charges Total amount indicating, "Paid in full" or showing payment made. Invoice number is invoice is provided</p>
<p>Air Fare</p>	<p><u>Merchant's or Vendor's original Receipt preprinted travel itinerary reflecting:</u></p> <p>Airline Ticket Number Vendor/Carrier Name Purchase Date Travel Date (departure & returning) Travel "Class" (i.e., coach, business class, etc.) Cost of Airfare, applicable sales tax, applicable Airport taxes/fees, Total cost</p>
<p>Car Mileage</p>	<p><u>Approved Mileage log Required:</u> Mileage log can be found within the CONCUR expense category – "Personal mileage"</p>

<p>Car Rental</p>	<p style="text-align: center;"><u>Car Rental Receipt Required</u></p> <ul style="list-style-type: none"> • Receipt Date • Rental Rates: Daily/Weekly • Rental Dates: • Number of Days rented: • Miscellaneous Charges: (i.e. Insurance, gas, etc.) applied to the rental • Showed paid in full: • Receipt that is given when the vehicle is returned and payment is finalized
<p>Hotel</p>	<p style="text-align: center;"><u>Hotel Portfolio Required</u></p> <p>A detail hotel folio or a receipt/invoice that lists all charges during your stay that includes check in date, check out date, room rate, taxes, incidentals (if applicable) as paid in full.</p>
<p>Public Relations</p>	<p>Advertising in programs or other media produced by non-profit organization will require an invoice or letter form the organization specifying what you are receiving.</p>
<p>Telephone/ Communication Service & Remote Access</p>	<p style="text-align: center;"><u>Service Provider Billing Statement/Invoice reflecting</u></p> <p>All pages of the phone bill are required regardless of the number of pages. Example: if bill reflects 1 of 10 pages, all 10 pages are required.</p> <p>Written calculations by the team member on the page showing amount due indicating what is being reimbursed if the amount requested is not equal to the total bill</p>

Proof of Payment for all items greater than \$74.99 (IRS Requirements)

If payment is made by:	Then:
Cash	<p style="text-align: center;"><u>Receipt or Invoice MUST Reflect</u></p> <ul style="list-style-type: none"> • Payee's name • Amount • Paid in Full, Total due = \$0 • Transaction date • Payment Type <p>Note: must wait for final receipt cash paid</p>
Check	<p style="text-align: center;"><u>Check Must Reflect</u></p> <ul style="list-style-type: none"> • Check number • Payee's number • Amount • Date the check amount was posted to the account by the Financial institution • Front and back of check showing clearing banks information
Debit or Credit Card Statement	<p style="text-align: center;"><u>Statement Must Reflect</u></p> <ul style="list-style-type: none"> • Name of financial institution • Payee's Name • Amount charged • Transaction Date • Note: For privacy and security purpose, you may choose to "Black-out" any personal information you deem necessary.

<p>Electronic funds transfer</p>	<p><u>Bank Confirmation Document Must Reflect</u></p> <ul style="list-style-type: none"> • Payee’s name • Amount transferred • Date transfer was posted to the account by the financial institution
<p>Payroll deduction</p>	<p><u>Paystub Must Reflect</u></p> <ul style="list-style-type: none"> • Payee Code • Amount • Transaction date <p>Note: For privacy and security purposes, you may choose to “black-out” any personal information you deem necessary.</p>
<p>Not Acceptable</p>	<p><u>The Following are not acceptable for proof of payment</u></p> <ul style="list-style-type: none"> • Handwritten receipts (except per diem) • Airline History of past travel. • Merchant receipt/invoice without credit card payment information, i.e. Last 4 digits of card #.

Contracts

Expense Reimbursement Assistance

If you have a question whether or not a specific item or event is reimbursable using our Expense Allowance/Reimbursement Program funds, please contact the CFO or your direct manager before submitting the expense report.

If you are unsure which of the following to use for reimbursement activity, please address the CFO or your direct manager before submitting the expense report:

1. Which Expense Type to use
2. Which Attendee Type to use
3. Which Business Purpose to use

Airfare

It is recognized that travel is often necessary to conduct business within the CME Church, and as such, participants will be reimbursed for appropriate business expenditures incurred while traveling on behalf of the CME Church within the allowable airfare guidelines.

- A listing of preferred suppliers can be located on the Egenica <www.egencia.com> Travel site. If one of the preferred suppliers is not utilized, participants will need to make sure that they book within the designated Egenica Travel Services provider allowable airfare guidelines for eligibility of full reimbursement.
- Airfare transactions may not be submitted for reimbursement prior to your travel date.
- Airline club membership dues, airport security passes and frequent flyer clubs (i.e., Red Carpet, Admirals Club, etc.) are not reimbursable.

Example of Reimbursable Airfare Expenses (including, but not limited to)

- Cost of “coach” class commercial and/or commuter airline tickets. Any travel above “coach” class is reimbursable only up to the amount of the coach fare. Proof of the cost differential must be provided in your supporting receipt documentation.
- Cost of “coach” class commercial and /or commuter airline ticket for a spouse/companion/domestic partner and/or family member if approved in advance and in writing by the CFO or 2nd party provider. This written pre-approval is required and must be included with receipts.
- Airport taxes/fees

Examples of Non-Reimbursable Airfare Expenses (including, but not limited to)

- Airfare expenses (and associated taxes/fees) for a spouse/companion/domestic partner and/or family member without CFO or 2nd party Approval.
- Airfare ticket for any travel class above “coach”
- Fuel/maintenance charges (and associated taxes/fees) for private/chartered air flights

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Books/Periodicals/Subscriptions

Business-related publication expenses are reimbursable against Plan dollars. Non-complimentary subscriptions, books and periodicals are defined as, but not limited to:

- Magazines
- Periodicals
- Newspapers
- Electronic and on-line print media
- Audio Books Journals Trade publications Directories
- Government & regulatory agency publications

Examples of Reimbursable Publication Expenses (including, but not limited to)

- Affinity group religious publications (e.g. AMEZ & AME Church publications)

Examples of Non-Reimbursable Publication Expenses (including, but not limited to)

- Magazines/periodicals of a “general interest” nature, or with focus towards non-affinity related endeavors, (i.e., Sports Illustrated, Field & Stream, Arts & Crafts, etc.).

Required Expense Information

For more information see [General Expense Information earlier in this document.](#)

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Car Rental

Business-related car rental expenses are reimbursable for “out-of-town” business only. If you rent car while away from home for business, you can reimburse only the business-use portion of the expense. The dollar amount for the three “personal” days should be entered as a non-reimbursable expense.

Example: A Participant rents a car for seven days are business-related.

When submitting the expense in CONCUR, the full amount should be entered as the total expense. The dollar amount for the three “personal” days should be entered as a non-reimbursable expense.

- A listing of preferred suppliers can be located on the CONCUR Travel site via the following www.egencia.com.
- Only CME participants traveling on business can be authorized rental car drivers.
- Reimbursement will be limited to the allowable airfare for any particular event.
- When rental cars are used for official business, parking and tolls will be considered for reimbursement.
- Fees for violations (e.g. parking tickets, speeding tickets, towing) are not reimbursable.
- Rental cars should not be obtained if the Participant will drive less than 50 miles for business (outside of normal commute). Generally, the use of trains, hotel shuttles, taxis or personal vehicles is more economical for travel less than 50 miles.
- In most cases, taxi service is the preferable method of transportation to and from airports in major metropolitan areas. Rental cars should only be utilized for airport to/from city center travel in smaller cities around the country. Major cities would include (not all inclusive): Atlanta, Charlotte, Chicago, New York/Newark, Philadelphia and Washington, D.C.

Class of Vehicle

- Employees will not be reimbursed for renting sports cars, sport utility vehicles, luxury automobiles or vehicles with GPS systems (unless a GPS-equipped car is at no additional cost to the CME Church).
- Employees may pay ‘personal’ to upgrade to a different class of vehicle.

Refueling of Rental Cars

Refuel rental vehicles prior to returning them to the rental office. The rental company will charge almost twice as much as the local service station for refueling.

Use of Personal Vehicles

- The CME Church will reimburse mileage for business use of a personal automobile base on the current published mileage reimbursement rate at the time the mileage was incurred. (See CONCUR site for current rate). No other operating or repair cost will be reimbursed, such as gasoline, maintenance, repairs, insurance premiums or deductibles.
- Fees for violations (e.g. parking tickets, speeding tickets, towing) are not reimbursed.
- Local mileage driven for errands, etc. will not be reimbursed.

Examples of Reimbursable Rental Car Expenses (including, but not limited to)

- Cost of Rental Car
- Taxes associated with the cost of the Rental Car

NOTE: Any gasoline charges associated with the rental car should be classified under the “Car Rental-Gas expense classification”.

Examples of Non- Reimbursable Rental Car Expenses (including, but not limited to)

- Cost of additional insurance offered by the Car Rental Vendor
- Cost of vehicle towing
- Cost of vehicle maintenance/repairs
- Penalties or fines involving traffic citations or parking violations are not reimbursable, even if incurred while conducting CME business.

Required Expense Information

For more information see General Expense information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Car Rental – Gas

The cost of gasoline for a rental car while conducting CME business is reimbursable. Due to the excessive “up-charge” for gasoline provided by Rental Car Vendors Participants are required to purchase gasoline prior to returning the rental car to the Vendor.

When submitting Car Rental – Gas expenses for reimbursement/payment via CONCUR, your Report must also include and corresponding expenses(s) for a Car Rental.

Examples of Reimbursable Car Rental – Gas Expenses (including, but not limited to)

- Only the cost and associated taxes for rental car gasoline can be submitted under this Expense classification.

Examples of Non-Reimbursable Car Rental – Gas Expenses (including, but not limited to)

- Any items other than gasoline, (i.e., oil, transmission fluid, towing charges, auto, parts/maintenance/repairs/accessories, etc.)
- Gas for your personal vehicle is not reimbursable under this classification. Instead, submit “Personal Car Mileage” along with the required Mileage Log. Refer to the Personal Car Mileage Expense Policy for specific details.
- Car Rental; - Gas expense items included in any report that does not also include a corresponding “Car Rental” expense are not reimbursable.

Required Expense Information

For more information see General Expense information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Conference/Seminar/Training

Employees should take care to ensure that items submitted for reimbursement under this classification meet the specific criteria highlighted below. Please consult the “Continuing Education” section of the Policy Document to ensure that your classification of Expense Types is appropriate.

Fees for Wells Fargo employee's attendance at business affiliated and/or Professional Organization sponsored conferences, seminars or training workshops are reimbursable under this Expense Type.

Any associated expenses (i.e., meals, hotel, airfare, etc.) that are incurred in addition to, or in conjunction with the cost of the conference, seminar or training fees must be submitted for reimbursement/payment separately, using the applicable expense classification, (i.e., meal, hotel, airfare, etc.).

Expenses for this expense category cannot be submitted for reimbursement prior to the actual date of the event.

Examples of Reimbursable Conference, Seminar or Training Expenses (including, but not limited to)

- IMCA Conferences
- SIA Conferences
- Training classes/modules that lead to obtaining a professional license/certification
- Delta Coaching Program

Examples of Non-Reimbursable Expenses under this classification (including, but not limited to)

- Cost of training that would be more appropriately classified as "Continuing Education". (Please refer to the Continuing Education section of this Policy Document to ensure propriety). Remember, the key difference is that Conference/Seminar/Training is for a specific job-related certification or job-related skill enhancement, whereas Continuing Education is more for expenses related to personal improvement that may/may not be specifically related to your current job function.
- Costs of tuition for classes/course that are part of a degree program are not reimbursable against Program dollars. Pursuit of education degrees must be approved in advance via the Tuition Reimbursement Program in Human Resources
- The cost of Travel, Hotel, Meals or Books/Supplies incurred in conjunction with the Event must be submitted separately, under the appropriate corresponding Expense Type

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Continuing Education

All learning/enrichment events, such as workshops or courses that result in acquisition of new knowledge, skill or ability, or that provide assessment of personal style, strengths and developmental needs, are reimbursable under this policy.

Expenses under this Expense classification cannot be submitted prior to the actual date of the event.

Examples of Reimbursable Continuing Education Expenses (including, but not limited to)

- Cost of workshops related to personal development or enrichment, (i.e., Management Skills, Diversity Skills, Writing Skills, Budgeting Skills, Project Management, etc.)

Examples of Non-Reimbursable Continuing Education Expenses under this classification (including, but not limited to)

- Conferences, seminars, training related to professional organizations or affiliations for purposes of gaining specific industry knowledge or obtaining Certifications/Licenses. These expenses are more appropriately classified under the Conference/Seminar/training expense type.
- Enrollment in college or university courses as part of a degree program is not reimbursable. Pursuit of education degrees must be approved in advance via the Tuition Reimbursement Program in Human Resources. Refer to: TEAMWORKS / BENEFITS / Education & Family / Tuition Reimbursement.
- The cost of Travel, Hotel, Meals or Books/Supplies incurred in conjunction with the Event must be submitted separately, under the appropriate corresponding Expense Type

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Equipment/Software/Furniture & Furnishings

Employees submitting expense items for reimbursement using PROGRAM dollars, and Wells Fargo Advisors Managers who review and approve such expenses via FAEMS (and where applicable, via CONCUR TRAVEL & EXPENSE) are responsible for ensuring that all reimbursed purchase expenditures meet the specific dollar limit and documentation criteria required by IRS and Wells Fargo Advisors Expense Policy. When determining whether-or-not these expenses can be reimbursed, approving Managers must take into consideration Wells Fargo corporate Policies related to Asset Capitalization. Any items considered reimbursable become the property of Wells Fargo.

Software or office furniture purchases equal to, or in excess of \$2,500.00 are considered capital assets (an expense that is, for tax purposes, spread out over multiple years. Therefore, in order to be considered reimbursable within the plan, any equipment, software & office furniture purchase must remain below the \$2,500.00 cap, (i.e. \$2,499.99).

You may NOT submit for reimbursement any portion of the Equipment, Software or Furniture purchase that is less than the designated non-reimbursable amount (i.e., if the cost of the item is #2,500.00 or more, you may not request reimbursement for \$2,499.99).

For informational purposes, "Equipment" includes (but is not limited to), printer, office copiers, facsimile machines, etc.

Non-computer items submitted for reimbursement under this Expense Type must be "Itemized" in order to provide sufficient detail regarding the exact nature of the expenditure.

Computers Used to Conduct Wells Fargo Business: All computers used to perform business functions must be provided by Wells Fargo and remain the property of Wells Fargo. Team Members may rent additional equipment from Wells Fargo.

Equipment Rental Fees

In order for the FA to use the allowance program funds to cover Equipment Rental Fees, the fees must be recovered through the chargeback process. Wells Fargo Advisors will forward a file of Equipment Rental Fees to the FAEMS application for processing. These fees are loaded into FAEMS and charged against expense allowance program funds through the chargeback process; no action is required by the FA, manager or surrogate.

- Computer upgrade cost and/or the monthly rental agreement, business-related software and office furniture purchases are reimbursable with expense allowance program funds as follows:
 - *Computer will be provided by Wells Fargo.

*Software purchases are business-related and supported with a justification of your business need in the “Comments” section of the FAEMS Report Expense Item,

*Sales Tax (based on your State Sales Tax Rate) and reasonable fees for shipping/handling that are not included in the cost of the software.

NOTE: Cell phone, PDA, Blackberry, Smart Phone, I-Pad, GPS and similar hand held or tablet-type devices are not reimbursable.

Office Furnishing of a “decorative” nature: (i.e., art work, ceramics, picture frames, plaques, plants, etc.) are reimbursable under this Expense Type, as opposed to “functional” items (i.e., pencil holders, desk calendars, etc.) which are more appropriately classified as Office Supplies. Decorative versus Functional should be the defining factor when classifying expenses.

Equipment for your Home Office: Computers and associated equipment (monitor, keyboard, mouse, etc.) may not be purchased to be used at your Home Office from an independent retailer, and instead must be rented from Wells Fargo. These computers may be ordered through the TRF form. Other non-computer equipment for your home office such as a printer, copier, etc. is reimbursable only if purchased internally via Wells Fargo Procurement Services. In the “Comments” Section of your FAEMS submission, you must include a statement indicating that this equipment is for your Home Office and will be used solely for business purposes.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements:

For more information see Receipt and proof of Payment Policy in an earlier section within this document.

GIFTS, AWARDS & TEAM BUILDING/RECOGNITION

Required Expenses Reimbursement Information

Associates must identify all recipients in order to be reimbursed for expenses filed under “Gifts, Awards & Team Building/Recognition” expense types within FAEMS. For more information please refer to the Attendee(s) and Recipient(s) Policy earlier within this document.

Special Notes

Gifts to or from Regulators, Municipality Representatives, or foreign officials/intermediaries/ Agents are strictly prohibited.

Per IRS guideline, a receipt indicating “solely” the attendee/recipient names is not acceptable as supporting documentation.

Do not include yourself as a gift/award recipient/attendee (you cannot gift or award yourself).

If you attended the event with the client/prospect, the expense must be classified as “Entertainment – Client”, under the Meals and Entertainment expense type within FAEMS.

Wells Fargo Advisor Gift and Business Entertainment Policy: To ensure compliance with Wells Fargo Advisors policies related to Gifts, use the links below to access the Gifts and Business Entertainment information located on InfoMax:

Wells Fargo Advisor Gifts and Business Entertainment InfoMax Information:

PCG: Gift Giving, Business Entertainment, Vendor Cash and Non-cash Compensation PDF

WBS: Gifts and Business Entertainment PDF

Wells Fargo Advisor Frequently asked question:

PCG: PCG Gifts and Business Entertainment FAQ's

WBS: WBS Gifts and Business Entertainment FAQ's

Gifts & Entertainment – Clients:

All gifts expenses, whether reimbursed or not, are subject to FINRA and FCPA rules. Employees submitting expense items for reimbursement using Expense Allowance Program dollars, and Wells Fargo Advisors Managers who review and approve such expenses via FAEMS (and where applicable, via CONCUR TRAVEL & EXPENSE) are responsible for ensuring that all client gift and entertainment expenses meet the specific gift limit and documentation criteria required by FINRA, FCPA and Wells Fargo Advisors Expense Policy.

Examples of Reimbursable Client Gift & Entertainment Expenses (including, but not limited to)

- Personal gifts such as wedding gifts, congratulatory gift/flowers for the birth of a child, non-monetary bereavement gifts (flowers, food/gift baskets), and event tickets (see “Advance Purchase of Event Tickets” bullet below).
- Promotional items, (with Wells Fargo Advisors “brand” displayed) of a nominal value (substantially below \$100) such as, umbrellas, tote bags, shirts, etc. NOTE: If the cost per item is \$4 or less, this should be classified as “Promotional Items” instead of “Gift & Entertainment”.
- Decorative items commemorating and business transactions such as, Lucite desk ornaments, plaques, etc.

Advance Purchase of Event Tickets or “Season Tickets”

Occasionally, Event Tickets (i.e., Symphony Season, Theater Production Series Packages, College or Professional Sport Teams’ Season/Playoff Packages, etc.) are purchased for the purpose of entertaining or gifting clients and prospective clients to promote Wells Fargo’s business interest. This type of entertainment is reimbursable with Expense Alliance Program funds via the FAEMS Application.

The Wells Fargo Advisor Policy precludes reimbursement of event tickets until after the event/function has taken place. If you are going to purchase advance tickets for the purpose of gifting external clients, the advance tickets must be purchased with “personal” funds and reimbursed on a per event: basis, ONLY after the event has occurred.

Event Tickets

- Each advanced purchased ticket in the series is reimbursed only after the event has taken place.
- Reimbursements cannot exceed the “face value” of the ticket (plus tax), even if an outside vendor is utilized to purchase the tickets on your behalf. Any additional fees (i.e., handling, postage, shipping, etc.) are not reimbursable.
- Reimbursement for each ticket should be expensed individually using the date of the event as the incurred date when submitting your expense report via FAEMS.
- If event tickets do not reflect the face value of the ticket, a vendor invoice reflecting the value of each ticket must be provided to support the expense.

Examples of Non-Reimbursable Client Gift & Entertainment Expenses (including, but not limited to

- All gift cards as well as gift certificates or where the balance could be given as cash as gifts to clients, prospective clients, Financial Institution Employee or any other person or entity. (All gift cards as well as gift certificates are consider cash equivalent)
- Promotional gifts valued in amounts near or above \$100 would not be considered nominal. As an Example, expensive leather luggage and crystal pieces, notwithstanding The presence of Wells Fargo logos, are not eligible for the exclusion for promotional items of nominal value.
- Non-decorative items such as bicycles, electronic, equipment, cruises, golf outings, hunting trips, etc.
- Charitable contributions

GIFTS & AWARDS TO EMPLOYEES

Wells Fargo Advisors encourages the prudent use of gifts, awards and promotional items for employees as long as they are part of a business-approved program or event. Financial responsibility and accountability are expected when considering the use of gifts, awards and promotional items for business purposes.

Employee Gifts

IRS views cash and/or “cash equivalents” from the first \$1 provided to employees is taxable compensation and should not be provided through THE PROGRAM.

All gifts and award should be evaluated to determine if they are de minimis fringe benefits or a noncash award/gift including cash equivalent. All gifts/awards that are not of a de minimis value must be reported to payroll.

Please reference the following link for full details regarding Wells Fargo policy on employee gifts: Noncash Awards

Employee Awards/Recognition

There are a number of corporate managed recognition programs that are designed to meet a variety of business needs, including:

Retirement Awards – In public recognition of the retiring employee’s service with the company, please refer to Retirement Commencement Award within Service Recognition on Teamworks.

NOTE: This would be expensed via CONCUR TRAVEL & EXPENSE and charged to your RC.

Bereavement/Consolement Recognition for Employees – flowers, food/gifts baskets and other non-monetary gifts may be purchased on behalf of the company only upon the death, serious illness or injury of an employee or their close family member. Wells Fargo Human Resources defines a close family member as follows:

- Close family includes the employee’s spouse/companion/domestic partner, child, sibling, parent, grandparent, grandchild, or same relation by marriage (i.e., in-laws, step children, step parents) or relationship of a domestic partner, or a person for whom the employee is financially responsible and who resides within the employee’s household.
- These relationships can be natural or the results of an adoption.
- Expenses in this category must follow budgetary guidelines and must not exceed a \$200 per event cap, plus sales tax and reasonable delivery fees.
- Charitable contributions in lieu of flowers, food/gift baskets or other non-monetary gifts may not be reimbursed with Expense Allowance Program dollars.

Examples of Reimbursable Employee Award Expenses (including, but not limited to)

- Any “non-cash” award to an associate recognizing outstanding performance, for achieving a specific performance objective
 - *Promotional items with Wells Fargo “brand” displayed (umbrellas, tote bags, shirts, etc.)
 - * Food, meal or gift basket acknowledging accomplishment of goals/targets
- Employee Award – Retirement Meal
- Employee recognition meals at a restaurant
- Gift cards or gift certificates

Examples of Non-Reimbursable Employee Gift & Award Expenses (including, but not limited to)

- Non-business related purchases such as sports team sponsorships or gifts to associates (i.e., employee birthday baby shower, shower, wedding or farewell gifts, Secretary’s Day, Valentines, Christmas, flowers for special occasions, etc.).
- Special occasion parties or celebratory events (farewell parties, employee promotions/ birthday, Holiday celebrations)
- Compensation paid to employees for salaries, bonus, overtime, etc.

Charitable contributions recognitions (see Employee Award/Recognition above)

Teambuilding Events

Teambuilding events may be submitted by FAEMS and participants as eligible expenses for reimbursement. All events must follow the dollar limit guidelines that apply to employee gifts and awards. Therefore, each event must not cost more than \$75 per attending associate. Additionally, the \$200 per associate limit is INCLUSIVE of gifts, awards and teambuilding/ recognition events.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

HOTEL

Hotel expenses incurred while conducting revenue generating business on behalf of Wells Fargo are reimbursable under the allowance program. Via Teamwork's, please refer to the Wells Fargo Corporate Travel and Entertainment Policy, Travel Standards: Lodging and Meals to ensure compliance with the guidelines for Preferred Hotel and Hotel City Caps.

Hotel expenses must be itemized to include all charges incurred during your business stay that are reflected on the Hotel Invoice/Folio. Your itemization must segregate, and clearly reflect:

- Nightly Room Rate
- Taxes
- Miscellaneous Hotel/Room charges (i.e., Meals, Parking Garage, Telephone Gift Shop, Laundry, Telephone, etc.)

A listing of preferred suppliers can be located on the HRG Travel site via the following link: HRG Travel Online Login.

If one of the preferred suppliers is not utilized, employees will need to make sure that they book through Wells Fargo's designated Travel Services provider with a valid reason documented to ensure that the employee will be covered by insurance.

Example of Reimbursable Hotel Expenses (including, but not limited to)

- Nightly Room Rate, Taxes, etc.
- House/Condo rental is reimbursable IF the nightly rate of the house/condo is less or equal to the closest city maximum nightly hotel rate.
 - If you have a question as to whether or not your house/condo rate is reimbursable, please contact your Regional Administrative Manager before submitting the expense report
 - If you have a question as to whether or not your house/condo rental is reimbursable under this Expense Type, consider the "nature" or the rental, (i.e., accommodations for your business travel vs. accommodations for client entertainment) and choose the appropriate Expense Type.
- Hotel expenses for an FA conducting a local offsite meeting for year-end planning and performance review(s) are reimbursable under the allowance program. If the FA plans to conduct year-end meetings and performance review as a multiple day trip, this type

of expense will not be reimbursed. Due to the IRS required documentation associated with making the meeting a trip, PCG & WBS does not want to take on the liability of this documentation.

- Hotel expenses incurred for a “local” meeting is reimbursable provided:
 - The lodging is on a temporary basis
 - The lodging is necessary for the employee to participate in or be available for a bona fide business meeting.
- Laundry expenses incurred for four (4) days of consecutive travel are reimbursable.
- Health Club expense up to \$10 per day incurred during business travel

Examples of Non-Reimbursable Hotel Expenses (including, but not limited to)

- Personal expenditures incurred during business stays are not reimbursable and must be classified as “non-reimbursable” in your Hotel Expense itemization. These examples are not all inclusive:
 - Gift Shop
 - Movies
 - Salon
 - Spa Massage
- Health Club in excess of \$10 per day during business travel
- Additional room expenses incurred for spouse/companion/domestic partner, children or pets.
- Additional room expenses incurred for spouse/companion/domestic partner, children or pets.
- Hotel expenses for multiple day trips for client entertainment will not be reimbursed.
- Recognition/Service award trip expenses and any travel incidentals that do not have a business component are not reimbursable with plan dollars.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

License & Professional Fees

Licenses & Certifications

Members who maintain licenses or professional certificates will be eligible for reimbursement of the associated licensing, certification or re-certifications fees, if:

- The License or professional certificate is required by the particular State for the continued State employment, or
- The employee can demonstrate a business need for the development and retention of customers, and
- The required supporting documentation (see below) accompanies the reimbursement request.

NOTE: Course or classes associated with obtaining a college degree are classified as “External Education” and are not reimbursable via Plan Dollars. Please refer to Wells Fargo Corporate Policy regarding Tuition Reimbursement.

State Registration Fees

In order for the FA to use the allowance program funds to cover State Registration Fee, the fee must be recovered through the chargeback process. Annually Wells Fargo Advisors will forward a file of State Registration Fee to the FAEMS application for processing. These fees are loaded into FAEMS and Charged against Expense allowance program funds through the chargeback process; No action is required by the FA manager or surrogate.

State Registration fees are received in January of each year and are processed against FAEMS new-year program dollars. Chargeback process takes place during the last 7 to 10 business in January are completed by month end.

Translation Fees – eligible for chargeback against expense allowance dollars

Clients would be permitted to use a ‘certified’ translation service provider of their choice, and that in this scenario they would be responsible for the associated cost of the translation. In

instance when the FA would like to obtain a translation on a client's behalf, he or she would be required to use Wells Fargo's in-house translation services.

Fees paid for professional services are reimbursable with program dollars

- The service(s) provided can be clearly related to development and retention of customers, (i.e., Team Coaching, Development and /or Motivation), and
- The required supporting documentation (see below) specifies the nature of the services

The following examples are reimbursable using Plan dollars (not all inclusive)

- AIMR – Association for Investment Management & Research
- IMCA – Investment Management
- Series 6 / Series 7 License
- CPA or CFP License
- State Notary Public Certification

The following examples are not reimbursable using Plan dollars (not all inclusive)

- Legal Fees related to the prosecution or defense of a civil or criminal matter
- Expenses/Fees for utilizing an outside CPA on behalf of a client
- Temporary Staffing Salary Expense
- Service Fees to a Temporary Staffing service
- Building/Office Maintenance/Cleaning or Yard/Landscaping Services
- Food or Meal Catering Services (should be classified under the "Meals" Category)

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see the Receipt and Proof of Payment Policy in an earlier section within this document.

Market Data

Financial Advisors are able to subscribe to market-related information or services provided by approved vendors such as Thomson Smart Station and Bloomberg. Information on available services can be found here:

MAC Services/Thomson Pricing page

Market Data Service

Expense allowance program funds can be used to cover fees associated with market data or services. A manager approved TRF (Technology Request Form) request can be submitted and then a chargeback will be entered by the manager to cover the associated fees; no further action is required by the FA once the TRF form is submitted.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirement

For more information see the Receipt and Proof of Payment Policy in an earlier section within this document.

Meal & Entertainment

This expense policy covers all client and team member meals and entertainment.

General Information

Business-related meals and client entertainment expenses are reimbursable with Expense Allowance Program Funds as follows:

- The plan will reimburse for meals with external clients and prospective clients. These meals should be for revenue enhancement purposes.
- Please note that external parties (i.e., FINRA and Department Labor) may regulate client meals and entertainment. Refer to applicable internal business unit guideline for meal caps or other restrictions.
- A Wells Fargo Advisor Financial Advisor or Financial Consultant does not attend client related activities for the entire time in order for these expenses to be considered a Business Meal or Client Entertainment.
- If a Wells Fargo Advisor Financial Advisor or Financial Consultant does not attend client related activities for the entire time, then the expense is considered a “gift” and is not reimbursable under this expense category. Any portion of the event in which a Wells Fargo Advisor Financial Advisor or Financial Consultant was not in attendance must be classified as a “Gift” and must be expensed as such using the “Gift – Client” expense classification.
- A Wells Fargo employee does not qualify as a client.
- Any meal associated with a conference/seminar is to be submitted using “Meals” as the appropriate expense classification.

Meal & Entertainment Expense and Attendee Types: Associates must identify all attendees in order to be reimbursed for expenses filed under Meals & Entertainment expense types within FAEMS. For more information please refer to the Attendee(s) and Recipient(s) Policy earlier within this document.

Business travel meals and Employee Business Meals (i.e., Team Building, Employee Appreciation) are reimbursable to the expense allowance plan participant.

- It is not appropriate for spouse/companion/domestic partner/children or clients to be included in Team Building or Employee Appreciation meals or events.
- Employee Appreciation events are capped at \$75 annually per associate.
- If the spouse/companion/domestic partner or children are traveling with the Financial Advisor to attend and Employee Business Meal, their meals while “in route” to the event and their meal expenses if attending the Employee Business Meal are not reimbursable

NOTE: For #'s 1 through 3 above any exceptions requires written approval in advance by the Regional President (PCG) or Senior Director of Brokerage (WBS). This written pre-approval is required and must be submitted via facsimile along with the bard-coded Receipt Report as supporting documentation.

Employee – Meal Types

MEAL TYPE	WHEN TO USE
Business Meal - Employee	Meals, Team Building, or Employee Appreciation activities in while all participants are team members of Wells Fargo.
Travel Meal -Employee	Business related travel meals incurred during travel or associated with conducting business with a client, customer, potential client or potential customer employed by Wells Fargo in which a Wells Fargo associate is also participating.

Client – Meals & Entertainment

All client meals & entertainment expenses, whether reimbursed or not, are subject to FINRA & FCPA guidelines. Employees submitting expense items for reimbursement using Expense Allowance Program Funds, and Wells Fargo Advisors Managers who review and approve such expenses are responsible for ensuring that all clients related expenses fall within and meet the specific limits and documentation criteria specified by FINRA, FCPA and Wells Fargo Advisors Expense Policy.

To ensure compliance with Wells Fargo Advisors policies related to Client Meals and Entertainment, use the links below to access the Gifts and Business Entertainment information located on InfoMax.

The use of personal vehicles, personal aircraft and/or personal watercraft for entertainment purposes creates a significant liability to Wells Fargo and is therefore strictly prohibited. If personal vehicles, aircraft or watercraft are used, Wells Fargo assumes no responsibility for the cost of or any liability arising from its use.

The Charters of any bus or watercraft must be approved in advance by the Regional President (PCG or Senior Director of Brokerage (WBS)). This written pre-approval is required and must be included with receipts.

Client and Prospect MEAL Types related to Meals & Entertainment

MEAL TYPE	WHEN TO USE
Business Meal - Client	This expense type is used when seeking reimbursement for meals with a client not employed by Wells Fargo in which a Wells Fargo associate is also participating.
Business Meal - Prospect	This expense type is used when seeking reimbursement for meals with a perspective client not employed by Wells Fargo in which a Wells Fargo associated is also participating
Travel Meal – Client	Business related travel meals associated with conducting business with a client not employed by Wells Fargo in which a Wells Fargo associate is also participating
Travel Meal - Prospect	Business related travel meals associated with conducting business with a perspective client not employee by Wells Fargo in which a Wells Fargo associate is also participating.
Entertainment - Client	This expense type is used to reimburse meals and entertainment events when an associate of Wells Fargo takes a client or prospective client out to promote revenue enhancement activities.

Examples of Reimbursable Client – Meals and Entertainment Expenses (including, but not limited to)

This expense category is used to reimburse meals and entertainment events when an employee of Wells Fargo entertains a client to promote revenue enhancement activities.

- Meals are reimbursable under this Category when entertaining Individual Clients, Client Representatives, Prospective clients, Representatives of Prospective clients, Spouse/companion/domestic partner of Personal Guest of Clients or Prospective clients.
- Wells Fargo employees are not considered clients with respect to the “Entertainment” Expense Type.
- Spousal/dependent expense (FA’s spouse/companion/domestic partner/dependent) is reimbursable only if the situation is appropriate, (i.e., the client’s spouse/companion/domestic partner/dependent is in attendance at the event, at the client’s request).
- If the spouse/companion/domestic partner or children are traveling with the Financial Advisor to attend a client event their meals while “in route” to the event are not reimbursable.

Concerts and/ or Sporting Events: Attendance as a spectator at Events (i.e., Sporting Events, Theater Productions and/or Concerts, social events, hospitality events, and charitable events) is reimbursable as client entertainment.

- Events are reimbursable when entertaining Individual clients, Client Representatives, Prospective clients, Representatives of Prospective clients, Spouse/companion/domestic partner or Personal Guest of Clients or Prospective clients.
- Complete documentation (who used the ticket, business reasons and nature of discussion) must be included in the Attendee List and “Comments” field (where necessary) before reimbursement can be approved.
- The purchasing of miscellaneous items (i.e., umbrellas, hats, shirts, etc.) during an event must be classified as “Gifts”, and should be included in the aggregate value of gifts.

Participation in Events: Participation in “single-day” events (i.e., Golf Tournaments, Hunting/ Fishing Excursions, etc.) is reimbursable as client entertainment. Participation in multi-day events is only reimbursable if it is under the \$400 per event threshold. Multi-day events will be considered as 1 event for these purposes.

- Events are reimbursable when entertaining Individual Clients, Client Representatives, Prospective clients, Representatives of Prospective Clients, Spouse/companion/domestic partner or Personal Guest of Clients or Prospective clients.
- Complete documentation (who used the ticket, business reasons and nature of discussion) must be included in the Attendee List and “Comments” field (where necessary) before reimbursement can be approved.
- The purchasing of miscellaneous items (i.e., umbrellas, hats shirts, golf balls, etc.) during an event must be classified as ‘Gifts” and should be included in the aggregate value of gifts.

Special Note – Hunting Events:

RIM (Risk & Insurance management) has coordinated with legal and with employee relations over the years in the development of our guidelines regarding hunting trips. Our team member's customer's and business partner's safety is our foremost consideration in evaluating all internal and external events in which Wells participates. Due to potential risks associated with hunting trips, we recommend considering alternatives to this type of activity; an exception can be granted by business line management, if there is a sound business reason why the event must take place. Advance approval is required at the EVP level before scheduling this type of event. This written pre-approval is required and must be included with receipts.

- Utilization of a hunt club facility or other controlled environment where the owner has taken all reasonable safety precautions and has appropriate levels of insurance.
- A signed contract between WF and the facility or the land's owner/proprietor placing liability with the party that can best control the safety of the facility and requiring appropriate levels of insurance. Legal or supply chain management can assist with the contract language; our team will consult on the insurance requirements.
- Due diligence performed on the facility and/ or owner/proprietor's business in order to ensure that it is a reputable business with appropriate safety measures in place and that they have the financial wherewithal (or insurance) to stand behind contractual liability that is assumed.
- Appropriate steps must be taken to manage any alcohol exposures including that alcohol exposures including that alcohol cannot be served or consumed prior to or during any hunting activities.
- Wells Fargo team members and all third parties that are participating in the event should be asked to sign a waiver acknowledging the risks associated with the event, that they have knowledge of how to use the guns involved and that they are voluntarily assuming the related risks.
- Hunting club memberships in Wells Fargo's name should be used for business purposes only and not for team member's personal use.
- For more information please refer to RIM web site "Is it against company policy to take by client on a hunting trip?": in the FAQ's section using the link below: Risk & Insurance Management – Risk & Insurance Management.

Advance Purchase of Event Tickets or "Season Tickets" (including Season Parking Passes)

Occasionally, Event Tickets (i.e., Symphony Season, Theater Production Series Packages, College or Professional Sports Teams' Season/Playoff Packages, etc.) are purchased for the purposes of entertaining or gifting clients and prospective clients to promote Wells Fargo's business interests. This type of entertainment is reimbursable with Expense Allowance Program funds via the FAEMS Application.

The Wells Fargo Advisor Policy precludes reimbursement of event tickets until after the event/function has taken place. If you are going to purchase advance tickets for the purpose of

entertaining external clients, the advance tickets must be purchased with “personal” funds and reimbursed on a “per event” basis, ONLY after the event has occurred.

Event Tickets

- Each advanced purchased ticket in the series is reimbursed only after the event has taken place.
- Reimbursements cannot exceed the “face value” of the ticket (plus tax), even if an outside vendor is utilized to purchase the tickets on your behalf. Any additional fees (i.e., handling, postage, shipping, etc.) are not reimbursable.
- Reimbursement for each ticket should be expensed individually using the date of the event as the incurred date when submitting your expense report via FAEMS.
- If event tickets do not reflect the face value of the ticket, a vendor invoice reflecting the value of each ticket must be provided to support the expense.

Season Parking Passes

- Season Parking Passes must be “pro-rated” per event and submitted for reimbursement in conjunction with and only after the corresponding event has taken place.
- The date of the event should be used as the incurred date for the “Pro-Rated” Season Parking cost when submitting your expense report via FAEMS.
- Detailed documentation must be provided to fully support the “pro-rated” expense amount, (i.e., total cost of season parking, proof of the number of events for which the parking is “pro-rated” over, calculating supporting the “pro-rated: amount submitted for reimbursement).
- “Pro-Rated” season parking expenses must be submitted for reimbursement at the same time (and in the same report) as the event to which it applies.

Examples of Non-Reimbursable Client Entertainment Expense (including, but not limited to

- Any & All expenses (including meals) incurred in an “adult entertainment” venue, or representing entertainment of an “adult” nature.
- Cost of fuel or associated maintenance for FA’s personal vehicle, watercraft or aircraft while entertaining clients/prospective clients.
- Cost of fines associated with parking or traffic violations incurred in the course of entertaining clients/prospective clients.
- Entertainment of Regulators or Foreign Officials/Intermediaries/Agents is strictly prohibited.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Member Dues Non Social

Expenses associated with membership in Civic/Community-related organizations (i.e., Kiwanis, Rotary, Chamber of Commerce, etc.) are reimbursable using Plan dollars.

- Employees are required to itemize their reimbursement request if the invoice includes charges other than membership dues, (i.e., the cost of a meal during the meeting, annual organization fund assessments, etc.) in order to clearly segregate the miscellaneous expense(s) from the actual cost of dues.
- Only meals that are required as part of your weekly/monthly meeting dues (as reflected on the official invoice), are eligible for reimbursement via Plan dollars.

Employees should exercise caution to ensure that the cost associated with obtaining/renewing professional licenses and/or certifications, (including the Notary designation & stamp), is not classified under the “Membership” category. A separate classification titled “License & Professional Fees” is provided for such expenses.

Examples of memberships that are not reimbursable using Plan dollars

- Country Club and Private Social and/or Dinner Club membership dues, initiation fees and capital assessments (based on IRS regulations).
 - However, the cost of meals associated with entertaining clients within these clubs is reimbursable, provided the appropriate supporting documentation (receipt or detailed invoice) accompanies the reimbursement request.
- Wholesale Club membership fees (i.e., Costco, Sam’s, Etc.)
- Travel Club membership fees (i.e., AAA, Domestic Airline Frequent Flyer, Rental Car Frequent Driver, Hotel Frequent Stay)
- Credit Card rewards-earning program membership fee (including Corporate Credit Card), is not reimbursable using Plan dollars.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Office Supplies

Expense incurred to continue a trade or business is reimbursable with program dollars.

Examples of Reimbursable Office Supply Expenses (including, but not limited to)

- Paper, pens, pencils, staplers, desk calendars, tape, paper clips, etc.
- Brief cases, folders/folios, etc.
- Decorations (no food or beverage items) for Wells Fargo Advisors-Sponsored Promotions/Events (i.e., Customer Appreciation Week)
- Lollipops, dog biscuits (i.e., Banking Center lobby/drive-thru window customers)
- Kitchen/break room supplies (if specifically for client use).

Examples of Non-Reimbursable Office Supply Expenses (including, but not limited to)

- Any Equipment, Software or Furniture/Furnishings (should be classified under the “Equipment/Software/Furniture or Furnishings” Expense Type)
 - Computers
 - Computer Monitors
 - Printers
 - Copiers
 - Software
 - Desks, Chairs, Credenzas, Side-Tables, Lamps
 - Art Work, Pictures, Picture Frames
 - Plants or Flowers
- Any & all kitchen, break room, meal, food/beverage-related items for staff and /or staff meetings (not all inclusive): Donuts, bagels, pizza, sandwiches, cookies, candy, coffee, tea, soft drinks, bottled water, etc.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Other Non-Travel

The Other Non-Travel Expense Type should ONLY be used if an existing expense type does not apply to the expense being submitted. All items submitted under the Other Non-Travel Expense Type will be forwarded for Accounting Review prior to payment.

To expedite approval and payment of your Expense Report and to prevent your expense report form being returned, please do the following:

1. Review ALL other expense types
2. Review the expense type in question with your manager

3. If you are given approval by your manager to use “Other Non-Travel” do the following:
 - a. Enter a detailed description in the “Comment Field” with:
 - i. Name of person who approved the use of “Other Non-Travel”
 - ii. Details what the expense was for (review Wells Fargo Policies & Guidelines to ensure this expense item is classified appropriately.

NOTE: Reports that are missing comments and the name of who approved the expense type will immediately be returned.

Examples of expenses most frequently misclassified under the “Other Non-Travel” Expense Type:

- Bereavement – Previously defined under this Expense Type, bereavement flowers has been re-defined for classification under the “Gifts, Awards & Recognition” Expense Type.
- Entertainment/Recognition/Award Expenses – Per Policy:
 - Client entertainment expenses should be classified under the “Meals” category, with the Sub-expense Type = Entertainment-Client.
 - Employee entertainment, awards & recognition are viewed by IRS as a form of compensation and, therefore are not reimbursable via Plan dollars, Alternative methods for recognizing employee accomplishments are available. Please refer to the “Gifts, Awards & Recognition” section of the Policy document.
- Consulting & Temporary Services – Not reimbursable through all allowance program. Invoice for these expenses must be submitted for payment via Accounts Payable. Once the invoice has been paid, the Branch Manager (or surrogate) creates a chargeback to the FA to be allocated from the funds that are available.
- Miscellaneous Items incurred for business purposes such as coffee, water, snacks, candy, and office kitchen/break room supplies, etc.
 - For clients – more appropriately classified as “Office Supplies”
 - For employees/staff – non reimbursable with Plan \$

Expenses Reimbursable as Other Non-Travel (Not All Inclusive)

- Finger printing
- Lead list
- Cards purchased in bulk (for clients such as bulk holiday cards)

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Parking/Tolls

Some parking fees and tolls incurred while traveling to conduct business on behalf of the CME Church will be reimbursed primarily consistent with a line item budget in the Book of Discipline.

Examples of Non-Reimbursable Parking/Tolls Expense (including, but not limited to)

- Hourly, daily and/or monthly parking fees at your office location
- Tolls incurred as part of your normal day-to-day commute to and from your office.
- Fees for violations (i.e., parking tickets, speeding tickets, towing, etc.) against an employee or client, are not reimbursable, even if incurred while the employee or client is traveling to conduct business on behalf of the CME Church.

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Personal Car Mileage

Per CME Policy; “For short distance business trips the most economical and efficient means of transportation should be selected by comparing airline, train, rental car, and personal vehicle options. Team members should use their Judgment to determine whether a rental car or personal vehicle is more appropriate; for cost and insurance reasons a rental car may be preferred on anything other than very short distance.”

Personal automobile mileage reimbursement for business use will be at the CME Church published mileage reimbursement rate. No other operating or repair cost will be reimbursed (i.e., gasoline, maintenance, repairs, insurance premiums or deductibles).

Mileage between business destinations (i.e., client visits) and home, including to and from the airport, will ONLY be reimbursed to the extent it exceeds your normal daily commute.

Examples of Reimbursable Personal Car Mileage Expenses (including, but not limited to)

Mileage incurred on your personal vehicle while conducting business on behalf of the CME Church should be calculated as follows:

- Calculated on your beginning & ending odometer reading
- From your home address to the location and back – if the round-trip distance is greater than your normal daily commute to your business address – calculated on your beginning & ending odometer reading, minus your normal daily commute to your business address

Example of Non-Reimbursable Personal Car Mileage Expenses (including, but not limited to)

- Mileage expense reimbursement for travel from your home to your daily business location (your normal daily commute to/from work)
- Personal Mileage submitted in conjunction with the use of a Rental Car.

The following information is required in the mileage log:

- Date
- Odometer Start
- Odometer End
- Origination (from): Must have complete address (Street # and Name, City, State and Zip Code)
- Destination (To): Must have complete address (Street # and Name, City, State and Zip Code)
- Specific Business Purpose
- Client/Prospect Name
- Miles Driven

Required Expense Information

For more information see General Expense information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Postage/Freight/Messenger

Participants should use good judgement to determine if US mail can be used to achieve the same results prior to using express mail.

Examples of Reimbursable Printing/Copying Expenses (Including, but Not Limited To)

Conference or Presentation training materials

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Promotional Items

Promotional Items

- Any items sold require reimbursement of funds and/or corresponding report to the Department of Finance
- Must be one of a number of identical items you widely distribute

Examples of Reimbursable Promotional Item Expenses(including, but not limited to)

- Pens, pencils, key-chains, golf balls, golf tees, ball caps, T-Shirts).

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Examples of Reimbursable Public Relations Expenses (including, but not limited to)

- Advertising
 - Television, Radio, Newspaper, Magazine
 - Event Programs/Flyers
 - Signs
- Event Sponsorship or Co-Sponsorship
 - Golf Tournaments
 - Fishing Tournaments
- Civic Sponsorship or Co-Sponsorship
 - Running or Walking Events for various causes (i.e., March of Dimes, Walk for the Cure, etc.)
 - Community Team Sponsorships, (i.e., Little League Baseball, Pop Warner Football, Soccer League)

Examples of Non-Reimbursable Public Relations Expenses (including, but not limited to)

- Political & charitable contributions or donations are NOT reimbursable
- Purchase of items (i.e., cookies, candy, food/beverage items, Christmas cards, wrapping paper, raffle tickets, etc.) from local civic, school or church groups (i.e., Girl Scouts, Boy Scouts, PTA, CYO, etc.) as fund-raising events

- Donations/sponsorships to individuals participating in running or walking events (i.e., on a per-mile basis)
- Donations to local College or other School Alumni Associations (or similar groups)
- Donations to Scholarship Funds
- If a Participant wants to sponsor a golf tournament or other similar event, the expense is reimbursable as long as written proof of the sponsorship is supplied by the foundation, charity, etc. for whom the event is being held.

Examples of Appropriate Supporting Documentation for Reimbursement

Advertising in programs or other media produced by non-profit organizations will require an invoice or letter from the organization specifying what you are receiving.

Require Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirement

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Taxi/Bus/Other

Ground travel expenses incurred, as part of a trade or business, are reimbursable.

Participants (and approving Managers) should take every precaution to avoid the appearance of “extravagance” when submitting ground transportation expenses for reimbursement.

Example: Whenever possible, and/or practical, utilize public transportation (i.e., taxi cab, airport/hotel shuttle, bus subway, light-rail, commuter-rail, etc.) in lieu of limousine or private car service.

Example of Reimbursable Taxi/Bus/Other Expenses (including, but not limited to)

- Standard public transportation expenses incurred during the course of doing business on behalf of the CME Church
- Travel less than 50 miles for business purpose

Example of Non-Reimbursable Taxi/Bus/Other Expenses (including, but not limited to)

- Ground travel expenses related to, or in any way associated with your normal daily commute from home to work and / or back.

- Daily, weekly, monthly, annual Commuter Rail or other public transportation passes
- Daily, weekly, monthly, annual limousine or private car service expenses
- Limousine or private car service between your home, office, airport, hotel or client/prospect location, when standard public transportation is available.

Required Expense Information:

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Telephone/Communication Services & Remote Access

Expenses associated with communication services are reimbursable only if related to CME business.

Examples of communication expenses that are reimbursable

- Internet Service, DSL or Cable Service Provider for Home Office is reimbursable if used solely for business. Your “Home Office” is, per IRS definition, a part of your home used exclusively and regularly. Your reimbursement request should include (in the “Comments” section) a statement indicating that the service is for your Home Office and is used exclusively in your home office.
- Only the minutes purchased with/for a prepaid cell phone are reimbursable. The actual cost of the prepaid phone device is not reimbursable.
- Home business telephone lines are reimbursable if it is a separate line and is:
 - Used solely for business

Examples of communication expenses that are not reimbursable using Plan dollars

- The purchase, rental or lease of:
 - Cell phone (including Pre-Paid Phones) or Smart phone devices
 - Palm Pilots (or similar PDA devices)
 - Wireless E-mail (i.e., Blackberry, iPhone, I-Pad, etc.) devices
 - Bluetooth wireless head-sets
 - Shipping fees

- Accessories (i.e., holsters, carrying cases, ear-buds, etc.), or related equipment (i.e., batteries) Insurance policies on any/all of the above
- Cellphone “Family Plan” service charges – only the employee’s portion of the phone service, i.e., business related calls, will be reimbursed.
- Installation charges for communication devices (above) in personal vehicles

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.

Train Travel

It is recognized that travel is often necessary to conduct business, and as such, Participants will be reimbursed for appropriate business expenditures incurred while traveling on behalf of the CME Church. A complete business reason and proper receipts are required for reimbursement.

Examples of Reimbursable Train Travel Expenses (including, but Not Limited To)

- Cost of standard rail service and associated taxes.
- Cost of standard rail service and associated taxes for a spouse/companion/ domestic partner and/or family member if approved in advance by the CFO or 2nd party agent). This written pre-approval is required and must be included with receipts.
- “Out-of-Pocket” train travel transactions may not be submitted for reimbursement prior to your travel date.

Examples of Non-Reimbursable Train Travel Expenses (Including, but Not Limited To)

- Cost of non-standard rail service (i.e., Pullman car, etc.)
- Miscellaneous meal/food/beverage expenses incurred while aboard the train should be submitted for reimbursement appropriately under the “Meals” classification
- Light-rail travel under 50 miles is more appropriately classified as “Taxi/Bus/Other”

Required Expense Information

For more information see General Expense Information earlier in this document.

Receipt and Proof of Payment Requirements

For more information see Receipt and Proof of Payment Policy in an earlier section within this document.