Minnreg Veterans Association
Position Description For: Treasurer
12 July 2026

Position Title	Treasurer
Reports To	Chairman of MVA, President of MVA
Provides Guidance To	Indirectly to all management staff members relating to the timing and advisability of spending expense money.
Budget Responsibility	None

Position Responsibilities:

According to the By-laws of the MVA in use in 2025, Article IV, Section 4.3.c, this position will:

1. Have charge and custody of and be responsible for all funds of the Corporation.
2. Keep full and accurate accounts of receipts and disbursements.
3. Receive and give receipts for monies due and payable to the Corporation, and deposit monies in the name of the Corporation in the depositaries designated by the Board of Directors.
4. Perform all other duties as may, from time to time, be prescribed by the Board of Directors or the President, including periodic reports of actual financial results compared to the budget.

Also, according to the By-laws of the MVA in use in 2025, Article V, the corporation will maintain “Accurate accounting records”, which seems to be a restatement of item (2) of the responsibilities above.

Re-stated, the list below are the responsibilities of the Treasurer position. The codes in parentheses indicate the associated Policy and Procedure documents.

A. Cash Management
   1. Monitor cash position in bank. (PR-TR-A1)
   2. Replenish cash in checking account as necessary for operations. Direct the sale of investment shares to provide cash for operations. (PR-TR-A2)
   3. Maintain communications with the various Advisors for the MVA bank and investment accounts. (PR-TR-A3)

B. Financial Transaction Management
   1. Ensure the financial integrity of all financial transactions and the automated accounting system. This includes overseeing all financial transactions, assuring the proper accounting with adequate documentation, and maintaining the accounting system. (PR-TR-B1)

2. Pay selected bills as necessary; complete MVA Expense Report. (PR-TR-B2)
3. Pay member expense reimbursements reported on completed Expense Report documents. (PR-TR-B3)
4. Accept member dues payments and guest fees, deposit in bank. (PR-TR-B4)
5. Process NEC payments for contributors. (PR-TR-B5)

C. Financial Reporting
1. Produce monthly and yearly financial reports (Balance Sheet, Profit & Loss Statement, Budget Reports, Account Reconciliations). (PR-TR-C1)
2. Produce a data file of all financial transactions, twice yearly, to support FRSCPA reporting. (PR-TR-C2)

D. Policies and Procedures (PR-TR-D)
1. Maintain all Treasurer Policies and Procedures
2. Publish Policies and Procedures, as necessary

E. Communication
1. Participate in email discussions as necessary.
2. Provide a full financial report for all Board of Directors meetings.
3. Maintain communication with FRSCPA as necessary.

To accomplish the objectives implied in the above responsibilities, the following general Financial Policies are published.

A. All financial transactions will be processed into the MVA accounting system, including month and yearly closing entries.
B. All financial transactions must be supported by appropriate documentation. For expense transactions, this will be a paper copy of the properly completed and submitted MVA Expense Report (Jotform) input form, along with a paper copy of the supporting receipt, billing, or other document. For non-expense transactions, the MVA Account Transfer document will be completed including a description of the transaction.
C. All financial supporting data will be maintained in a locked file in the MVA office.
D. An MVA Expense Report (Jotform) will be submitted within one day of an expense being incurred by the person authorizing the expense.
E. The submitted MVA Expense Report (Jotform) may only be edited during the same month as the expense. After the month is over, no edits are permitted.
F. Anyone with an MVA Debit Card must use that card for all purchases.

G. Anyone incurring an authorized expense without an MVA Debit Card will request reimbursement by sending the request to the Treasurer within one day of the expense.
H. Recurring Monthly Expenses will be submitted on the MVA Expense Report when the billing or statement is incurred, and the amount is authorized for payment.
I. Only the MVA Treasurer and the MVA Board Chairman have the authority to direct the sale of investment shares to provide cash for operations. These shares will be from the Fidelity Managed Balance account.
J. For cash management purposes, large unbudgeted expenses require notification at least three weeks before the expense check is presented to our bank. Normally, these expenses will be paid using the bank BillPay capability, which can take up to two weeks from check request to check presentation.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-A1
11 July 2026

Policy	It is the policy of the MVA that the Treasurer shall monitor the balances in all bank accounts multiple times per week and in investment accounts at least monthly.
Purpose of Policy	The policy is intended to keep the treasurer aware of all financial transactions in all accounts, and to catch any fraudulent transactions in time to allow the financial institutions the time needed to investigate them.

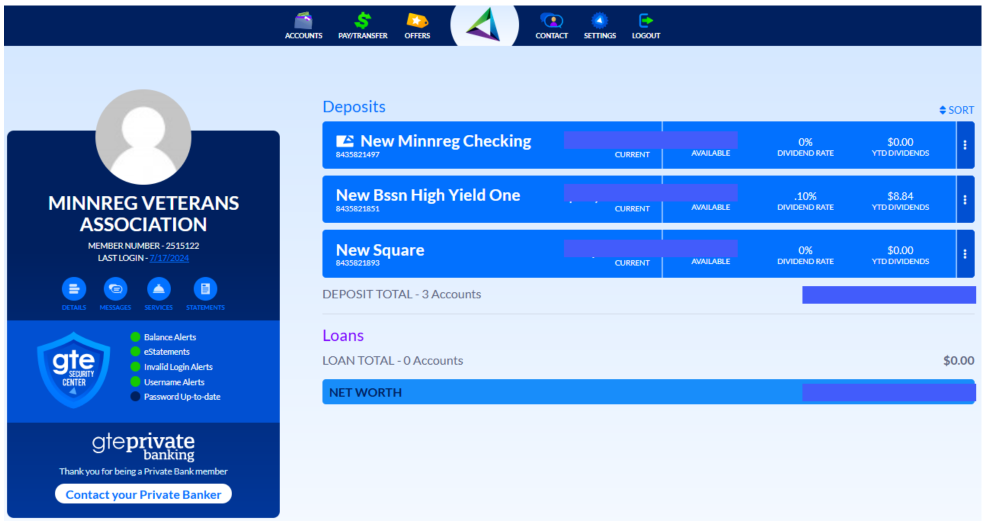
Procedure for monitoring balances in bank accounts. Account data may be accessed using the credit union online capability. Follow these steps for online access:

A. Using online capability for monitoring banking accounts.

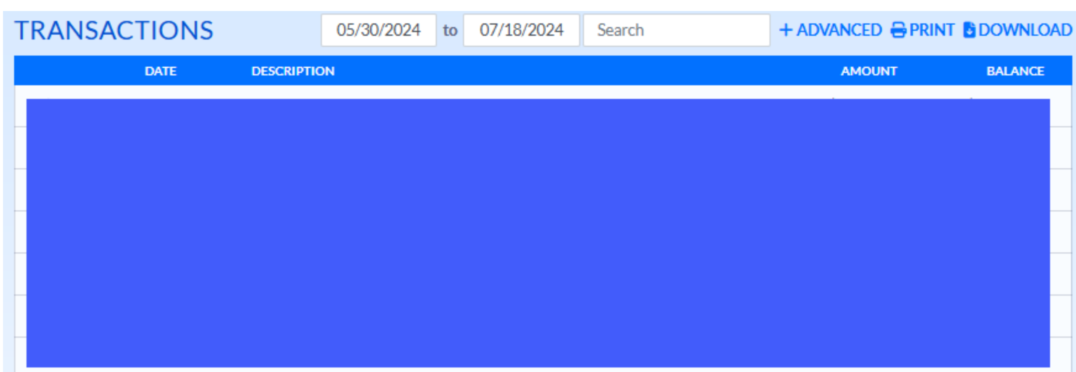
1. Sign-on to GTE Financial online banking. (https://www.gtefinancial.org/)

2. After entering the name and password for the account, click the LOGIN button.

3. The first display will show certain account information on the left side, a menu of options across the top, and the list of accounts in the body of the window, as shown below.



4. For each individual account listed, click on the account name to open a window showing transaction details and a running balance.



5. Check each new transaction since your last access, looking for known or expected transactions and for fraudulent transactions.

6. When all accounts have been reviewed, and to prevent outside abuse, be sure to logout from the account by clicking on the “Logout” menu item in the list at the top of the window and closing your web browser.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-A2
11 July 2026

Policy	It is the policy of the MVA that the Treasurer shall replenish the cash in the operating accounts as necessary by directing the sale of investment shares.
Purpose of Policy	This policy is intended to provide operating cash for expenses each month without the amount getting too large. Since the operating accounts do not accrue any interest, it is wise to keep them as low as possible and leave the funds in the investment account.

Procedure for replenishing cash in the operating accounts.

A. Project cash requirements for the next month based on the budget for the month, the current balances in the bank cash accounts, and whatever intelligence has been picked up from those that submit expense reports.
B. Call Scott Petrucci at 727-525-8484. Identify yourself as a representative of the Minnreg Veterans Association; do not leave instructions in any message you leave on an answering machine.
C. Tell the person answering the call the cash requirements amount from your analysis and answer any questions they may have. They already have deposit instructions.
D. Depending on the time of day of the conversation, the transfer will be made the next business day or the day after that.
E. Check the bank account to ensure the transfer has been recorded.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-A3
11 July 2026

Policy — It is the policy of the MVA that the Treasurer will maintain communications with the various Advisors for the MVA bank and investment accounts.

Purpose of Policy — To maintain a free flow of information.

Procedure for maintaining communications.

A. As of July 2026, the MVA has funds under the institutional control of these people and companies.

   1. GTE Federal Credit Union, dba GTE Financial
      a. Aaron Ryan
      b. 7691 Starkey Rd, Seminole, FL
      c. Office Phone 727-353-3246
      d. Mobile Phone 727-344-9198
      e. Email Aaron.ryan@gtefinancial.org

   2. Vicus/Fidelity Investments
      a. Scott Petrucci
      b. Office Phone 727-525-8484
      c. Email
      d. Website www.ScottPetrucci.biz

   3. Primerica (Equitable)
      a. Brian Shade
      b. 14497 N. Dale Mabry Hwy, Ste 240B North, Tampa, FL
      c. Mobile Phone 813-728-3571
      d. Email brianshade@primerica.com

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-B1
12 July 2026

Policy	It is the policy of the MVA that the Treasurer record all financial transactions in an Official Book of Record, which shall, always, be balanced and reconciled. It is the policy of the MVA that all financial transactions recorded in the Official Book of Record be accompanied by appropriate documentation. It is the policy of the MVA that the Official Book of Record be an automated accounting system that imposes standard accounting rules.
Purpose of Policy	The policies are intended to allow the MVA to maintain accurate accounting records, always balanced and reconciled.

Additional Policy Statements

1. Quicken, Home and Business version, will be used to provide an Official Book of Record for the company. This satisfies the bylaw requirements to maintain accurate and complete accounting records, and to keep full and accurate accounts of receipts and disbursements.

2. The implied Audit Support requirement will be satisfied by maintaining paper copies of the original source documents from the Jotform data collection system, along with a paper copy of the receipt from the Jotform data collection system.

3. The Quicken software will be installed on the desktop computer in the company office. All data entry and reporting will occur in the company office. Sign-in credentials to the computer will be changed periodically to ensure the data is not compromised.

4. The paper copies of the original input and the receipts will be collected and stored in a locked file in the company office.

5. A new standard form, known as the MVA Account Transfer form, has been developed for transactions that do not go through the Jotform data collection system.

6. Different procedures are required for expenses submitted to the Jotform data collection system (Normal Expense below), and for all other transactions using the MVA Account Transfer form (Non-Expense below).

Procedure For Normal Expense Transactions using the Jotform data collection system.

A. Whenever the Treasurer is notified by email of a new Expense Reporting Form, the form will be printed along with the receipt from the Jotform system. Data on the form will be validated against the receipt, including the vendor, the description of expense and the expense amount.

B. The transaction will be assigned a sequence number made up of the year, month and day of the expense, followed by a dash and a sequential number. For example, 250412-1 would be a valid sequence number for the first item on 12 April 2025.

C. Enter the correctly sequenced and validated expense into the Quicken system. (See the process for this procedure below, named “Entering transactions into Quicken”.)

D. File the source documents appropriately. This may be a small binder for current monthly transactions or a bigger binder for yearly transactions

Procedure for Non-Expense Transactions NOT using Jotform data collection system.

A. Use the MVA Account Transfer form, which looks like this.

MVA Account Transfer
Date: ________

Tag	Account & Category Names	Incr/Decr	Amount

B. Complete the Account Transfer form as follows:

   a. Enter the current date at the top of the form.

   b. Enter a unique Tag code for the transfer. A tag code is created when needed by concatenating the letter Z (zee), followed by a period, followed by the two-digit year, the two-digit month, followed by a two-digit sequence number. For example, **Z.250412** would be a valid tag code. Once a tag code is used, it cannot be used again.

c. Enter the Account name of the base account of this transaction, followed by a verticle line, followed by the Account name or the Category of the recipient amount for this transaction.

d. Enter the financial treatment, either Incr/Decr (Increase/Decrease) or Pay/Dep (Payment/Deposit).

e. Enter the Amount of the transaction.

f. Enter a description for the transaction in the area at the bottom of the display.

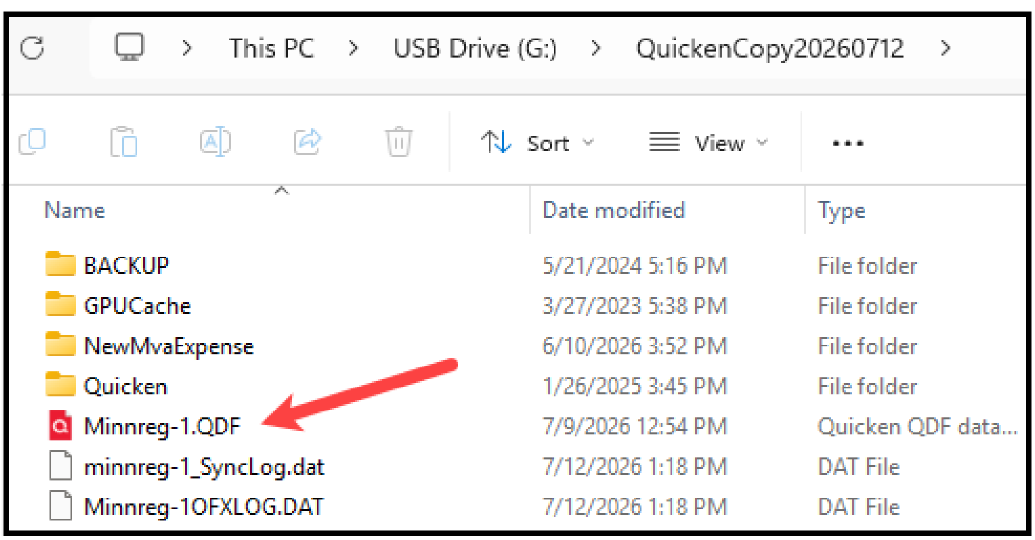
g. Record the transfer into Quicken. This is quite similar to the process for the Normal Expense Transaction below.

h. File this source document with the other Normal Expense Transaction documents.

i. Some examples of valid transfers are included at the end of this section.

Procedure for Entering Transactions Into Quicken using Jotform data collection system.

A. Start the Quicken system on the MVA desktop PC by double-clicking the “Minnreg.QDF” data file stored in the latest folder for Quicken data on the Quicken USB drive.



B. Quicken will open with an Account List on the left side of the window.

All Transactions	
Business	-$6,004.06
Investing	
Cetera Investment 3AP15578	588,111.00
Cetera Investment 3AP15675	364,204.00
Deposits	729.37
Primerica Investment	578,644.24
Property & Debt	
Accum Depreciation - Other	-50,685.58
Fixed Assets - Other	50,685.58
Unrestricted Net Assets	-1,558,722.63
Net Income	98,170.52
Investment Gain or Loss	-117,749.94
Banking	
GTE CU Checking 1497	4,030.92
GTE CU Money Market 1851	36,081.23
GTE CU Money Market 51815	0.00
GTE CU Square Acct 1893	227.23
Cash Account	270.00
Duke Energy Deposit	0.00

C. In the Account List, single-click the checking account (GTE CU Checking 1497). The account register will open in the main part of the window. This picture will be way too small to read, but you should get an idea of what the display looks like. The list is sorted by date so that even though new entries will be made at the bottom of the list, they will be sequenced in the correct position.

Date	Chec...	Payee	Memo	Category	Tag	Notes		Payment	Clr	Deposit	Amount	Balance
7/9/2024	Zelle	Tampa Bay Rays	20 Tickets for 9/5/24 Rays Game	Member Event:Sports Event	G. Sturm	240709-1		155 00	R		-155 00	4,683 56
7/9/2024	995080	Adobe Inc	Adobe Photography for Paul Krahmer	Administration:Subscriptions	G. Suther	240709-2		119 88	R		-119 88	4,563 68
7/11/2024	DEP	D. Hewitt	Reimbursement for personal card use	[Cash Account]	G. Suther	Z.0701			R	70 12	70 12	4,633 80
7/11/2024	MVA-Db	Sams Club	Office Refreshments and Snacks	Office:Supplies	D. Hewitt	240711-1		91 80	R		-91 80	4,542 00
7/12/2024	MVA-Db	Publix	Door Prizes for July 2024 Lunch	Luncheons:Door Prizes	T. Dupper	240712-1		100 00	R		-100 00	4,442 00
7/13/2024	MVA-Db	UPS Store #5980	Big Check for Ready for Life	Community:Agency Grant	T. Dupper	240713-1		35 31	R		-35 31	4,406 69
7/15/2024	DEP	Cash Transfer	Cash Transfer	[GTE CU Money Market 1851]	Cash	Z.0703			R	9,000 00	9,000 00	13,406 69

D. At the bottom of the list of transactions, a single blank line will be seen. This is where the data for the next transaction will be entered. The tab key is used to move from left to right through a transaction line. All source data comes from the Expense Report Form.

a. Choose or enter the transaction date, then press the Tab key. Note that the last line in this display contains a blue number indicating it is active and will change if you type a number on the keyboard. Use the slash key to change input points.

Date ▲
7/15/2024
7/15/2024
7/15/2024
7/15/2024
7/17/2024
7/17/2024
7/17/2024

b. Choose or enter the transaction type or check number, in the check number column, then press the Tab key.

Chec...
DEP
MVA-Db
MVA-Db
MVA-Db
MVA-Db
MVA-Db
995083

c. Choose from the drop-down list or enter the vendor's name, in the Payee column, then press the Tab key.

Payee
Cash Transfer
CVS
Mail Chimp
Walmart
Banquet Masters
Banquet Masters
R W Kittle

d. Enter the expense description in the Memo column, then press the Tab key.

Memo
Cash Transfer
Luncheon Photos for July
Monthly Subscription
Office Refreshments
Luncheon Food & Drink July 2024
Luncheon Food & Drink July 2024
July 2024 Luncheon Support

e. Choose from the drop-down list the Account to be Charged, in the Category field, then press the Tab key.

Category
[GTE CU Money Market 1851]
Luncheons:Photo & Printing
Administration:Subscriptions
Office:Supplies
Luncheons:Food & Drink
Luncheons:Food & Drink
Luncheons:AV Support

f. Choose from the drop-down list the submitter's name in the Tag column, then press the Tab key.

Tag
Cash
T. Dupper
T. Dupper
D. Hewitt
T. Dupper
T. Dupper
G. Suther

g. Enter the sequence number assigned to this transaction, in the Notes column, then press the Tab key.

Notes
Z.0703
240715-1
240715-2
240715-3
240717-2
240717-3
240717-1

h. Enter the amount for this transaction, then press the Enter key.

Payment	
33	90
19	50
47	04
1,338	88
838	87
200	00

i. By pressing the Enter key, the transaction will be checked for completeness and recorded in the Account. The running balance for the account will be updated.

Balance	
13,406	69
13,372	79
13,353	29
13,306	25
11,967	37
11,128	50
10,928	50

E. After pressing Enter, the transaction will be automatically saved to the Quicken database file, and a new blank line will be shown at the bottom of the list. If you have more transactions to enter, start again with the date and the rest of the transaction data. When you are done entering transactions, choose the Exit command under the File Menu.

Samples of valid Account Transfer transactions.

MVA Account Transfer - Sample Transactions

Tag	Account & Category Names	Incr/Decr	Amount
Z.mmxx	GTE MM 1851 / GTE Checking 1497	Pay	2,000.00
Move cash from MM 1851 to Checking 1497			
Z.mmxx	GTE MM 1851 / Cetera 15578	Dep	15,000.00
Liquidate cash from Cetera 15578 into GTE MM 1851			
Z.mmxx	GTE Square 1893 / GTE Checking 1497	Pay	876.00
Transfer accumulated cash from 1893 into 1497			
Z.mmxx	GTE MM 1851 / Income : Interest Income	Dep	0.69
Recognize interest paid to money market account			
Z.mmxx	Investment Gain Loss / Cetera 15578	Incr	14,000.00
Recognize gain on investment account			
Z.mmxx	Investment Gain Loss / Cetera 15675	Decr	4,000.00
Recognize loss on investment account			
Z.mmxx	GTE Checking 1497 / Administration : Miscellaneous		19.99
Z.mmxx	GTE Checking 1497 / Administration : Website Maint		-19.99
Transfer amount FROM Administrative : Miscellaneous TO Administration : Website Maintenance			
Z.mmxx	Net Income / .Closing Income	Incr	297.00
Close the monthly income amount to the Balance Sheet			
Z.mmxx	Net Income / .Closing Expense	Decr	28,283.00
Close the monthly expense amount to the Balance Sheet			
Z.mmxx	Cash Account / GTE Checking 1497	Spend	20.00
Deposit member dues checks into checking account			

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-B2
12 July 2026

Policy	It is the policy of the MVA that the Treasurer will directly pay selected bills as necessary and complete the standard MVA Expense Report for each payment made.
Purpose of Policy	This policy is intended to keep the MVA operating and pay its obligations when they are legitimately due and payable.

Additional Background - There are many occasions when the Treasurer will be the best person to process a payment. Each of these is handled differently by the Treasurer. In most cases the Treasurer will also be responsible for completing the Expense Report form. These are listed here, and each will have its own procedure for completing the transaction.

A. Pay the accounting fees charged by our Accountant.
B. Pay insurance bills as they come due.
C. Process Month-End Transactions and Perform Monthly Reporting.
D. Pay Non-Employee Compensation to those doing the work.
E. Pay the subscription cost for commercial software that we use.
F. Pay amounts to charitable organizations as the Community Service Manager and the President see fit.
G. Reimburse members for using personal funds for MVA expenses.
H. Pay the monthly rent to the landlord.
I. Pay utility companies for the services we consume.

Procedure for paying Accounting Fees (A above).

1. This applies whenever our Accountant sends an invoice for services. They will email the invoice as an attachment.
2. The invoice will include a link to an electronic payment portal. Click that link.
3. A site called CPA Charge will open.
4. Enter the payment amount.
5. Enter the Reference, which is the business ID of 56363.
6. Enter the Invoice number.
7. Click the eCheck payment method.
    a. Click Business Checking.
    b. Enter business name = Minnreg Veterans Association.
    c. Enter routing number = 263182794
    d. Enter account number = 8435821497
    e. Enter address.

f. Enter email address.
g. Check the amount due.
h. Click the payment button.
i. Make a screen shot of the receipt and save it to the receipts folder.
j. Complete the Jotform Expense Report.

Procedure for paying Insurance Bills (B above).

1. This applies whenever we receive an invoice from an insurance company.
2. Directors and Officers Insurance: (This no longer works.)
    a. In a browser, go to www.ChubbPaymentServices.com
    b. Sign in to our account using ID=MinnregTreasurer and PW=A10#ChubbInsurance (case matters).
    c. Select our policy number F16414475.
    d. Click the Pay button.
    e. Enter MVA Debit Card information.
    f. Click Pay Now.
    g. Copy payment confirmation.
    h. Sign off.

Procedure for Month-End Transactions and Monthly Reporting (C above).

1. At the end of each month, there are certain transactions recorded to recognize balance sheet entries and monthly closing entries.
2. Enter the correctly sequenced and validated transactions into the Quicken system. (See the process for this procedure below.) (PR-TR-C1)

Procedure for paying Non-Employee Compensation. (D).

The process for this procedure is detailed in PR-TR-B5 below.

Procedure for paying Subscription Cost for Commercial Software (E).

Procedure for paying amounts to Charitable Organizations (F).

1. This applies whenever the Community Service Manager and the President agree to send a gift to a charitable organization.
2. This procedure uses the Bill Pay capability available through our bank. If the Biller has already been added to Bill Pay, jump to step 4.

3. Each Payee must be added to Bill Pay as a Biller. Follow these steps to accomplish adding Payee to the system.
    a. After signing-in to the Credit Union online access page, select Pay/Transfer from the main menu, select the Pay Bills button, and click the Add Biller button.
    b. Enter the charity company name on the Search for a Biller line and click Next.
    c. Complete the Add Biller form.
        i. The Biller Name will be carried from the previous entry.
        ii. Enter an Account Number (it doesn't matter what it is).
        iii. Enter the Biller Address, including street address, city, state and zip code.
        iv. Enter the Biller Phone Number.
        v. Enter the Biller Email Address.
        vi. Click the Add button.
4. If the Biller has just been added, simply continue to enter payment information, otherwise enter the Biller name or scroll down the list to find the Biller and click the Pay button.
5. Enter the amount of the payment.
6. Either accept the Estimated Delivery date or enter a different date.
7. Enter a "Memo", to be printed on the check, or skip the entry.
8. Click the Pay button.

Procedure for reimbursing members for personal payments. (G).

Procedure for paying monthly rent (H).

Procedure for paying utility bills (I).

Form for Adding a New Biller

Company Name	______________________________
Account Number	______________________________
Address Line 1	______________________________
Address Line 2	______________________________
City	______________________________
State	______________________________
Zip Code or Zip + 4	______________________________
Phone Number	______________________________
Mobile Number	______________________________
Email Address	______________________________

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-B3
12 July 2026

Policy	It is the policy of the MVA that the Treasurer will directly reimburse members who have used a personal debit/credit card or a personal check, after notification and a completed MVA Expense Report document.
Purpose of Policy	This policy is intended to keep the MVA operating and pay its obligations when they are legitimately due and payable.

Procedure

A. When a member uses a personal method of payment for an authorized MVA expense, they will complete the standard MVA Expense Report document, with supporting receipts, and then notify the Treasurer of the expense.
B. The Treasurer will use an appropriate method of payment to the member, to include credit union BillPay check, a Zelle transfer, or a Friends and Family transfer.
C. The Treasurer will record the transaction in the official accounting system.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-B4
12 July 2026

Policy	It is the policy of the MVA that the Treasurer accepts, and deposits payments made for yearly dues or for guest fees for official events.
Purpose of Policy	This policy is intended to keep the MVA operating and accept payments made to the company.

Procedure

A. Dues and guest fee payments are normally made to the Recording Secretary at official events.
B. The Recording Secretary will record those payments in their records for the event and also list the names and amounts on a suitable sheet and transmit that to the Treasurer along with the funds from the payments.
C. The Treasurer will record the receipt of these payments into the "Cash Account" in the "Official Books" of the MVA. The Treasurer is now responsible for this cash/checks amount.
D. Periodically, when appropriate, the Treasurer will prepare a deposit and deliver that to the bank.
E. The Treasurer will record this deposit into the appropriate account, probably the checking account, with the credit going to the "Cash Account".

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-B5
12 July 2026

Policy	It is the policy of the MVA that the Treasurer pays compensation periodically to those members that have performed duties for and contributed to the success of the company.
Purpose of Policy	This policy is intended to keep the MVA operating and to reward those members for their contribution to the company.

Procedure

A. The President, during budget planning for the next year, will identify individuals who should be compensated and the appropriate amount of compensation.
B. These names, their positions, and amounts are combined with payment methods to form the list of transfers to be made periodically.
C. In the spring of 2025, the list includes the following positions (updated in July 2026):
    a. President
    b. Vice-President
    c. Recording Secretary
    d. Treasurer
    e. Community Manager
    f. Office Manager (payment declined)
    g. Member Events Manager
    h. Party Planner
    i. IT Services Manager (payment declined)
    j. Newsletter Editor
    k. Web Developer
    l. Photographer
    m. Lunch A/V Support
    n. Office Cleaner
D. In the spring of 2025 and in 2026, the list includes the following payment methods:
    a. Credit Union Bill Pay
    b. Zelle Transfers
    c. Friends and Family Transfers
E. In the spring of 2025 and in 2026, the actual list is available upon request.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-C1
12 July 2026

Policy	It is the policy of the MVA that the Treasurer produces a full set of financial reports monthly.
Purpose of Policy	This policy is intended to communicate the current financial condition of the MVA to the Board of Directors and the contracted Accountant.

Procedure: At the end of each month, the following procedures will be followed. This procedure will be followed as soon as practical after the end of each month.

A. Get the monthly bank statement and investment account statements.
    a. Bank Statement (available 2 or 3 days after month ends.)
        i. Sign-on to the GTE Financial credit union web site.
        ii. On the account home page, click the Statements button.
        iii. From the list of months, click to download the month just ended.
        iv. Save the downloaded statement file.
        v. Sign-off from the web site.
    b. Investment Statements
        i. Fidelity Accounts
            1. In a web browser, navigate to “fidelity.com”.
            2. Click “Log In” button.
            3. Enter Username and Password. Click Log In button
            4. The Fidelity page opens. Using Snipping Tool, select from top left of page to bottom right of the balance chart.
            5. Save the “snip” to a permanent storage space.
            6. Log out of Fidelity site. Close the browser.
        ii. Equitable Account
            1. In a web browser, navigate to “equitable.com/individuals”.
            2. Click “Sign in” button.
            3. Enter Username and Password. Click Sign In button.
            4. The Equitable page opens. Using Snipping Tool, select from the top left to the bottom right of the image.
            5. Save the “snip” to a permanent storage space.
            6. Click the 3 small lines at the top left of the screen, select Logout option. Close the browser.

B. Ensure that all transactions on the GTE statement have been recorded in the Quicken registers.
    a. Check the Quicken account registers.

C. Record the interest paid in bank account 1851.
    a. Complete an MVA Account Transfer Form and record it in the registers.
D. Perform Account Reconciliations for all three bank accounts (1497, 1851, 1893).
    a. For each bank account choose the Reconcile option in Quicken.
    b. Enter the month ending date and the ending account balance from the bank statement and click OK.
    c. On the new display, when the Difference is zero, click Done.
    d. Click Yes to print a report.
    e. Use the name “Recon-aaaa” where “aaaa” equals the account number, to save the reconciliation report.
    f. Use the last day of the prior month as the Date.
    g. Click to choose All Transactions.
    h. Click OK.
    i. Ensure that the selected printer is Quicken PDF Printer.
    j. Ensure that the Orientation is Portrait.
    k. Click Preview.
    l. Check the Preview report, then Click Print.
    m. A “Save to PDF” window will open. Navigate to the reports folder for the current month.
    n. Enter the name from step e. above then click Save.
    o. Do this for all three bank accounts.
E. Generate the Profit & Loss Comparison report.
    a. Select the report from the “My Saved Reports” list, under the Reports Menu.
    b. Ensure that the dates for the report are correct.
    c. Print the report to the reports folder for the current month.
        i. Ensure that the printer is the Quicken PDF Printer and the orientation is Portrait. You may have to adjust the Scaling so it fits on one page.
        ii. Click the Print button and be sure that the chosen folder is for the current month.
        iii. Click the Save button, then close the report.
F. Record Income and Expense closing entries.
    a. Print the Profit & Loss Comparison Report from above.
    b. Use the Income and Expense totals from the current month column.
    c. Complete an MVA Account Transfer Form and record it in the registers.
G. Record Investment Gain or Loss entries.
    a. Complete an MVA Account Transfer Form and record it in the registers.
    b. Make entries to the individual investment accounts.

H. Generate the Balance Sheet Report.
    a. Select the report from the "My Saved Reports" list.
    b. Ensure that the dates for the report are correct.
    c. Save the report to the reports folder for the current month.
I. Generate the Cash Flow Report.
    a. Select the report from the "My Saved Reports" list.
    b. Ensure that the dates for the report are correct.
    c. Save the report to the reports folder for the current month.
J. Generate the Transactions by Category Report.
    a. Select the report from the "My Saved Reports" list.
    b. Ensure that the dates for the report are correct.
    c. Change to Landscape Orientation.
    d. Save the report to the reports folder for the current month.
K. Prepare the Budget Report.
    a. Open the budget Master file from last month. You will find it in the "Reports-202x-mstr" directory, where x is the current year.
    b. On the Actuals sheet at the bottom of the display, find the account list for the current month, then enter the actual monthly amounts from the Profit & Loss Comparison Report.
    c. On the Report sheet
        i. Check the month's total actual expenses amount.
        ii. Adjust the month name in cells D2, AC2 and AD2 to reflect the new month.
        iii. Adjust the Year-To-Date formulas to include the new month and check report totals.
        iv. In cell AH4, change the month number to the new month, usually by adding one to the last number.
    d. Save the file as the new month Master file by changing the month number in the file name.
    e. Hide months prior to and after the current month, including both Budget and Actual columns.
    f. For the next two steps, make sure you save them to the monthly reports directory.
    g. Save the file as the current month report in the .XLSX format.
    h. Save the file as the current month report in the .PDF format.

L. Complete the custom reports. Make updates to the report, then save in place, then Save As PDF file in the monthly reports directory. At the end of the year you may want to add a "Preliminary" watermark until all transactions are complete.
    a. Cover Sheet. (Change to new month.)
    b. Custom Balance Sheet. (Change account balances.)
    c. Custom Invest Recon. (Add new month data.)
    d. Custom Net Assets Chart.
        i. Open "Net-Assets-Chart.xlsx" and enter new actual net asset value from Balance Sheet below the last entry.
        ii. Save the current file.
        iii. Select the chart, click the Copy button and choose "As shown when printed", click OK.
        iv. Open the "customNetAssetsChart.docx", select the old chart and delete it, paste the new chart, select the chart, click the Picture Format Menu, click the icon to the right of Selection Pane, choose to Rotate Left 90, drag the bottom right of the picture to fill the page, save the file in docx format, and finally save the file in the current month directory in PDF format.

M. Prepare the current month report package.
    a. In a web browser, navigate to the web site "combinepdf.com" on the internet.
    b. Add the following individual reports to the "combined" report.
        i. Cover Sheet
        ii. Custom Balance Sheet
        iii. Profit & Loss Comparison
        iv. Budget Report
        v. Custom Investment Reconciliation.
        vi. Custom Net Assets Chart
    c. Click the Combine button.
    d. Save the Combined report file in the monthly reports directory.
    e. Rename the report file as "MVA Financials yyyy mmm" where yyyy is the year for the report and mmm is the month name for the report. For example, a report for March 2025 would be named "MVA Financials 2025 March".

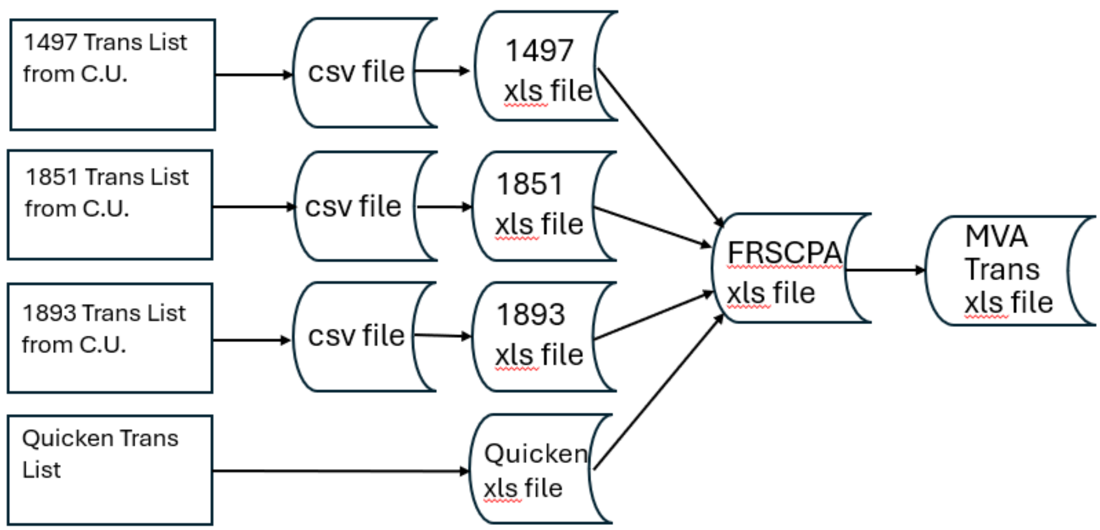
N. Include the monthly report set in an email message from the Treasurer to the chairman of MVA, the president of MVA and the contracted Accountant.

O. Include the monthly Budget Report only in an email message to these Minnregs addresses: president, vice-president, member, community, party, office and operations.

Policy: It is the policy of the MVA that the Treasurer will produce a data file of all transactions twice yearly for transmission to FRSCPA.

Purpose of Policy: The MVA has a contract with FRSCPA to produce a set of financial reports at the end of the first half year and at the end of the full year. This is in support of the Federal Income Tax reporting by FRSCPA. This document describes the procedure for producing that spreadsheet.

Procedure: At the end of each half-year period, this process will be followed. This process will produce several spreadsheet files; each one used in a subsequent process step. The complete process looks like this.



A. From within Quicken, run the report QuickenAllTransactionsCurrentYear-H1 (or -H2, depending on when this is done). Adjust the Date Range for the 6-month period. Export to Excel format. Save as QuickenTransactions-2025-H1.xlsx or the appropriate year and half year).

B. From the Credit Union, download each account, using an appropriate Date Range, such as 1/1/25 to 6/30/25, and save the data to csv format.

C. For each of the three Bank account files, do this.
   1. Open in Excel.
   2. Adjust column widths to Order-6, Trans Date-10, Description-60, Amount-11, Balance-11, Reference-10. Add column for Ext Ref-9.
   3. Set text to Arial 10.
   4. Save As GTECU-xxxx-2025-FirstHalf.xlsx where ‘xxxx’ equals the short account number.

D. Make checks and adjustments to Quicken data.
   1. Open QuickenTransactions-2025-H1.xlsx in Excel.
   2. Set Column widths to A-5, B-10, C-25, D-9, E-25, F-32, G-27, H-10, I-8.5, J-3, K-12.
   3. Scan Notes column for missing reference notes. Fill in missing Notes from other columns (probably column F).
   4. Delete the two blank rows between the column headers and the first data row.
   5. Insert a sequence number in column A (start at 1 for the row of column headers and increase by 1 for each row of data to the bottom). (1st half 2025 = 303 rows.)
   6. Check for duplicate Notes codes. Select all transaction data (rows with sequence numbers), sort on Notes column.
      a. Duplicates are expected for transactions between Accounts, for example for cash transfers from 1851 to 1497, and for Investment Gain Loss.

E. Save the QuickenTransactions-2025-H1.xlsx. Leave in Notes order.

F. For all three bank account files, assign MVA Notes code (Ext Ref) to each account transaction. Follow these steps for each account file.
   1. Open one of the three bank account files. (Ex: GTECU-1497-2025-First-Half.xlsx)
   2. Sort all lines on Trans Date and Amount.
   3. Hide columns E and F.
   4. Open the MVA-Transactions-2025-First-Half.xlsx file and prepare to match each transaction in the bank file to its associated transaction in the Quicken file.
      a. Sort the data lines on Date and Amount.
      b. Hide columns A, C thru E, and H.
   5. Configure displays so both files are visible, side by side.
   6. Match transactions in the two files and copy the code in Notes column in the Quicken file to the Ext Ref column in Bank Data file.
   7. Continue through all lines in bank account file. Remember to save occasionally.
   8. When finished adding the Ext Ref to the bank data files, unhide columns and save both files.

G. Open the FRSCPA Data.xlsx from the last time. Open a new file, name it the same, except for the current period.
    1. Set the sheet names and the order of the sheets as they were for the last period.
    2. Set the column heading and width as they were for the last period.
    3. Copy all the data from GTECU-1497-2025-First-Half.xlsx and paste it into the sheet named 1497Data.
    4. Copy all the data from GTECU-1851-2025-First-Half.xlsx and paste it into the sheet named 1851Data.
    5. Copy all the data from GTECU-1893-2025-First-Half.xlsx and paste it into the sheet named 1893Data.
    6. Copy all the data from QuickenTransactions-2025-H1.xlsx and paste it into the sheet named MVA Data.
    7. Save the FRSCPA Data 2025-H1 file but do not close it. The other files can be closed.

H. Merge data and prepare for the final sheet, working on FRSCPA Data.xlsx.
    1. You will be copying certain data from the last period file to this new file, so it will be helpful to have both files visible on the screen.
    2. Set the old file to fill the top half of the screen, with the new file in the bottom half of the screen.
    3. Start with the Checking sheet in the new file.
    4. Copy the cells from the top 3 rows, columns A thru G, with formulas from the last period. Paste the copied cells directly to the new file.
    5. Copy the cells from the top 3 rows, columns H thru L, with formulas from the last period. Paste the copied cells directly to the new file.
    6. Now this is the fun part. This sheet will contain “lookup” data from two other sheets in this same file. Check each cell in row 3 to be sure that it shows the correct data.
        a. For columns A thru G, this will be data from the appropriate bank account sheet.
        b. For cells H thru L, this will be data from the MVA Data sheet. This formula is complicated, so it is explained at the bottom of these instructions.
    7. When the first row in this new list is completed, it can be copied down the sheet until it contains all rows on the source bank account sheet.
    8. When all rows are populated, compare the "Amount" from the bank data to the "Amount" from the MVA Data. They should be the same.
    9. When the Checking sheet is complete, do the same things for the MoneyMarket and Square sheets.

10. The sheet for 'Other Accts' works the same way as the bank account sheets, except it is only looking up data from the MVA Data sheet. This sheet is just to get the data for the other accounts in the proper order.
11. Save the new file (FRSCPA-Data-2025-H1.xlsx).

I. Prepare the Final Report.
   1. This sheet will look like the report sent for the prior period (MVA-Transactions-2024-H2.xlsx). Use that as a model.
   2. Just like step H above, start with the old file filling the top half of the screen. Open a new file and set it to fill the bottom half of the screen.
   3. Change the names of the default sheet and 4 additional sheets to match the sheet names from last period.
   4. Starting from the top (Account - GTE Checking 1497):
      a. Copy the top 3 rows from the old file and paste them to the new file.
      b. Look up the checking account balance from the beginning of the six-month period; enter the date and balance in row 3.
      c. Select and copy the data rows from FRSCPA Data file, paste special (values only) to the new sheet.
      d. Format the columns for bank-date and mva-date.
      e. For the calc-balance column, enter the formula "=E3+D4" in the first empty cell. This means this cell equals the value from 1 row above plus the value from one column left. Copy this formula down to the end of the account data.
      f. Format the columns for the bank-amount, the calc-balance and the MVA-Amount to be Currency, 2 decimal places, with the dollar sign, and negative numbers as red with parentheses.
      g. Check that the final calc-balance is the same as the balance in the account on the credit union statement.
      h. Save the new file after each account, named MVA-Transactions-2025-H1.xlsx.
   5. Do the remaining two bank accounts (GTE CU Money Market 1851 and GTE CU Square Acct 1893) in the same manner with data appropriate for each account. Leave 3 blank rows between accounts.
   6. After the 3 bank accounts, do the remaining accounts in a similar manner, using source data from the Other Accts sheet.
      a. Copy the top 3 rows for each account and paste to the new file.
      b. Adjust the date for the start of the period and enter the beginning balance from the Balance Sheet from last period.
      c. Find the associated data in the Other Accts sheet.
      d. Copy that data and paste special (values only) to the new sheet.
      e. Move on to the next account until all are completed. Save often.

7. From the three bank account data files, copy all transactions and paste them to the appropriate account sheet
8. Complete the Balance Sheet Comparison sheet, using values from the last Balance Sheet Report from the prior period and the final balances from the current Balance Sheet Report.

<u>Explanation of XLOOKUP formula, reading from left:</u>

The Example -	=XLOOKUP($G3,'MVA Data'!$I$2:$I$320, 'MVA Data'!$B$2:$B$320)
1. "=XLOOKUP("	= this invokes the command formula.
2. "$G3,"	= a value to look up in a table. This is the External Ref on the current line.
3. "'MVA Data'!"	= a reference to the sheet containing the lookup data.
4. "$I$2:$I$320,"	= a reference to the range of values within the lookup data where the lookup value should be found.
5. "'MVA Data'!"	= same as #3 above.
6. "$B$2:$B$320)"	= the reference to the range of values within the lookup data where the value will be found on the same row as the lookup value.

Minnreg Veterans Association
Policies and Procedures For: Treasurer
Policy PR-TR-D
12 July 2026

Policy	It is the policy of the MVA that the Treasurer originates and maintains a set of Policy and Procedure documents.
Purpose of Policy	This policy is intended to communicate the current set of Policy & Procedure documents within the MVA.
Procedure:	This document represents the complete set of Treasurer Policies and Treasurer Procedures. It will be reviewed, updated and communicated periodically as necessary.

The current revision dates of the sections within this document are shown below.

Position Description	12 July 2026
A. Cash Management	
1. Monitor Cash	11 July 2026
2. Replenish Cash	11 July 2026
3. Maintain Communication	11 July 2026
B. Financial Transaction Management	
1. Financial Integrity	12 July 2026
2. Pay Selected Bills	12 July 2026
3. Pay Member Reimbursements	12 July 2026
4. Accept Cash Inputs	12 July 2026
5. Process NEC Payments	12 July 2026
C. Financial Reporting	
1. Monthly Reports	12 July 2026
2. Semi-annual Data for Accountant	12 July 2026
D. Policies and Procedures	
1. Maintain Documents	12 July 2026
2. Publish Documents	12 July 2026
E. Communication	
1. Participate in Discussions	
2. Report at BOD Meetings	
3. Communicate with FSRCPA	