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**NATURAL RESOURCES**

Michael L. Parson, Governor

Carol S. Comer, Director

**MEMORANDUM  
2021-010**

DATE: October 30, 2020

TO: All Soil and Water Conservation Districts

FROM: <sup>JB</sup> Jim Boschert, Environmental Program Manager  
Soil and Water Conservation Program

SUBJECT: Debit Cards

At the October 9, 2019 Soil and Water Districts Commission meeting the Commission approved a motion to not allow the soil and water conservation districts or the Soil and Water Conservation Program Office to use debit cards for SWCD or program business once the UMB credit cards are made available to SWCDs. The SWCDs must begin the process to cancel their debit card. Debit cards must be cancelled by December 31, 2020.

The Commission decided not to allow debit cards based on the following reasons, 1) debit card do not offer any fraud protection, 2) cash is readily available with debit card, and 3) in most instances any SWCD board members or employees on the bank account can get a debit card without board approval. SWCD boards are also encouraged to have discussions with their financial institution regarding not allowing debit card for any SWCD accounts.

Memorandum 2021-009 dated October 30, 2020, details the process for SWCDs to apply for a UMB credit card. SWCDs can now signup for the UMB credit card to replace debit cards and other credit cards.

If you have any questions please contact your district coordinator. Thank you.

