

DELINQUENT CENTRAL PAYMENT PROCEDURES

EFFECTIVE OCTOBER 1, 1992

One of our most serious responsibilities as employers is to see that our obligations to those who work for the Church are paid fully and on time. This includes salaries and wages, health insurance, unemployment insurance and retirement benefits. For good order and to keep our Diocese viable, we must follow sound fiscal policies.

When any of these accounts, indeed when any central payment account becomes delinquent, we must respond. Below you will find the procedures we will follow.

1) If an account becomes delinquent by two months, the pastor will receive a phone call from the Chief Financial Officer which will be followed up with a letter, with copies to Monsignor William Lester and Monsignor James Wolf.

Account refers to, but is not limited to the following:

All Loans	Retirement
Quota	Employment Security
Consolidated Insurance	Payroll
Group Insurance	Central Purchasing
Bishop's Appeal	Vehicle Insurance

2) If there is no response from the pastor by the next month's end, a meeting will be set up with the pastor, the Chief Financial Officer, and either Monsignor Lester or Monsignor Wolf.

3) If the conditions have not changed after four months from the initial delinquency, a meeting will be set up with the pastor, the Chief Financial Officer, the Parish Finance Committee, the Parish Council President (or the entire Parish Council) and either Monsignor Lester or Monsignor Wolf.

4) A request for authorization to obtain bank balances will be made. Based upon this information, if the parish has available funds, the pastor will be asked by either Monsignor Lester or Monsignor Wolf to apply some of these funds to their past due accounts.

5) In order to assist the parish, the Diocese will then work with the pastor and the Parish Finance Council in putting together an audit of the parish so good financial practices may be strengthened.

6) When loans are made, an amortization schedule will be sent to the parish. Payments should be made in accordance with the amortization schedule each month. Additional payments can be applied to the principal, if the loan is current, in order to accelerate payment of the loan.

All accounts will be reviewed at the end of each month to check for payments made, or not made.