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I. Introduction

Messiah College’s Purchasing Card (P-Card) Program has been designed to allow for the direct procurement of low-value purchases by the end-user through the use of a P-Card. P-Cards eliminate the need for requisitions for small dollar amount purchases, reduce paperwork, simplify the payment process and improve vendor negotiations. They provide greater flexibility in ordering and a convenient mechanism for managing expenses for those who travel. Those who have been issued a P-Card may initiate transactions in person, by telephone or via the internet within the limits of the individual card transaction limits and adhering to the guidelines stated in this document. The College P-Card Program is administered by the Department of Procurement. Authorized cardholders are required to pass a policy quiz prior to receiving their P-Card, and then attend a training session to learn the allocation process. Regular refresher training sessions, as determined by the College, will also be required. The use of a College P-Card is a privilege granted by the College, and as such, will be revoked and disciplinary action taken in the event of abuse, fraudulent use, or failure to perform related administrative duties outlined in this document.
II. Roles and Responsibilities

1. P-Card Program Administration
   1.1. The P-Card Program Administrator is responsible for the day to day operation of the P-Card Program. This person is the primary contact between the P-Card provider and Messiah College. This person also performs such tasks as opening accounts and distributing cards, updating cardholder information increasing/decreasing credit limits, training new cardholders, and collecting inactive and discontinued cards.
   1.2. The P-Card Program Auditor is responsible for conducting random audits for both cardholders and approvers and record keeping documentation compliance. The P-Card Program Auditor will perform random monthly audits after the billing cycle’s completed extraction which takes place on the seventh business day of the following month. The auditor will be reviewing transactions for:
       1.2.1. Adherence to the College’s Expenditure Policy
       1.2.2. Proper org and account allocation
       1.2.3. Itemized receipt uploaded and attached to the transaction
       1.2.4. Proper documentation of the 5 W’s, as required by the IRS
       1.2.5. Ensure that the same person has not allocated and approved the same transactions
       1.2.6. All transactions are approved in the system by the appropriate approver (audit performed for approvers only)
       1.2.7. Split transactions
       1.2.8. Cash advances / ATM withdrawals
       1.2.9. Messiah College purchases (Campus Store, College Press, Dining Services, Box Office, online purchases/registrations, etc.)
       1.2.10. Fines and penalties

2. Approvers and Supervisors
   2.1. Approvers are typically budget managers that are responsible for managing a departmental budget for a given area.
   2.2. The approver authorizes an employee in their department to be issued a P-Card and oversees the use of the card.
   2.3. The approver reviews and approves all of the transactions allocated to their org(s).
   2.4. If a cardholder is also the approver of the org where their transactions are allocated, the cardholder’s supervisor is required to approve the transactions.

3. Cardholders
   3.1. Cardholders are those employees who have been authorized by an approver to be issued a P-Card based on their need to purchase business related goods and services for the institution, as well as institutional employees that travel for College business purposes.
   3.2. A cardholder is responsible for:
       3.2.1. Understanding and complying with the College’s Purchasing Policy, Expenditure Policy and the P-Card Manual
       3.2.2. Initiating and authorizing purchases
       3.2.3. Handling returns/credits
       3.2.4. Resolving problems with the vendor
       3.2.5. Retaining accurate records of all transactions
       3.2.6. Performing monthly allocations of transactions in the P-Card System
       3.2.7. Attaching itemized receipt images within the P-Card System as required for each transaction

4. Designated Delegates (formally referred to as Proxies)
   4.1. The College allows cardholders and approvers to authorize and designate another employee within their department to perform the required monthly allocations of P-Card transactions. Please note that
the same person cannot allocate and approve the same charge, nor can anyone approve the transactions of their spouse or child. Additional internal controls must be in place to protect the College and its employees from fraudulent activity (see Section VII for internal controls).
III. Obtaining a Purchasing Card

1. All cards are issued at the request of the approver by completing the P-Card Request Form found on the P-Card website. Email the completed form to pcard@messiah.edu.

   The form should include the following information:
   1.1. Name, ID number and birthdate of the employee that will receive the card. (This data will be used to order the card.)
   1.2. Single transaction limit requested (standard is $3,000). Exceptions to this limit must be requested by the approver and approved by the P-Card Administrator.
   1.3. Monthly credit limit requested (standard is $6,000). The limit can be raised for periods where higher use is expected. Exceptions to this limit must be requested by the approver and approved by the P-Card Administrator.

2. The employee receiving the P-Card is required to review the P-Card Manual, take a quiz on the procedures, attend a training session and acknowledge their responsibilities on the Employee P-Card Usage Agreement found on the P-Card website.

3. P-Cards are ordered by the P-Card Administrator.

4. When the P-Card arrives on campus, it must be picked up by the cardholder from the P-Card Administrator.
IV. Returning a Purchasing Card

1. A cardholder must surrender the P-Card to the Program Administrator upon termination of employment. In cases of involuntary termination, the P-Card will be collected by Human Resources.

2. If the cardholder takes a leave of absence, the approver will notify the P-Card Administrator via email at pcard@messiah.edu to discuss the procedures that must to be followed.

3. If the card has been inactive for a period of 12 months, the P-Card Administrator will contact the cardholder’s approver to determine if the card should be cancelled.
V. Approver Procedures

1. The approver will determine the necessity of each card requested.

2. The approver in consultation with the P-Card Administrator will establish credit limits based on budgetary authority. The standard limits are a credit limit of $6,000 and a single transaction limit of $3,000, however, they can be set at higher or lower amounts as needed.

3. Approvals
   3.1. The approver will be given access to the online P-Card system and is responsible for approving all transactions allocated to the approver’s orgs. The approver should review the following for accuracy and completeness:
      3.1.1. Transaction was properly allocated to the correct org code, account code, and if applicable, activity code
      3.1.2. The merchandise was received or the service was performed
      3.1.3. Verify that all charges are for authorized expenses of Messiah College according to the Purchasing Policy and the Expenditure Policy
      3.1.4. All receipts and/or receiving documents are scanned into the online system and that the receipt and the narrative details contain the IRS required 5W’s. (Who, What, Where, When, Why)
      3.1.5. Ensure that all personal charges are properly reimbursed
   3.2. The approver is required to immediately contact the P-Card Administrator if there are any changes involving the cardholder’s status (i.e. termination, transfer to another department, limit changes, etc.), or if there appears to be any misuse or fraudulent use of the P-Card.

4. Fraud
   4.1. If fraud or misuse is suspected, immediately contact the P-Card Administrator with the details so that they can contact the P-Card provider to report the incident.
VI. Cardholder Procedures and Guidelines for Use

1. **Personal Liability:** Each cardholder is responsible and accountable for their P-Card and all transactions made with it. P-Card information should not be given to anyone, including a delegate. A delegate must log in with their own username and password, never that of the cardholder or approver.

2. **Transaction Limit:** A credit limit and single transaction limit have been established for each cardholder. Purchases must be within these established limits or the purchase will be rejected by the P-Card Provider. 2.1. Cardholders are responsible for knowing their limits prior to traveling. If higher limits are needed during travel, the cardholder’s approver should email a request to pcard@messiah.edu. The request must state the amount of the temporary limit increase along with the beginning and ending date for the increase. This request should be completed two (2) weeks prior to traveling.

3. **Split Purchases:** Large P-Card transactions cannot be split into smaller transactions to “get around” the single transaction limit.

4. **International Travel:** The P-Card Provider monitors Messiah’s accounts and will block international purchases to prevent fraudulent use. Therefore, two (2) weeks prior to international travel, please email pcard@messiah.edu with information about dates and locations of travel. The P-Card Administrator will forward the itinerary to the P-Card provider to prevent transactions from being rejected while traveling.

5. **Proper Purchases:** The P-Card must be used in accordance with the College’s Expenditure Policy and Purchasing Policy.

The following transactions are expressly PROHIBITED:

5.1. **PERSONAL Purchases:** Messiah College P-Cards should never be used for personal transactions. If an accidental purchase occurs, please follow the steps below:
   5.1.1. Notify the supervisor of the error.
   5.1.2. Reimburse the college by taking a check or cash to the Falcon Exchange counter. Note that it is reimbursement for a personal P-Card charge. The check/cash must be deposited into org 1000, account 1093. Request a printed receipt.
   5.1.3. In the P-Card system, allocate the personal charges to org 1000, account 1093 and in the narrative details section, note that these are personal expenses that will be repaid to the college.
   5.1.4. Scan the reimbursement receipt and upload it to the transaction that represents the personal charge in the P-Card system.
   5.1.5. Perpetual personal use and/or non-reimbursement of the college is considered willful misconduct.
   5.1.6. Personal expenses not reimbursed will be billed to the cardholder. After 30 days of non-payment they will be deducted from the cardholder’s pay check.

5.2. **Cash Advances or ATM Access:** Temporary exceptions may be made for international travel. Please notify the P-Card Administrator two (2) weeks prior to travel to request this ability.

5.3. **Capital Acquisitions:** If a vendor requires a capital purchase to be made on a P-Card, submit a requisition (using the College’s Purchase Order System) to the P-Card Administrator, who will complete the P-Card purchase.

5.4. **Transactions with any Messiah College Department:** College departments can charge expenses through an interdepartmental charge back method or with a Dept. 1 card. Therefore, it is inappropriate to use the P-Card with any Messiah College department. If Messiah College is being paid, do not use a P-Card.

5.5. **Furniture:** All furniture must be processed through the Department of Procurement. If a vendor requires a P-Card to purchase the furniture, the P-Card Administrator will make the purchase using the administrative P-Card.

5.6. **Office Supplies:** Office supplies are to be processed through the College’s preferred vendor.
5.7. Gas:
   5.7.1. Fleet Services: All gas for College Fleet vehicles must be purchased with the fleet card that
   is provided by the College receptionist when picking up the reserved vehicle. The College
   receives some tax relief from gasoline purchases not available with the P-Card.
   5.7.2. Rental Cars: Gas purchases to refill a rental vehicle are an appropriate expense. This is the
   only time a P-Card should be used to purchase gas.
   5.7.3. Personal Vehicles: Use of a personal vehicle for College business is acceptable. Employees
   are reimbursed at the mileage reimbursement rate for each mile driven. The P-Card should
   never be used to purchase gas for a personal vehicle. No exceptions.
5.8. Cardholders should reference the Purchasing Product Approval Guide for a list of products that
require pre approval from specified Messiah College departments.

6. Placing an order with the P-Card:
   6.1. The cardholder will provide the following information:
      6.1.1. Name, P-Card account number, card expiration date and 3-digit security code
      6.1.2. A complete description of the item including stock/catalog numbers where applicable
      6.1.3. Inform the vendor that the college is TAX EXEMPT. The PA Sales Tax-Exempt number for
      Messiah College is 75-07482-3. This number has been printed in the upper left hand corner of
      the P-Card. If the vendor requests a PA Sales Tax Exempt Form, please print a copy of the
      current form from the Business Office Website.
      6.1.4. Billing Address: Messiah College, One College Avenue, Mechanicsburg, PA 17055. (Do
      not use a suite number.) Telephone Number 717-766-2511. (Do not use an extension.)
      6.1.5. Shipping Address: The address where the order should be delivered, include the suite
      number. Telephone number: 717-766-2511, include the extension.
      6.1.6. Request that the supplier include the word “PCARD” on all mailing and purchasing
      documentation
      6.1.7. After the order is placed, the cardholder must ask for the order/reference number
   6.2. If ordering by FAX, including the card number with the fax is not recommended for security
   reasons, however, some vendors will require this information.
   6.3. Back orders are prohibited when purchasing with a P-Card.

7. Verification of Service or Product: The cardholder will directly receive the item(s) and a sales receipt
or packing slip.
   7.1. All documentation including the itemized sales receipt and or packing slip must be scanned and
uploaded to the online P-Card system during the allocation process.

8. Allocations: All transactions are to be allocated weekly.
   The billing cycle is for a period from the 1st of the month through the 31st of the month. Some purchases
made near the 31st may appear on the following month’s statement. All transactions must be allocated by
the cardholder by the 3rd business day of the following month and approved by the approver no later than
the 6th business day of the following month. Cardholders will receive an email notification when their
statement is available as a reminder to allocate their transactions. Cardholders are responsible for the
validity of all purchases. Each cardholder is required to access the P-Card system website every month to
verify transactions and/or the lack of transactions. VISA requires that passwords be reset every 90 days.

9. Recordkeeping: All receipts and packing slips are required to be scanned and uploaded to the online P-
Card system for each transaction. The uploaded receipts will be saved in the online system for two (2)
years for cardholders and supervisors to review. The Business Office will download all receipts monthly
to store them for the IRS required seven (7) year retention period. The Business Office will destroy the
documents at the end of the seven (7) year period. All paper receipts can be shredded 90 days after
uploading them to the P-Card system.
10. **Audit**: The P-Card Program Auditor will perform random monthly audits of posted P-Card charges as noted in Section II 1.2.

11. **Returns, Credits and Disputed Items**:
   11.1 **Returns**: Cardholders are responsible for handling all returns. If a purchased item must be returned for any reason, it should be processed on a standard shipping order indicating the reason for the return.
   11.2 **Credits**: The vendor should issue a credit for any item that has been returned. The credit will appear on a subsequent P-Card monthly statement. Credits must be allocated to the same org and account to which the original transaction was allocated, and an appropriate receipt must be attached.
   11.3 **Disputed Items**: If there are any discrepancies, the cardholder must first contact the vendor to resolve the problem. If problems cannot be resolved, the cardholder will contact the P-Card Administrator, who will file a dispute with the P-Card provider.
   11.3.2 Disputed items must be allocated and approved by the monthly deadline. An explanation of the dispute should be noted in the narrative details section. When the credit is received, it should be credited to the same org & account to which the disputed charge was originally allocated.

12. **Employment Status Change**:
   12.1. Cardholders must surrender their card to the P-Card Administrator on or before their last day of employment. Any purchases made using the card must be allocated on or prior to the final day of employment.
   12.2. If an employee transfers to a new department please email pcard@messiah.edu with the transfer information.
   12.3. Prior to a department transfer, make certain to complete any outstanding monthly allocations.
   12.4. Prior to leaving the College, employees should cancel any outstanding renewals (i.e. subscriptions).

13. **Purchasing Card Security (PCI Compliance)**:
   13.1. The P-Card should be treated with the same level of care and security as a personal charge card.
   13.2. Keep the card in view when using it to make a purchase. Get it back promptly after it has been imprinted / swiped.
   13.3. Destroy all carbons and voided receipts (when a mistake is made). If the clerk has to keep a voided receipt for the store’s accounting system, be sure to get a copy.
   13.4. Do not give the card number over the phone unless dealing with a legitimate company.
   13.5. Do not put the card number on a website unless it is a secured site accessed through a secured internet connection (secured sites will always begin with “https”).
   13.6. When faxing an order, the card number should never be written on the fax transmittal.
   13.7. The card should be stored in a secure location, accessible to only the cardholder.
   13.8. The cardholder should request that the supplier NOT keep the card number in their records.
   13.9. The card number should be secured and not posted at a desk or any other location.
   13.10. Use of the card by anyone other than the person whose name appears on the card is prohibited.
   13.11. The card should not be given to anyone. If the cardholder is going to be absent for an extended period of time, the approver may request that a new card be issued to another employee for the duration of the absence. The approver must follow the procedure for requesting a new card.
   13.12. If the P-Card is lost or stolen, employees should immediately contact M&T Bank at 1-800-443-8671 and then inform their supervisor and the P-Card Administrator at pcard@messiah.edu.
The College allows cardholders and approvers to authorize other college employees within their department to perform the monthly allocation/approval of P-Card transactions. The following internal controls must be established and followed within the department to protect the college and its employees from fraudulent activity:

1. The delegate is required to review the P-Card manual, pass the quiz and attend P-Card training.

2. The P-Card Delegation Form must be completed by the cardholder specifically authorizing the assignment of an assistant that will perform the required monthly allocations/approvals. The form is available on the P-Card website. The form delegates the allocation/approval processes, but it does not delegate the responsibility for the charges/approvals. A cardholder/approver is ultimately responsible for all charges/approvals.

3. It is never acceptable for the same person to allocate and approve a transaction. Further, it is not acceptable for a person to approve the transactions of their spouse or child. These duties must be separated.

4. The delegate should never log-in using a cardholder’s username or password. Delegates are assigned their own log-in information.
Most purchases made by Messiah College are exempt from Pennsylvania State Sales Taxes, and it is the cardholder’s responsibility to minimize expenses by ensuring tax is not charged. To that end, cardholders are provided a copy of the college’s sales tax exemption number and form. There are cases where strict adherence to that policy is not practical. Ultimately each cardholder is responsible for exercising prudent judgment when using his or her purchasing card. Therefore if a non-routine transaction is insignificant from a dollar value perspective (under $400.00/$24.00 applied tax) and it is inconvenient to prove the sales tax-free status of the transaction, then the cardholder can exercise common sense and discretion. However if the purchase is of a large dollar amount (over $400.00/$24.00 applied tax) and/or is being made through a supplier that the college frequently does business with, then cardholders must take all necessary steps to ensure that the purchase is free of sales tax. The following provides guidance for specific circumstances.

1. Business Lunches – In most cases, it would be inconvenient and ultimately not worth the extra effort to ask cardholders to make sure that the purchase of business lunches be made free of sales tax. Therefore, if the nature of an employee’s work dictates that occasionally they pick up the tab for a few individuals within the context of a business meeting, it is permissible to purchase the meal with sales tax charged. However, if an employee is planning a large function and is making reservations for meeting space and meals, then it is expected that they will provide the organization with an exemption certificate in advance of the meeting.

1.1. Lodging Expenses – Hotels in Pennsylvania will assess residents an occupancy tax that is different from sales taxes. Messiah College is not exempt from Pennsylvania occupancy taxes, and therefore cardholders do not need to seek exemption from any taxes paid on a hotel stay in the State of Pennsylvania. Tax laws vary by state and it is possible to obtain exemption in New York and other states including: New Jersey, Illinois and Florida.

1.3. Web Orders – Cardholders are expected to ensure that all of their qualifying tax-exempt purchases made via the Internet are executed free of Pennsylvania sales tax. Most Web-based suppliers have links to pages that provide instructions on making a sales-tax exempt purchase. Please note that other charges, such as shipping and handling, still apply.

2. Facilities Purchases: Exceptions to Sales Tax Exemption

The primary exceptions to our exemption of Pennsylvania State Sales Tax pertain to items typically purchased by the Facilities department, especially items that are used to construct or replace significant infrastructure of buildings and equipment used to maintain buildings. The intended use of an item is critical to determining taxability. For example, a hammer or saw purchased to maintain real estate would be taxable while a hammer or saw purchased by the art department for educational purposes would be nontaxable. Below are examples for guidance on some of the intricacies of this section of the Pennsylvania tax code.

2.1. Materials and Supplies of a Permanent Nature

2.1.1. A furnace to be installed in an existing building Taxable/Non-Exempt
2.1.2. Building blocks to construct a new building Taxable/Non-Exempt
2.1.3. Light fixtures to replace existing light fixtures in a building Taxable/Non-Exempt
2.1.4. Wall-to-wall carpeting to be installed in a building Taxable/Non-Exempt

2.2. Materials and Supplies for Routine Maintenance and Repair

2.2.1. Paint, paint brushes Nontaxable/Exempt
2.2.2. Light bulbs Nontaxable/Exempt
2.2.3. Floor wax Nontaxable/Exempt
2.2.4. Carpet shampoos Nontaxable/Exempt
2.2.5. Replacement window panes Nontaxable/Exempt
2.2.6. Cement to repoint bricks Nontaxable/Exempt
2.2.7. Roofing tar Nontaxable/Exempt

2.3. Equipment Used for Repair and Maintenance (routine or otherwise)

2.3.1. Purchase or repair of a lawn mower or snow blower Taxable/Non-Exempt
2.3.2. Purchase of a hammer or saw **Taxable/Non-Exempt**
2.3.3. Purchase or repair of a floor polisher **Taxable/Non-Exempt**

3. PA Sales Tax charged to a Messiah College P-Card requires the cardholder to submit a request for refund to their P-Card account from the vendor. Any tax amount applied to a P-Card transaction over $24.00 will trigger an automatic audit of the transaction. It is every cardholder’s responsibility to attempt to have PA State sales tax removed from the transaction amount prior to completing the purchase.
IX. Enforcement

1. **Cardholders**: A cardholder may have their P-Card privileges suspended or permanently revoked for failure to adhere to usage policy. Examples include, but are not limited to:
   1.1. Using P-Card for personal or prohibited purchases (See Purchasing Product Approval Guide, Purchasing Policy and Expenditure Policy)
   1.2. Sharing a P-Card
   1.3. Not allocating transactions by established deadlines
   1.4. Non-submittal of required receipts for purchases
   1.5. Using improper accounting codes when allocating
   1.6. Improper documentation of expenditures: 5W’s

   A notification email will be sent to the cardholder and their supervisor noting the problem and the steps needed to correct it. Serious and/or repeated failures to adhere to usage guidelines may result in required training, and suspension or revocation of card privileges.

2. **Approvers**: Approvers are responsible for ensuring their cardholders follow policy and procedures related to their P-Card purchases. Responsibilities include:
   2.1. Monitoring P-Card transactions for personal and prohibited purchases. (See Purchasing Product Approval Guide, Purchasing Policy, and Expenditure Policy)
   2.2. Ensuring that cardholders perform the required monthly allocation procedures by established deadlines
   2.3. Ensuring that cardholders submit proper receipts for purchases
   2.4. Ensuring that cardholders properly document all purchases with the 5 W’s
   2.5. Ensuring that cardholders use correct accounting codes when allocating their purchases
   2.6. Approving transactions of all cardholders by the established deadline

   A notification email will be sent to approvers regarding failure to appropriately monitor employees’ card transactions and the actions needed to correct it. Serious and/or repeated failures may result in required training, and suspension or revocation of card approval privileges.

3. **Cancellation of P-Card by P-Card Administrator**:
   3.1. In cases of misuse or repeated abuse of privileges and procedures of the P-Card program, the P-Card Administrator has the authority to close the card.
   3.2. Misuse of a P-Card is considered a serious policy violation. Any misuse will be reported to an employee’s supervisor. Failure to adhere to Messiah College Purchasing Policy and Expenditure Policy may result in the cancellation of P-Card privileges, an employee reprimand, or termination of employment.
X. Glossary of Terms

5 W’s: Who, What, When, Where, Why. These qualifiers must be explained for every transaction as required by the IRS

Account: Account code where transactions can be allocated

Delegate: Individual who has been approved to allocate/approve transactions on the behalf of another employee

Allocate: To assign a transaction an org code, an account code, and if necessary, an activity code, provide narrative details to justify the transaction and attach an itemized receipt

Approver: Formerly referred to as a Supervisor or Budget Manager. An approver is responsible for reviewing and taking the appropriate actions required for each of their assigned cardholders’ transactions.

Cardholder: Employee who has been issued a Messiah College P-Card and who has accepted the responsibility of purchasing both goods and/or services on behalf of the College.

Org: Organization code where transactions can be allocated

P-Card Administrator: Person designated to oversee the usage of P-Cards within Messiah College. They are also responsible for policy and procedures surrounding the program and providing assistance with the IntelliLink System.

P-Card: Purchasing card, issued by Messiah College to individuals with responsibilities for purchasing goods and/or services or traveling for the College.
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