
ACA INTERNATIONAL

COMMITTEE CHARTERS

Approved as amended by Executive Committee

As of January 2012



COMMITTEE CHARTERS

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DIVISION COMMITTEES

AFFILIATE MEMBER COMMITTEE CHARTER

Purpose:

The Affiliate Member Committee serves as the Divisional committee representing Affiliate Members of this Association pursuant to the Association SOPs 3C2-1.01-1.06 (July 2002).

Duration: This is an on-going Committee.

Type of Committee: Divisional

Committee Established by: Executive Committee

Number of Members and Term: Seven voting members elected for staggered three year terms. One non-voting member who is currently serving as the Affiliate Director to the ACA Board of Directors.

Qualifications: ACA member in the Affiliate Division in good standing for the two most recent consecutive years.

Successive Terms: May serve a maximum of two consecutive terms.

Quorum: Majority of the seated members

Primary Responsibilities:

- Seek to increase the membership in the Affiliate division by at least ten percent per year.
- Assist with planning the overall exposition for the upcoming year's Convention/ tradeshow by offering suggestions about marketing, programming and scheduling in order to continue to increase Affiliate Member participation and attendance at Association tradeshow.
- Evaluate past trade shows and make recommendations and suggestions for improving future shows.
- Assist ACA in increasing number of Affiliate members and exhibitors by providing and assisting staff with leads.
- Make recommendations to the Executive Committee in areas of Affiliate Member relations.
- Represent the Affiliate Members and bring their concerns and needs to the Executive Committee.
- Offer suggestions for improving and increasing the participation of Affiliate Members in Association's sponsorship programs.
- Provide guidance and assistance to staff in their efforts to resolve any conflict of interest with Affiliate Members that may affect planning of the overall convention/ tradeshow program.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any

discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Election of Directors to Board of Directors:

Qualifications of a Director representing the Affiliate Membership:

- Affiliate Member in good standing for the two (2) most recent consecutive years;
- Participation in two (2) ACA International Expositions within the past two years; and
- Shall have no conflict of interest.

The Affiliate Member representative elected to serve as the Affiliate Division's representative on the ACA Board of Directors will serve for a two year term and may be elected for successive terms as determined by the vote of the membership.

The Affiliate Director will serve as a non-voting member of the Affiliate Member Committee, unless at the time of election as Director, such person is serving on the Affiliate Member Committee. In such case, the Director will serve as a voting member of the Committee until his or her term of service as an Affiliate Member Committee member shall expire.

Four months prior to the first day of Convention, the Affiliate membership will be notified via e-mail that nominations for the Affiliate seat on the Board of Directors are open. Affiliate members will have approximately two months to announce their candidacy or nominate a candidate. All candidates must submit a document detailing their intent to serve as a Director representing the Affiliate Membership with their professional biography. This document is due two months prior to the first day of convention in the election year.

The candidates' statement of intent and biographies for the Affiliate seat on the Board will be distributed via e-mail. They will be allowed to speak briefly at the Affiliate Committee Meeting at the ACA International Convention and Exposition. The election will take place immediately after the candidates' speeches. A ballot will be distributed at the Affiliate Member Meeting. Each Affiliate Member company will have the right to cast one vote and must be present to vote.

There will be no remuneration for Directors in connection with their participation at any ACA Board of Directors' meeting.

Meetings: Conference calls and face-to-face meetings are held on an "as needed" basis.

Staff Liaison: The Manager of Meetings and Expo and Director of Membership shall serve as staff liaisons, who shall not have a vote on the committee.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Executive Committee Liaison: Treasurer

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Lead the committee in increasing the number of members in the Affiliate Division.

- Communicate with committee members and staff liaisons.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee:

Meetings Department budget

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on April 27, 2010.

ASSET BUYERS DIVISION (ABD) COMMITTEE CHARTER

Purpose:

The purpose of the Asset Buyers Division shall be to enhance the exchange of information and ideas among those substantially engaged in the sale or purchase of accounts receivable, the financing of accounts receivable transactions, the financial analysis or valuation of accounts receivable or advocacy on behalf of the asset buying and selling industry and to support the development and ongoing enforcement of a code of conduct, ethics and operations under the auspices of ACA International's Ethics and Professional Responsibility Committee. See ACA International Standard Operating Procedures, 3C4-1.02

Mission Statement:

The Asset Buyers Division (ABD) of ACA International was established to meet the specific needs of those involved in the acquisition, sale, management and liquidation of receivables, including, but not limited to, buyers, sellers and providers of related services.

The mission of ABD is to facilitate the success of its members and section participants by:

- Providing critical information on industry trends and issues.
- Building upon the strength of ACA International to collectively act on legislative and regulatory issues and to promote and protect the needs and concerns of its members and section participants.
- Educating its members and section participants regarding:
 - Compliance
 - Ethics
 - Policies, procedures and practices
- Developing the best resources available to support a knowledgeable, ethical and profitable asset buying industry.

Duration: This is an on-going Committee.

Type of Committee: Divisional

Committee Established by: Executive Committee

Number of Members and Term: Eight members are elected for staggered three-year terms.

Qualifications: Committee members must be division members of the ABD or participants in the Asset Buyers Section.

Successive Terms: May serve successive terms.

Quorum: Majority of the seated members.

Primary Responsibilities:

- Study trends and changes in the debt buying industry.
- Communicate relevant information to ABD members and section participants through seminars, educational sessions, publications and other appropriate avenues.
- Develop special forms, systems and other tools for member and section participant use.
- Be responsive to member and section participant questions on Division related topics.

- Review and comment on legislative and regulatory issues as requested.
- Monitor legislation received through the State Tracking Action Network (STAN).
- Make every effort to attend Division sponsored events.
- Participate in at least one D.C. Fly-In per year.
- Participate in ABD List serve.
- Support the creation of a code of ethics and code of operations under the auspices of ACA International's Ethics Committee.
- Perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Election of Directors to ACA International Board of Directors

Qualifications of a Director representing ABD:

- Division member in good standing of the Asset Buyers Division for at least three consecutive years;
- Attendance at a minimum of one ABD annual conference; and
- Have no conflicts of interest.

In March of a year in which a director election is to take place, the ABD members and section participants will be notified in the ABD newsletter and the ABD pages of the ACA Web site that nominations for the ABD seat on the Board of Directors are open for a period of 90 days. ABD members may announce their candidacy or nominate a candidate for a seat on the ACA Board of Directors during this period. All nominations must include a biography and a statement of interest, not to exceed 500 words, outlining the candidate's service to the Association and suitability and desire to serve in this capacity. The ABD committee will elect the Board representative by July 1. The successful candidate will be announced to the membership within 15 days of the election on the ABD pages of the ACA Web site and in the next issue of ABD's official publication.

An ABD director will serve a two year term which runs from August 1 to July 31 on the ACA Board of Directors.

The ABD Board representative:

- Will serve as a non-voting member of the ABD Committee, unless at the time of election as Director, such person is serving on the ABD Committee. In such case, the Director will serve as a voting member of the Committee until his or her term of service as an ABD Committee member shall expire.
- Participates in all convened meetings of the committee whether by telephone or in person.
- Brings Board level issues and events to the attention of the committee and the membership.
- Communicates at least 4 times a year on a quarterly basis via email or list serve to the membership.

- Assumes leadership roles for the committee and membership when appropriate and when asked.
- Reports on issues and events to the members at the annual ABD membership meeting held during Fall Forum.

Meetings:

Conference calls and face-to-face meetings are held on an “as needed” basis.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: A designee of ACA’s General Counsel serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Vice-President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- Work toward developing new ideas to advance the purpose of the Division.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee: General Operating Fund of the Association as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

Yes

If so, in the following manner:

One complimentary registration fee, reasonable transportation and lodging expenses for attending and presenting at the annual ABD meeting.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on May 12, 2011.

CREDITORS INTERNATIONAL COMMITTEE CHARTER

Purpose:

The Creditors International (CI) Committee serves as the Divisional committee representing Creditors International members of this Association pursuant to the Association SOPs 3C1-1.01-1.06 (July 2002).

Duration: This is an on-going Committee.

Type of Committee: Divisional

Committee Established by: Executive Committee

Number of Members and Term: Seven members for staggered three-year terms

Qualifications: Must be members of Creditors International

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

Assist in creating and delivering the following CI membership benefits:

- Suggest topics and resources for *Consumer Trends* newsletter, if applicable.
- Suggest topics and assist in recruiting speakers for CI teleseminars.
- Recommend CI members to be considered for service on the Education Council.
- Recommend educational programming for the ACA International Credit and Collection Business Academy, if applicable.
- Recommend educational programming for the Annual Convention.
- Write and submit articles for Creditors International publications or other Association publications.
- Assist in maintaining and increasing CI membership.
- Serve as a source of information between the membership and staff on issues of importance to Creditors International members and on issues concerning educational programming.
- Provide guidance and advice on ways to enhance membership benefits and determine potential new products and services.
- Review and comment on legislative and regulatory issues as requested.
- Monitor legislation received through the State Tracking Action Network (STAN).
- Participate in committee conference calls and meetings.
- Work on special projects as assigned by the Association through the Executive Committee.
- Facilitate the integration of the CI Division into ACA International.
- Monitor and participate in the CI List Serve.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Election of Directors to ACA International Board of Directors

Qualifications of a Director representing Creditors International:

- Division member in good standing of Creditors International for at least three consecutive years;
- Have no conflicts of interest.

A CI director will serve a two year term which runs from August 1 to July 31 on the ACA Board of Directors.

In March of a year in which a director election is to take place, the CI membership will be notified in the CI newsletter and the CI pages of the ACA Web site that nominations for the CI seat on the Board of Directors are open for a period of 90 days. CI members may announce their candidacy or nominate a candidate for a seat on the ACA Board of Directors during this period. All nominations must include a biography and a statement of interest, not to exceed 500 words, outlining the candidate's service to the Association and suitability and desire to serve in this capacity. The CI committee will elect the Board representative by July 1. The successful candidate will be announced to the membership on the CI pages of the ACA Web site within 15 days of the election and in the next issue of CI's official publication.

Meetings:

Conference call meetings and face-to-face meetings are held on an "as needed" basis. Committee members must make every possible effort to participate in all scheduled committee meetings. Association staff will make every effort to schedule meetings to accommodate committee members.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The designee of the ACA's General Counsel serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to other committee members and to the staff liaison.
- Assist in coordinating and participate in committee meetings.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee:

Creditors International budget, as approved by the Executive Committee and Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on April 27, 2010.

MEMBERS' ATTORNEY PROGRAM (MAP) COMMITTEE CHARTER

Purpose:

The Members' Attorney Program (MAP) committee represents MAP members of this Association pursuant to the Association SOPs 3C3-1.01-1.06 (July 2002).

Duration: This is an on-going Committee.

Type of Committee: Divisional

Committee Established by: Executive Committee

Number of Members and Term: Consists of five members elected for staggered three-year terms.

Qualifications: Membership in MAP

Successive Terms: Members may not serve successive terms. However, they may serve an unlimited number of terms, provided they remain off the committee for at least one year between terms.

Quorum: Majority of the seated members

Primary Responsibilities:

- Assist staff in the study of relevant trends and changes in case law and legislation and assure this information is compiled for the benefit of the membership.
- Assure information is compiled on a continual basis about effective litigation strategies, particularly with regard to defending Association member agencies against claims arising out of the FDCPA and related Federal and state laws and communicate this information to the membership through programs, seminars, newsletters, special bulletins, teleseminars, MAP On-Line, and other appropriate avenues.
- Recommend MAP members to serve as representatives on the Legislative Council.
- Participate in telephone conferences (bi-monthly or monthly) with MAP staff.
- Help organize, present and moderate the annual MAP Attorney Education Conference and the annual MAP membership meeting. This includes identifying meeting topics, format, and location.
- Write between two and four articles per year for publication in either the MAP *bulletin* or the Association's Official Publication.
- Share research for briefs and decisions of interest with Association staff and MAP members. Whenever possible, deliver briefs and decisions to Association staff in electronic format for inclusion on MAP On-Line.
- Assist in specialty training programs such as HIPAA Training for Attorneys.
- Assist staff in administering the MAP State Compliance Chair program.
- Work to communicate MAP educational initiatives to the Education Council.
- Serve as a liaison and as a source of information between the membership and staff on issues concerning MAP.
- Recommend educational sessions and programming for the ACA International Convention geared towards increasing MAP attorney participation at the Convention.
- Promote MAP membership.

- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Election of Directors to Board of Directors:

Qualifications of a Director representing MAP:

- Member in good standing of the Members' Attorney Program for at least three consecutive years;
- Attendance at a minimum of one MAP Legal Education Conference;
- Licensed to practice law in good standing with at least one State Bar; and,
- Have no conflicts of interest.

MAP representatives will serve two year staggered terms on the Board.

During February, the MAP membership will be notified in the MAP monthly newsletter and the MAP members' only pages of ACA On-Line that nominations for the MAP seat on the Board of Directors are open. MAP members will have approximately two months to announce their candidacy or nominate a candidate. The full slate of candidates for the MAP seat on the Board will be announced in the June issue of the MAP monthly newsletter. MAP Director candidates are required to attend the MAP Legal Education Conference at their own expense. All candidates will be given equal time to address the MAP Conference attendees. The election will take place by written ballot on the first day of the MAP Legal Education Conference. The successful candidate will be announced the morning of the second day of the MAP Legal Education Conference and in the August issue of the MAP monthly newsletter.

MAP will reimburse its Board representatives for one night lodging and travel to and from the Annual Meeting of the Board of Directors held immediately preceding the ACA International Annual Convention.

Meetings:

- The committee is to attend an annual meeting of the MAP Membership and the MAP Legal Education Conference.
- Participate in approximately six to eight conference calls per year lasting approximately one hour and fifteen minutes each.

The Committee shall invite the Executive Committee liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The Director of the Members' Attorney Program serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: President-Elect

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Communicate with committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional communications from the membership.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- The chair, or his or her designee, shall preside at the annual MAP membership meeting and preside at the election of Directors for service on the ACA International Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee:

Revenue is generated from MAP dues, products and services as detailed in the MAP budget, as approved each year by the Executive Committee and the Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

Yes

If so, in the following manner:

One complimentary registration, reasonable transportation and lodging expenses for attending and presenting at the Annual MAP Conference.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 13, 2009.

Section Committee

HEALTH CARE SECTION COMMITTEE CHARTER

Purpose:

Foster health care collection through leadership, education and information. Provide insight on health care receivables trends to and staff.

Duration: This is an on-going Committee.

Type of Committee: Section related

Committee Established by: Executive Committee

Number of Members and Term: Five members elected for staggered three-year terms

Qualifications: Must be participants of the Health care Section

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

- Communicate health care information to the section participants through programs, seminars, newsletters, Web content, special bulletins, teleseminars, and other appropriate avenues.
- Present at annual Health Care Section meetings.
- Share their expertise with section participants.
- Develop special forms, systems and other tools for use by section participants, including model requests for proposals.
- Serve as a liaison and as a source of information between the section participants and staff on issues concerning health care receivables and collections.
- Respond to section participants' questions on health care related topics.
- Review and comment on legislative and regulatory issues as requested.
- Monitor health care legislation received through the State Tracking Action Network (STAN).
- Attend section sponsored events.
- Assist with staffing of Health care Section booths at meetings of other organizations.
- Participate in Health care Section List serve.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

Conference calls and face-to-face meetings are held two times per year and on an “as needed” basis.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The designee of ACA’s Senior Vice President serves as staff liaison, who shall not have a vote on the committee.

Executive Committee Liaison: President-Elect

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association periodicals.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- Work toward developing new ideas to advance the purpose of the program.
- Chair will receive access to STAN and inform committee of relevant proposals.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee: General Operating Fund of the Association as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

Yes

If so, in the following manner:

One complimentary registration fee, reasonable transportation and lodging expenses for attending and presenting at annual Health Care Section meetings. Committee members are not reimbursed for expenses associated with their committee meetings.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 13, 2009.

Operational Committees

ACPAC COMMITTEE CHARTER

Purpose:

Assist in organizing and conducting a continuing fundraising effort in order to accumulate sufficient amounts for distribution to candidates for election to the U.S. Senate and House of Representatives. Encourage ACA International member involvement in the political process.

The 1971 Campaign Law, amended in 1974, and more recently upheld and interpreted by the Federal Election Commission (FEC) has articulated the right of a corporation to expend monies from its general treasury to establish, administer and solicit voluntary contributions for a Political Action Committee (PAC).

To this end the Association, through its board, has elected a steering committee to supervise its PAC. This steering committee will be responsible for both the conduct of the solicitation of funds and the disbursement of political contributions.

It is essential that, without precluding a successful solicitation effort, committee members keep expenditures to a minimum.

There is no limit on the corporate monies used in the administration of a PAC. Those corporations which have well established PACs will tell you it takes money to make money. However, excessive reported expenses by the corporation will be subject to the scrutiny of not only the Association's Executive Committee but the FEC and the media.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: A minimum of five and a maximum of nine members elected for three-year staggered terms.

Qualifications: Committee members must sign a solicitation authorization form for ACPAC and are thereafter encouraged to be contributors to the ACPAC fund.

Successive Terms: Members may serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

- Carefully review any available information on the philosophy, position, and voting record of candidates for office, the campaigns of whom ACPAC may wish to help fund.
- Assist in the solicitation of contributions and expend the monies received in conformity with applicable laws and regulations to support candidates for the U.S. Senate and House of

Representatives. Assure that responsibilities of ACPAC as provided in the Policies and Procedures of the Association are carried out and adhered to.

- Create and assist with the fundraising events conducted by ACPAC in consultation with the Executive Committee, CEO, staff liaison and Legal Counsel.
- Send an annual report and fundraising letter to qualifying Association members at least once a year.
- Become conversant with Political Action Committee fundraising rules, ACPAC marketing plan and ACPAC bylaws.
- Serve as a liaison and as a source of information between the membership and staff on issues concerning ACPAC.
- Receive reports on the general election results for all candidates who have received ACPAC contributions.
- To do such other things consistent with the foregoing as may be necessary for the attainment of the purposes stated above.
- Coordinate activities with the Legislative Council.
- May perform other duties as assigned by the Executive Committee or requested by staff.
- Invite staff liaison, Executive Committee liaison, Legislative Council liaison (if any) and ACA's retained Federal Legislative Counsel to all ACPAC meetings.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Attend annual meeting of committee member's own unit to promote ACPAC.
- Participate in teleconference meetings throughout the year.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The Director of Political and Legislative Grassroots serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Treasurer

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaisons.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for ACPAC newsletter or other Association publications.

- Receive occasional phone calls from the membership.
- Submit mid-year and annual reports to the Executive Committee and Board of Directors.
- Ensure all minutes are shared with the members of the Legislative Council.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

Yes

If so, on the following matters:

- Delivering ACPAC checks to approved federal candidates.
- Recommending ACA International members for delivering ACPAC checks to approved federal candidates.
- Recommending, in accordance with Federal Election Commission (FEC) law, federal candidates for ACPAC contributions.
- The Chair shall make emergency disbursement decisions upon the request of Association's Federal Legislative Counsel, Association's Senior Vice President of Legal and Government Affairs, or from the ACPAC Treasurer, without the majority consent of the Steering Committee, at times when a quick response is necessary. In all circumstances, however, the Chair will first consider whether there is sufficient time to poll the Steering Committee on such matters and report all such disbursements to the full committee as soon as possible.
- By majority vote, the ACPAC Committee may establish task forces and subcommittees.
- Appoint a fundraising sub-committee whose duties and liabilities are limited to fundraising. Such sub-committee members shall receive no remuneration and shall not have the right to vote. Members of fundraising sub-committees shall serve one year terms and may serve an unlimited number of consecutive or non-consecutive terms.

Source of Funding for this Committee:

- ***Candidate Disbursement Fund:*** Voluntary contributions, consistent with FEC regulations, from individual ACA International members.
- ***Administrative Fund:*** Voluntary contributions, consistent with FEC Regulations, from ACA International members and Units.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

ACPAC OPERATING RULES

The Association's ACPAC Steering Committee shall be charged with the responsibility of:

1. Supervising a broad-based solicitation among Association members and their employees for the purpose of participating in the federal election process in accordance with federal law, state law (where applicable) and Federal Elections Committee (FEC) rules and regulations.
2. Deciding on all ACPAC expenditures as well as contributions of an amount greater than \$1,000 to candidates seeking election or reelection to federal office. Such determination shall be made by majority vote of the committee either electronically or during a committee meeting. The Chair of the committee shall have the authority to approve candidate contributions for \$1,000 or less.
3. Conducting both of the above in a manner which is in compliance, duly registered, fully reported and completely disclosed. In addition, the Steering Committee shall provide direction, guidance, suggestions and appropriate materials for the solicitation program; a do and don't guide on fundraising; make a progress report available; provide staff contact for supplies and information; and make an annual report to the Association's Executive Committee and members of the Association.

The selection of candidates to receive contributions and the determination as to amount of such contributions is an all-important authority vested in the Steering Committee; an authority which must be used in the best interests of the Association and the industry as a whole.

Certain guidelines, rules and considerations will be followed which include, but are not limited to, the following:

Contributions must be made on a bipartisan basis. (Or, under certain circumstances, it may be appropriate to contribute to a candidate from a third party or one running without party designation.)

Contributions may be made only after the Steering Committee has reviewed and given consideration to candidate positions, statements, voting records, reports, recommendations and requests from candidates' committees, Association Units and Legislative Chairs, and the Federal Legislative Counsel.

Contributions may be made to candidates at any time the Steering Committee deems appropriate. The contributions will be made to a candidate's campaign committee after securing the appropriate name and address from the selected candidate.

Various contributions may be mailed to candidates, accompanied by a letter over the signature of the ACPAC chair or treasurer on behalf of Association. They include:

1. Unsolicited contributions to candidates.
2. Contributions made in response to a solicitation after appropriate review.
The purchase of tickets for a home district fundraising event to which an Association member has been invited, or the purchase of tickets to a fundraiser held in Washington, D.C. (These events are generally for lobbyists and would occasionally be useful to the Association's Federal Legislative Counsel.)

The first two methods listed above are preferable, but the third should not be ruled out. ACPAC has been initiated and organized for the benefit of the Association and the industry to bring identification to members as a group. The Steering Committee must give consideration to what manner of contribution will have the greatest impact and identification as opposed to individual access.

ACPAC Candidate funds may not:

1. Be used for the purpose of contributing to any state candidates.
2. Be contributed in the name of another individual or committee.
3. Be used to pay honorariums or expenses for a candidate.
4. Be used for the purpose of extending a loan to a candidate, candidate's committee or political party.
5. Be contributed to office funds, slush funds or other similar accounts presently used for incumbent's ongoing expenses be contributed to other PACs.

The foregoing guidelines are extensive but are drawn for the purpose of making sure ACPAC is not only in full compliance with federal law, but avoids even the suggestion or appearance of questionable activities.

In a manner consistent with the above guidelines, there will be some informal funding priorities developed to provide candidates consideration for financial support due in part to their membership on certain committees in both the Senate and the House. This would include not only the full committees but any appropriate subcommittees and joint committees on - Banking, Financial Services, Higher Education, Ways and Means, Finance, Judiciary, Commerce, and any committees dealing with Consumer Affairs.

Approval of Charter: This charter was approved by the Executive Committee on July 12, 2011.

AUDIT AND FINANCIAL REVIEW COMMITTEE CHARTER

Purpose:

Assist the Executive Committee in fulfilling its oversight responsibilities with respect to (1) the audit of the Association's books and records and (2) the system of internal controls the Association has established.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Five ACA members who will serve staggered two-year terms.

Qualifications: Must be a member of ACA International. Must concurrently serve as a Director on ACA International's Board of Directors.

Successive Terms: May serve successive terms.

Quorum: A majority of the seated members.

Primary Responsibilities:

- Review with the Chief Operating Officer and the Vice President of Finance and outside auditors the Association's accounting and financial reporting controls as they pertain to ACA International, ACA International Enterprises, ACA International Holding Company, ACA International Education Foundation, Collector's Insurance Agency and ACPAC. Obtain annually in writing from outside auditors a letter regarding the adequacy of such controls.
- Review with the Chief Operating Officer and the Vice President of Finance and outside auditors significant accounting and reporting principles, practices and procedures applied by ACA in preparing its financial statements. Discuss with outside auditors their judgments about the quality and acceptability of ACA's accounting principles used in financial reporting.
- Review the scope and general extent of the outside auditors' annual audit.
- Recommend to the Executive Committee the selection, retention or termination of the outside auditors.
- Receive an oral report at least annually from ACA's General Counsel regarding legal and regulatory matters that may have a material impact on financial statements.
- Meet in executive sessions with the outside auditors at least once annually and at other times when considered appropriate.
- Investigate any matter or activity involving financial accounting and financial reporting, as well as the Association's internal controls.
- May perform other duties as assigned by Executive Committee.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any

discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

Participate in conference calls as scheduled by the chair of the committee.

The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: Vice President of Finance

Executive Committee Liaison: Treasurer

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provides leadership and guidance to the other committee members.
- Assists in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Reports periodically to the Executive Committee.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters: Not applicable.

Source of Funding for this Committee:

General Operating Fund of the Association as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No.

If so, in the following manner: Not applicable.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on November 30, 2010.

COLLECTION NOTICE REVIEW COMMITTEE CHARTER

Purpose:

Assist in the implementation and maintenance of the Collection Notice Review (CNR) Program. Review appeals from members whose letters have been submitted for review to a Collection Notice Review (CNR) attorney. Provide recommendations and guidance to the Director of the Members' Attorney Program who directs and manages the CNR Program.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Consists of three members who will serve at will for an indefinite term.

Qualifications: Must be Collection Notice Review attorneys in good standing.

Quorum: Majority of the seated members

Primary Responsibilities:

- Review applications to serve as a CNR attorney and determine whether applicant qualifies to serve in such capacity.
- Review appeals from members whose letters have been submitted for review to a (CNR) attorney.
- May perform other duties assigned by the Executive Committee or requested by staff.

Meetings:

As necessary to review appeals brought by members whose letters have been submitted for review to a Collection Notice Review (CNR) attorney.

Staff Liaison: The Director of the Members' Attorney Program.

Executive Committee Liaison: None

Term of Chair: Two years. May serve two successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Communicate with committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other CNR functions, as required.
- Provide input to ACA on CNR risk management program upon request.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

Yes

If so, on the following matters:

Specifically empowered to hear appeals under Collection Notice Review and uphold or reverse a Collection Notice Review attorney's decision.

Source of Funding for this Committee:

From the Association Operating Budget, Members' Attorney Program.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 4, 2007.

EDUCATION COUNCIL CHARTER

The Education Council oversees two sub-committees:

- a. International Fellowship of Certified Collection Executives (IFCCE)**
- b. Master Credit Executive (MCE)**

Purpose:

Assist in providing guidance to the Education Department, through the Director of Education/Campus ACA, in planning and developing policies governing educational and credentialing activities of the Association that will enhance the knowledge, professionalism and prestige of those employed in the credit and collection industry, while fostering the highest standards of ethics.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Consists of seven members from the following constituencies and for the following terms:

- Four persons from entities which hold an Agency membership, one of whom must be employed by an agency that is currently PPMS Certified. Such Agency representatives will serve staggered three-year terms.
- Three Division members serving one-year terms.

Qualifications: Be members of the Association. All members of this committee are encouraged to obtain an IFCCE or MCE designation. At least two members of the committee must be certified instructors.

Successive Terms: May serve successive terms

Quorum: A majority of the seated members

Primary Responsibilities:

- Attend and participate in ACA's spring conference through teaching assignments and/or planned Council activities.
- Serve as subject matter experts (SMEs) or content development experts (CDEs) as needed, for the purpose of assisting the Campus ACA staff in the assessment and development of product and curriculum direction.
- Provide input to staff on issues concerning education and professional development and credentialing programs.
- Assist the Campus ACA staff, through subject matter expertise and oversight of project work groups task forces, in developing educational seminars, conferences and training programs.
- Respond in a timely manner, to the Campus ACA Staff requests for review of projects.
- Participate in all scheduled Council meetings. (Association staff will make every effort to schedule meetings to accommodate the schedule of each Council member.)
- Assist the Director of Education/Campus ACA in setting policies for the Association's Certified Instructors.
- Promote opportunities for professional development, education and credentialing.

- It is recommended that Council members attend the Association's Annual Convention and Exposition in order to keep abreast of industry trends, as well as to promote the Association's educational programming.
- Respond promptly to requests for information from Campus ACA staff.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- A live meeting is held in conjunction with ACA's spring conference.
- Education Council members, by way of their experience and commitment, are given preference for teaching assignments at ACA's spring conference. However, should assigning another Instructor result in a benefit to the attendees, the Director of Education/Campus ACA has the authority to make assignments accordingly.
- Additional meetings may be held during the year via teleconference, if required.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The Director of Education/Campus ACA serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Vice President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions that may be required.
- Provide information or submit articles for Association newsletters or other Association periodicals.
- Receive occasional communications from Association members and assist in answering their questions.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- Assist the Director of Education/Campus ACA in developing and implementing the Association's credentialing policies, and most specifically those related to the ACA Certified Instructor Faculty.
- Appoint members of the IFCCE and MCE sub-committees and oversee the activities of the IFCCE and MCE sub-committees.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

Yes

If so, on the following matters:

- Recommend policies for the Association's credentialing programs, subject to review by the Association's Legal Department and update and act upon those policies accordingly.
- Recommend updates to the Certified Instructor Policies and Procedures Guide subject to review by the Association's Legal Department.
- Recommend representatives to work groups created at the discretion of the Director of Education/Campus ACA to deal with areas of interest as they relate to program development.
- The Education Council chair appoints members of the IFCCE Sub-Committee and MCE Sub-Committee in accordance with their charters.

Source of Funding for this Committee: Funded through the Campus ACA Budget, as approved by the Executive Committee and Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

Yes

If so, in the following manner:

Committee members who are not Certified Instructors will receive one complimentary registration fee, reasonable transportation and lodging expenses for attending and presenting at ACA's spring conference.

Committee members who are Certified Instructors will receive remuneration for attending and presenting at ACA's spring conference in accordance with the Certified Instructor Policies & Procedures.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on January 11, 2011.

INTERNATIONAL FELLOWSHIP OF CERTIFIED COLLECTION EXECUTIVES
(IFCCE) SUB-COMMITTEE CHARTER

This is a Sub-Committee of the Education Council

Purpose:

Assist in the organization and continued operation of the International Fellowship of Certified Collection Executives (**IFCCE**) designation which is designed to recognize those members of the Association who, as determined by the committee members have earned such recognition based on pre-determined standards.

Duration: This is an on-going Committee.

Type of Committee: Operational – ***Sub-Committee of Education Council***

Committee Established by: Executive Committee and appointed by the Education Council.

Number of Members and Term: Five members are appointed by the Education Council for staggered three-year terms.

Qualifications: Have achieved the IFCCE designation

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

- Develop standards for the IFCCE designation with the approval of the Education Council.
- Solicit applications for the IFCCE designation or make application on its own accord on behalf of a member for this designation.
- Design and update as necessary, a scoring system to evaluate nominees for the IFCCE designation.
- Grade applications that are submitted to the Committee for their consideration.
- Make final determination of those nominees who have successfully satisfied the requirements for receiving this designation.
- Report to Education Council those who this committee has determined shall receive the IFCCE designation.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Conference calls on an "as needed" basis.

- The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Education Council.

Staff Liaison: The Director of Education/Campus ACA is the staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Vice President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional communications from Association members and seek to answer their questions.
- Participate in at least one Education Council teleconference meeting per year.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee:

The Association Administrative budget as approved by the Executive Committee and Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 6, 2005.

MASTER CREDIT EXECUTIVE (MCE) SUB-COMMITTEE CHARTER
This is a Sub-Committee of the Education Council

Purpose:

Assist in the organization and continued operation of the Master Credit Executive (MCE) designation which is designed to recognize those members of the Association who, as determined by the committee members have earned such recognition based on pre-determined standards.

Duration: This is an on-going Committee.

Type of Committee: Operational – ***Sub-Committee of Education Council***

Committee Established by: Executive Committee and appointed by the Education Council

Number of Members and Term: Five members are appointed by the Education Council for staggered three-year terms.

Qualifications: Have achieved the MCE designation

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

- Develop standards for the MCE designation with the approval of the Education Council.
- Solicit applications for the MCE designation or make application on its own accord on behalf of a member for this designation.
- Design and update as necessary, a scoring system to evaluate nominees for the MCE designation.
- Grade applications that are submitted to the Committee for their consideration.
- Make final determination of those nominees who have successfully satisfied the requirements for receiving this designation.
- Report to Education Council those who this committee has determined shall receive the MCE designation.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Conference calls on an "as needed" basis.

- The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Education Council.

Staff Liaison: The Director of Education/Campus ACA is the staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Vice President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional communications from Association members and seek to answer their questions.
- Participate in at least one Education Council teleconference meeting per year.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

None

Source of Funding for this Committee:

The Association Administrative budget as approved by the Executive Committee and Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 6, 2005.

ETHICS COMMITTEE CHARTER

Purpose:

Provide recommendations and guidance to the Staff Liaison regarding the operation of the Association ethics process. Promptly investigate matters of alleged member misconduct and to dispose of them promptly and fairly in keeping with the Procedural Rules for the Ethics Committee. Keeping in mind during such investigations the individual interests of the parties involved, the interests of the general public and the credit and collection industry.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term:

Consists of a minimum of seven members for staggered three year terms.

Qualifications: The Ethics Committee shall be comprised of a minimum of seven Association Members who are in good standing with the Association, one of whom is a participant in the Asset Buyers Division.

These individuals shall not concurrently serve as officers of the Association or as members of the Executive Committee while serving on the Ethics Committee.

To qualify as a candidate for the Chair position, such person must serve at least one year on the Ethics Committee. The Chair shall not concurrently serve as an officer of the Association or as a member of the Executive Committee while serving as Chair of the Ethics Committee.

See Procedural Rules for the Ethics Committee, Rule 3.01 Composition of Committee.

Successive Terms: Shall serve for three year terms for a period not to exceed six consecutive years.

Quorum: Majority of the seated members

Primary Responsibilities:

- Carry out the duties set forth in the Procedural Rules for the Ethics Committee.
- Enforce the Association Code of Ethics and Code of Operations.
- Implement policies and procedures which fairly and efficiently carry out these responsibilities.
- Understand and agree that any and all information which may be acquired in carrying out these duties shall remain confidential.
- Be bound by the Procedural Rules adopted for this Committee.
- Make timely investigations of assigned Complaint matter in accordance with the Procedural Rules.
- May perform other duties assigned by the Executive Committee or requested by staff.

- A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.
- B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Meet for approximately an hour and a half per month by teleconference to discuss and decide individual cases, review and address issues of industry significance and interview parties involved in a complaint, as necessary. Preparation for each meeting may range from 30 minutes to an hour depending upon the meeting agenda.

Staff Liaison: The designee of the Association's General Counsel serves as staff liaison, who shall not have a vote on the committee.

Executive Committee Liaison: The Executive Committee hears all Ethics appeals. To avoid conflicts of interest, there is no Executive Committee Liaison for the Ethics Committee.

Term of Chair: Two years. May serve two successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Communicate with committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional phone calls from the Association membership.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

Yes

If so, on the following matters:

Empowered to propose Procedural Rules which affect the day-to-day operations of this Committee which must be submitted to the Executive Committee for approval and amendment.

Empowered to propose a Code of Ethics and Code of Operations, which must be submitted to the Executive Committee for approval and amendment.

Source of Funding for this Committee:

From the Association Operating Budget, Administrative Department

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on April 27, 2010.

HONORARY MEMBERSHIP COMMITTEE CHARTER

Purpose:

Nominations for Honorary Membership status shall be made by this Committee to the Board of Directors. See *ACA International Standard Operating Procedures*, 3D2-1.02 (July 2002).

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Three members elected for one-year terms.

Qualifications: Member of the Board of Directors

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities:

- Act in accordance with the Association SOPs to nominate candidates who have met the qualifications of this Special membership category. Nominations for Honorary Member status shall be made by this Committee to the Board of Directors thirty (30) days prior to the Annual meeting of the Board of Directors, by providing the Board with a list of nominees for Honorary Membership status.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association

Meetings:

Conference call meetings and face-to-face meetings are held on an "as needed" basis.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The Director of Membership serves as staff liaison, who shall not have a vote on the committee.

Executive Committee Liaison: Vice President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Submit list of nominees for Honorary Membership status to Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors? Yes

If so, on the following matters: Make nominations for Honorary Membership status to the Board of Directors.

Source of Funding for this Committee:

Administrative Department Budget as approved by the Executive Committee and Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01 (July 2002).

Approval of Charter: This charter was approved by the Executive Committee on October 9, 2003.

INTERSTATE COMMITTEE CHARTER

Purpose:

Assist association units to improve the legal and regulatory climate in which members do business including but not limited to reducing restrictions on out-of-state agencies.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: A minimum of five and a maximum of ten members who serve three year staggered terms.

In addition, to the voting members, up to 3 non-voting members may be appointed by the President based on their special skills or expertise, to serve one-year terms.

Qualifications: Must be a member of ACA International. At least one member of the Interstate Committee must be a member of the Asset Buyers Division Committee or the designee of the Committee. At least one member of the Interstate Committee must be an ACA member who is concurrently serving as a Director on the ACA International Board of Directors.

Successive Terms: May serve successive terms

Quorum: A majority of the seated members

Primary Responsibilities:

- Review and comment on state and federal legislative and regulatory issues.
- Monitor legislation received through ACA's state law tracking service.
- Look to the Legislative Council and Executive Committee for assistance and keep these groups fully informed of its activities.
- Serve as a liaison and as a source of information between the membership and staff on issues concerning interstate and intrastate collections.
- May perform other duties as assigned by Executive Committee or requested by staff.
- Coordinate its activities with the Legislative Council.
- In accordance with the State Action Fund Operating Rules, review and make determinations on all Unit applications submitted to the State Action Fund.
- In accordance with the State Action Fund Operating Rules, makes recommendations to the Executive Committee on all ACA applications submitted to the State Action Fund.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may

impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

Participate in at least four scheduled conference calls throughout the year.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: A designee of ACA's General Counsel serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: President-Elect

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provides leadership and guidance to the other committee members and staff liaison.
- Assists in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provides information or submits articles for newsletters or other Association periodicals.
- Coordinates activities with Legislative Council.
- Submits mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

Yes

If so, on the following matters:

- Draft priority legislative guidelines for state legislation in cooperation with the ACA Staff Liaison.
- In accordance with the State Action Fund Operating Rules, review and make determinations with respect to granting or denying Unit applications to the State Action Fund requesting financial assistance with advocacy efforts. The total dollar amount the Interstate Committee can spend on State Action Fund awards per fiscal year may not exceed \$50,000, without the express approval of the Executive Committee.

Source of Funding for this Committee:

General Operating Fund of the Association as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No. However, members of the Interstate Committee will receive free access to ACA's state law tracking service, if any, during their term of service on the Interstate Committee.

If so, in the following manner:

No additional remuneration or resources are provided to the Interstate Committee members.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee April 27, 2010.

STATE ACTION FUND OPERATING RULES

ACA International, *the Association of Credit and Collection Professionals* (“ACA”) has a limited State Action Fund (“Fund”) available to Unit members of the Association and ACA’s Legal and Government Affairs Department to help promote or defeat legislative and regulatory proposals affecting members of the credit and collection industry.

The Fund shall be administered by the ACA Interstate Committee.

To request financial assistance from the Fund, a completed official State Action Fund application shall be sent to ACA in Minneapolis, MN. Applications for assistance from the Fund may be submitted **only** by Units of ACA or ACA’s Legal and Government Affairs Department. The Interstate Committee shall develop a State Action Fund application, in accordance with the Rules, and may update the application as appropriate with the approval of the Executive Committee.

The total dollar amount ACA can spend on Fund awards per fiscal year may not exceed \$50,000 without the express approval of the ACA Executive Committee. All requests submitted by the ACA Legal and Government Affairs Department shall be approved by the Interstate Committee and the Executive Committee.

It shall be within the purview of the Interstate Committee to require Units to contribute an amount related to any State Action Fund award.

The Interstate Committee shall have the authority to make decisions as to which applications meet the requirements for financial assistance. Limits of ACA’s financial assistance from the Fund in each case shall be determined by the Interstate Committee. Financial assistance from the Fund in excess of the annual dollar limits described above shall be approved solely by the Executive Committee.

The Interstate Committee’s decision will be conveyed to the applicant by ACA staff. If an award is granted, Units shall keep ACA staff updated on their progress on a quarterly basis, or as directed by the Interstate Committee. In return, ACA staff will make periodic updates/reports to the Interstate Committee and the Executive Committee when necessary or upon request of either Committee.

Allocations from the Fund may be used for lobbying expenses and any cost approved by the Interstate Committee or the Executive Committee. A Unit may not use allocations from the Fund for any campaign-related activity including, but not limited to, direct contributions to candidates, political

parties, or political action committees; or hosting, attending, or participating in political, fundraising or election-related events.

The Operating Rules may be modified by the Executive Committee on its own motion, or upon recommendation from the Interstate Committee.

Factors to be considered by the Interstate Committee when making an award include, but are not limited to:

1. Industry significance of legislative or regulatory objective;
2. Likelihood of success;
3. Estimated date of success;
4. Likelihood of conflict between member segments or ACA's legislative and regulatory agenda;
5. Matching funds to be contributed by Unit;
6. Financial need of Unit;
7. History of success or failure in other states/jurisdictions;
8. Completeness of application and legal research in support of legislative initiatives; and
9. When the application was submitted relative to the status of the legislative or regulatory objective.

State Action Fund Rules and Application: Approved by the Executive Committee January 23, 2012.



ACA INTERNATIONAL STATE ACTION FUND APPLICATION FOR FINANCIAL ASSISTANCE

Thank you for considering seeking financial assistance for your unit from the ACA International State Action Fund. This Fund is intended to help your unit promote or defeat legislative and regulatory proposals affecting members of the credit and collection industry.

The Fund is administered by the ACA Interstate Committee, whose role is to improve the legal and regulatory climate in which members do business. The Committee uses your Fund application to consider your request. As a result, we encourage you to be as detailed as possible when filling out this form. All of the information requested in the application is important when the Interstate Committee reviews your request.

How to submit this application

All paper application materials should be one-sided, on 8.5 x 11 inch paper, and sent to: ACA International, Government Affairs, Attn: State Action Fund, P.O. Box 390106, Minneapolis, MN 55439-0106. Electronic applications may be submitted to: govaffairs@acainternational.org.

Availability to meet with the Interstate Committee

The Interstate Committee meets frequently to consider requests for financial assistance from the Fund. It is important you are available for the Committee's monthly meeting to discuss the Unit's application, answer any questions the Committee may have, and update the Committee as to the status of the issues underlying your request.

Confidentiality

All information provided in this application will be confidential and will be available to ACA Staff, the Interstate Committee, the Executive Committee, and other parties participating in the review of the application.

A. BACKGROUND

Please read the following rules governing the State Action Fund.

1. The Interstate Committee has discretion to decide which State Action Fund applications meet the requirements for financial assistance;
2. In awarding financial assistance, the Interstate Committee has discretion to decide the amount of assistance awarded;
3. If awarded financial assistance, your Unit may be required to contribute an amount related to any State Action Fund award.
4. The Interstate Committee will consider a number of factors when making an award, including but not limited to:
 - a. industry significance of the legislative or regulatory objective;
 - b. likelihood of success; estimated date of success;
 - c. likelihood of conflict between member segments or ACA's legislative and regulatory agenda;
 - d. matching funds to be contributed by the Unit; financial need of the Unit;
 - e. history of success or failure in other states/jurisdictions;
 - f. completeness of application and legal research in support of legislative initiatives; and
 - g. when the application was submitted relative to the status of the legislative or regulatory objective.
5. If awarded financial assistance, your Unit is required to update ACA Staff as to your initiative's progress on a quarterly basis.
6. If awarded financial assistance, your Unit may use such assistance solely for lobbying expenses and any other cost *specifically* approved by the Interstate Committee or the Executive Committee. A Unit *may not* use allocations from the Fund for any campaign-related activity including, but not limited to, direct contributions to candidates, political parties, or political action committees; or hosting, attending, or participating in political, fundraising or election-related events.

B. APPLICATION INFORMATION

Please provide the following information about the Unit:

Unit Name: _____

Unit President: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Fax: _____

E-mail: _____

Please list one other contact person(s) in the unit who is knowledgeable regarding the initiative for which the unit is seeking financial assistance:

Name: _____

Unit Position: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Fax: _____

E-mail: _____

C. SUMMARY OF ISSUES

1. Please describe the reason(s) for making your request for financial assistance from the ACA State Action Fund. (*Attach separate page if necessary*).
2. Please describe the history relating to this initiative. (*Attach separate page if necessary*).
3. Please submit an action plan relating to this initiative, including any and all relevant dates, proposed drafts of legislation, proposed testimony, legislative notes, etc. (*Attach separate page if necessary*).
4. If financial assistance is awarded, please describe in detail what the assistance would reimburse. (*Attach separate page if necessary*).

D. LOBBYIST INFORMATION

Please provide the following information regarding the Unit's representation:

1. Does the Unit have a lobbyist? Yes No

2. If yes, is the lobbyist:
- Retained by written contract?
(please attach copy of lobbyist agreement)
 - Retained by verbal agreement?
 - Other?

Please describe.

3. If yes to Question 1, please describe the lobbyist's responsibilities in representing the Unit. (Attach separate page if necessary).

4. How does the Unit pay its lobbyist?
Annual basis Quarterly basis Monthly basis By session Other

5. How much does the unit pay its lobbyist per the basis above? \$ _____

Please provide the contact information for your Unit's lobbyist.

Lobbyist _____

Lobbyist Firm: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: _____ Fax: _____

E-mail: _____

E. UNIT FINANCIAL INFORMATION Please provide the following background information about your Unit:

- 1. Number of members in the Unit. _____
- 2. Unit cash on hand. \$ _____
- 3. Does the Unit charge its members a legislative assessment? Yes No
If Yes, please include the amount of the legislative assessment. \$ _____
- 4. Unit anticipated revenue for the fiscal year.
(e.g., membership dues, contributions and donations, assessments, etc.) \$ _____
- 5. Unit anticipated expenses for the fiscal year.
(e.g., annual meetings, personnel, etc.) \$ _____

F. FINANCIAL INFORMATION REGARDING REQUEST

Please provide the following financial information:

- 1. What is the amount expended to date on the initiative underlying the Unit's request?
(Attach detailed invoices, documentation supporting expenditures.) \$ _____
- 2. What amount has the Unit budgeted to pursue the initiative underlying the Unit's request?
(Attach lobbyist's proposed estimate and other documentation, if appropriate.) \$ _____
- 3. What amount is the Unit requesting from the ACA State Action Fund? \$ _____

G. REQUEST SUBMITTER INFORMATION

I hereby understand and agree to the above terms and conditions of the State Action Fund operating rules. All information provided in this application is accurate and complete to the best of my knowledge.

By signing this application, I hereby represent the Unit's decision to seek financial assistance from ACA International and understand the Unit's failure to abide by the terms and conditions of the State Action Fund operating rules may result in disciplinary action by ACA International.

Request submitted by (print/type name): _____ Date: _____

Telephone: _____ Fax: _____

Company: _____

Address: _____

City: _____

State: _____

E-mail: _____

LEGAL FUND COMMITTEE CHARTER

Charter and attached documents

Purpose:

Administer the fund for the purpose of assisting ACA International and members of ACA International in initiating or defending against litigation or regulatory actions affecting the credit and collection industry.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Five members are appointed to serve staggered three-year terms.

Qualifications: Member in good standing of the Association. At least two members of the Committee must be members of the Members' Attorney Program and serve as in-house counsel or provide litigation defense to ACA members. At least three members of the Committee must be agency members who have contributed to the ACA Legal Fund.

Successive Terms: May serve successive terms

Quorum: Majority of the seated members including at least one attorney member of the Committee.

Primary Responsibilities:

- Become fully familiar with the Legal Fund operating rules which are attached hereto.
- Administer the funds in accordance with the operating rules.
- Receive requests for assistance from ACA International and members within the 50 states and the District of Columbia involved in the initiation or the defense of litigation or regulatory actions.
- Review cases that have been filed against the credit and collection industry to determine if the applicant should receive monetary support from the Legal Fund as recommended by ACA Litigation Counsel or the Legal Fund Attorney Review Sub-Committee.
- Decide whether the issue involved and the outcome of the litigation or regulatory actions will have a significant impact on the credit and collection industry as a whole. Issues which affect a broad segment of the industry may result in favorable funding decisions.
- If ACA International or a member qualifies for funding, the committee shall decide on an appropriate amount of funding, and notify the applicant of any conditions on the funding.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary

interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Two to four hours per month is needed for reviewing applications and/or cases, supporting documentation and conference calls.
- There are a minimum of 12 conference call meetings per year, which last approximately one and a half hours.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The General Counsel or his/her designee serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Treasurer

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Authorize the custodian of the fund to issue payment to the appropriate party when the aid is approved.
- Provide leadership and guidance to the other committee members and staff liaison.
- Communicate with members, committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional phone calls from the Association members and assist in answering their questions.
- Provide information or articles about the Legal Fund to newsletters or other Association publications.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors? Yes

If so, on the following matters: In accordance with the Legal Fund Operating Rules, review and make determinations with respect to providing monetary support from the Legal Fund for litigation or regulatory actions affecting the credit and collection industry.

Source of Funding for this Committee:

The funding which supports the administration of the Legal Fund and the resulting awards of money is from contributions received from industry participants, ACA reserves, special assessments and any investment income which accrues based upon the principal balance in the fund from time to time.

Legal Fund Attorney Review Sub-Committee

Number of Members and Term: Five ACA MAP attorneys are appointed to serve staggered three-year terms.

Qualifications: Member in good standing of the Members' Attorney Program and serve as in-house counsel or provide litigation or regulatory defense to ACA members. Two of the Legal Fund Attorney Review Sub-Committee shall be the two attorney members of the Legal Fund Committee.

Responsibilities:

- Review and evaluate ACA member applications for support from the Legal Fund.
- Review and evaluate cases recommended for support by ACA's General Counsel or Litigation Counsel.
- Recommend to the Legal Fund Committee applications and cases for monetary support. The Subcommittee shall refer to the guidelines and criteria set forth in the Legal Fund Operating Rules when making its determinations.
- Report its recommendations in writing to the Legal Fund Committee prior to each Committee meeting.

Meetings:

- Four to six hours per month is needed for reviewing applications and/or cases, supporting documentation and conference call meetings.

Do committee or sub-committee members receive any remuneration or are resources provided for travel or lodging? No

If so, in the following manner: None

ATTESTATION: All members of this Committee and its Chair and Sub-Committee agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2001).

Approval of Charter: This charter was approved by the Executive Committee May 2, 2011.

**ACA INTERNATIONAL
LEGAL FUND OPERATING RULES**

ACA International (“ACA”) has a limited fund available to ACA and its members fund legal action that potentially affects the credit and collection industry. The Legal Fund can be used to help ACA International or its members to defend against legal actions or administrative actions, as well as to initiate actions when appropriate.

The Fund is known as the ACA “Legal Fund,” and is administered by the ACA Legal Fund Committee.

The type of legal action in which the fund may participate is within the sole discretion of the Committee. In making a decision to grant or deny any award the Committee shall consider whether the issues raised in the application are of significance to the stability and integrity of ACA or its members, the credit and collection industry generally or the credit and collection industry within a region. Except for cause, no award shall be granted to cover the costs of settlement or to reimburse ACA or any member for attorneys’ fees and costs previously incurred without the knowledge of the Legal Fund Committee. Applications for assistance from the Fund may be submitted by ACA or any ACA member. Applications must be submitted on an official Legal Fund application form and sent to the ACA Main Office in Minneapolis. In addition to the application form, applicants must submit copies of all documents and correspondence relating to the case. The application will not be considered complete and will not be submitted to the Committee for consideration until the completed application form and all supporting documents have been received by ACA. All awards shall be conditioned on the requirement that if the applicant settles the case, no further monies shall be awarded to the applicant on the instant case and any funds awarded to the applicant prior to settlement shall be paid back to the ACA Legal Fund within 90 days of the date of settlement.

Upon receiving a completed application, the Committee will consider the request for funding using the following as guidelines and not limitations:

1. Actions Involving the Federal Trade Commission:

- A. Nature of FTC demands or other FTC enforcement activity;
- B. Impact of the FTC enforcement activity on the credit and collection industry as a whole;
- C. Nature of alleged violations;
- D. Previous FTC enforcement activity and/or consent judgments in similar cases;
- E. Previous court decisions in similar cases;
- F. Settlement proposed by FTC, if any;

- G. Potential for favorable outcome;
 - H. Advice of ACA General Counsel;
 - I. Willingness of applicant to cooperate with the Committee; and
 - J. Timeliness of the request.
2. **Actions Involving private FDCPA or other actions:**
- A. Potential for adverse precedent if the case is unsuccessful;
 - B. Nature of alleged violations;
 - C. Previous court decisions in similar cases;
 - D. Potential for favorable outcome;
 - E. Advice of ACA General Counsel;
 - F. Willingness of applicant to cooperate with the Committee; and
 - G. Timeliness of the request.

The Legal Fund Committee shall have the final authority to make decisions as to which applications meet the requirements for financial assistance from the Fund. Limits of ACA's financial assistance from the Fund in each case will be determined by the Legal Fund Committee.

The Committee's decision will be conveyed to the applicant by ACA staff. If approved for funding, the staff will monitor the progress of the case and make periodic reports to the Committee as the case progresses. All financial assistance shall be provided with the understanding that there is no liability by the Committee, direct or implied, to make additional financial contributions. The Committee may attach other contingencies to its offer of financial assistance, depending upon the individual situation.

Allocations from the Fund may be used for legal expenses and other costs relating to the defense of the applicant in the case for which the assistance is granted. Allocations may also be used for legal expenses and costs in bringing appropriate actions and counteractions. Under no circumstances may fund allocations be used to pay settlements, fines, civil penalties, damages, or plaintiff's attorney fees levied against the applicant.

The Operating Rules may be modified by the Executive Committee.

ACA LEGAL FUND
APPLICATION FOR FINANCIAL ASSISTANCE

Applications must be typed or computer generated. Attach separate pages with answers if necessary.

A. APPLICATION INFORMATION

Company/Agency Name _____ ACA ID# _____

Contact Name _____

Business Address _____

City _____ State _____ ZIP _____

Phone _____ Fax _____ E-mail _____

Errors and Omissions Insurance Carrier: _____

FILL OUT SECTION 'B' ONLY IF THE FEDERAL TRADE COMMISSION ("FTC") IS BRINGING AN ACTION AGAINST YOU (see next section for private actions). Attach separate pages with answers if necessary.

B. SUMMARY OF ISSUES

1. Reason for making request for financial assistance from the ACA Legal Fund:
2. List briefly the events relating to this case, from initial FTC contact to date:
3. Summarize specific alleged violations, including sections of the FDCPA involved and collection practices challenged by the FTC, or attach a copy of the FTC complaint:
4. Summarize any settlement(s) proposed by FTC or attach copy of proposed settlement(s):
5. Have you been sued by the FTC? No Yes
6. Have you or your collection agency ever been sued by a consumer, client, public entity, or prosecutor? No Yes (if 'yes,' please indicate number of such suits, dates, and outcome)

7. Who is the attorney representing you with regard to this action?

Name of Attorney _____ Law Firm _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____ Fax (_____) _____

8. What is your attorney's evaluation of the potential for a favorable outcome in this case? Please describe or attach attorney's evaluation.

9. Please attach copies of all collection notices and/or other forms pertinent to the case, work cards, and/or other supporting documentation, and copies of all summons, complaints, briefs and other legal documents relating to the case. Please **do not** staple your documents.

FILL OUT SECTION 'C' ONLY IF A CONSUMER AND THE CONSUMER'S ATTORNEY ARE BRINGING AN ACTION AGAINST YOU. Attach separate pages with answers if necessary.

C. SUMMARY OF ISSUES

1. Reason for making request for assistance from the ACA Legal Fund:

2. List briefly the events relating to this case:

3. Summarize specific alleged violations, including sections of the FDCPA involved and collection practices challenged by the consumer, or attach a copy of the complaint:

4. Have you or your collection agency ever been sued by a consumer, client, public entity, or prosecutor?

No Yes (if 'yes,' please indicate number of such suits, dates, and outcome)

5. Who is the attorney representing you with regard to this action?

Name of Attorney _____ Law Firm _____

Address _____

City _____ State _____ ZIP _____

Phone (_____) _____ Fax (_____) _____

6. What is your attorney's evaluation of the potential for a favorable outcome in this case. Please describe or attach attorney's evaluation.

7. Please attach copies of all collection notices and/or other forms pertinent to the case, work cards, and/or other supporting documentation, and copies of all summons, complaints, briefs and other legal documents relating to the case. Please **do not** staple your documents.

D. FINANCIAL INFORMATION

1. Amount expended to date (attach detailed invoices, if available): \$ _____

2. Additional anticipated cost (attach attorney's estimate): \$ _____

3. Amount requested from ACA: \$ _____

4. Other organizations, individuals or insurance carriers from which or whom funds have been requested:

5. If funds have already been received from other groups or individuals:

A. Who contributed the funds?

B. How much was contributed?

C. Have any further funds been pledged, and if so, how much?

Applicant must agree to advise the ACA immediately upon receipt of any financial assistance for this case from any individual or other organization (including any Unit of ACA).

I (authorize) (do not authorize) ACA to share the pleadings in this matter with other ACA members via ACA On-Line with the understanding that ACA will remove the names of the parties.

Request submitted by:

Name of ACA Member Agency

Signature of Applicant

Date

Applicant's Name and Title (typed or printed)

Attachments to your application should be printed on one side of 8.5 x 11 paper

Please do not staple any documents or attachments.

Submit application to: ACA International, Attention: Legal Fund,
P O Box 390106, Minneapolis MN 55439-0106

LEGISLATIVE COUNCIL CHARTER

Purpose:

Establish, oversee and support the Association's legislative and regulatory agenda.

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Consists of seven voting members elected to staggered three-year terms from the following constituencies:

- Five Agency members
- One MAP Division member
- One Asset Buyers Division member

In addition, to the voting members, up to 3 non-voting members may be appointed by the President based on their special skills or expertise, to serve one-year terms.

The General Counsel shall serve as a non-voting member of this committee. The Federal Regulatory Counsel and the Federal Legislative Counsel may participate as non-voting members at the request of the Committee.

Qualifications: Membership in the Association and continued membership in the constituency which the member represents.

Successive Terms: Members may serve successive terms.

Quorum: Majority of the seated members

Primary Responsibilities:

- Keep informed on matters involving legislation or regulation.
- Bring matters of legislative or regulatory concern to the Committee for consideration and possible action.
- Recognize priorities of the issues involved and apply efforts accordingly.
- Communicate with elected government officials and their staff in a manner that will benefit the Association and its members most (whether personally, by correspondence or through staff and/or consultants).
- Work with government agencies on matters of importance to the Association.
- Make recommendations to the Executive Committee to implement decisions to support or oppose legislation or regulation.
- Recommend general legislative and regulatory positions to the Executive Committee.
- Report annually to the Board of Directors.
- Oversee the Association grass roots program and work with Legal and Government Affairs Staff to implement the program.
- Serve as a liaison and as a source of information between the membership, special programs, divisions and staff on legislative and regulatory issues.
- Keep the Executive Committee informed on any need to hire/retain professionals who may assist the Committee in its functions.

- Monitor and participate in Gov. List Serve.
- Coordinate its activities with the ACPAC, members of the Credit and Collection Advocate Member Program and Interstate Committees.
- May perform other duties as assigned by Executive Committee or requested by staff.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

- Participate in six conference calls per year lasting approximately one hour each.
- Attend the Annual Legislative Event.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The Senior Vice President Legal and Government Affairs serves as staff liaison who shall not have a vote on the committee. ACA General Counsel shall also serve on this Committee without vote.

Executive Committee Liaison: President-Elect

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other council members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the council, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Receive occasional phone calls from Association members and assist in answering their questions.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors? No.

If so, on the following matters: None

Source of Funding for this Committee:

General Operating Budget of the Association as requested and approved by Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

Yes

If so, in the following manner:

Registration fee, airfare and lodging in conjunction with the Annual Legislative Event. This does not apply to members of the ACPAC or Interstate Committees nor does this apply to members serving on the Legislative Council in an exofficio capacity.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on April 27, 2010.

PROFESSIONAL PRACTICES MANAGEMENT SYSTEM (PPMS) COMMITTEE CHARTER

Purpose:

Provide oversight of the Association's Professional Practices Management System (PPMS).

Duration: This is an on-going Committee.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Five members are elected to staggered three-year terms.

Qualifications: At least four committee members must be well-established in the collection industry with at least 50% of their business relating to third-party debt collection. All members must have an interest in the PPMS Program, and at least one member must be associated with an agency that is currently PPMS certified.

Successive Terms: May serve successive terms

Quorum: Majority of the seated members

Primary Responsibilities: Primary Responsibilities:

- Maintain a practical voluntary PPMS program that meets creditor and agency expectations.
- Maintain a cost-effective program accessible to all members.
- Ensure that PPMS provides a consistent, high-quality methodology to track continuous improvement through benchmarking.
- Ensure that PPMS provides quality assurance to creditors wishing to outsource their accounts receivable.
- Maintain a program that continues to raise the level of professionalism within the credit and collection industry.
- Maintain a program that demonstrates to the FTC (Federal Trade Commission) the Association's continuing effort to encourage compliance and self-regulation.
- Implement the PPMS policy as approved by Executive Committee.
- Develop evaluation criteria for members seeking subscription and certification.
- Work with the Education Department to create criteria for the approval of PPMS instructors.
- Oversee the approval and the removal of PPMS designation status.
- Define and modify PPMS requirements with the approval of the Executive Committee.
- Select and evaluate an organization to evaluate PPMS status of members.
- Hear appeals concerning PPMS status.
- Ensure the cross-promotion of PPMS with other Association events.
- To the extent possible, monitor the PPMS list serve and be responsive to member inquiries about PPMS program implementation questions and certification process.
- May perform other duties as assigned by Executive Committee or requested by staff.

- PPMS Committee members must recuse themselves from any discussion or vote on any matter which directly or indirectly impacts the subscription or certification status of their own agency/company or any agency/company for whom they may be serving as a PPMS Consultant or for whom they may have served as a PPMS Consultant in the past.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

Conference calls and face-to-face meetings are held on an "as needed" basis.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison. The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: The COO or his/her designee serves as staff liaison who shall not have a vote on the committee.

Executive Committee Liaison: Immediate Past President.

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the other committee members and staff liaison.
- Assist in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Provide information or submit articles for Association newsletters or other Association publications.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- Work toward developing new ideas to advance the purpose of the program.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors? No

If so, on the following matters: None

Source of Funding for this Committee: Funds are provided through the PPMS budget as approved each year by the Executive Committee and the Board of Directors.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner: None

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01 (July 2002).

Approval of Charter: This charter was approved by the Executive Committee on May 12, 2011.

RESEARCH & DEVELOPMENT (R&D) ADVISORY COMMITTEE CHARTER

This Advisory Committee is composed of members selected to advise ACA International regarding research and development, marketing and sales strategies, pricing, new market expansion and product and service elimination. It serves in an advisory capacity for staff and does not have decision making authority.

Purpose:

- Test and review products and services
- Critique marketing and sales strategies
- Provide input on possible new products or services

Duration: This is an on-going Operational Committee.

Type of Committee: Operational Committee

Advisory Committee Established by: ACA Executive Committee

Number of Members and Term: Five (5) members are elected to staggered two-year terms

Advisory Committee Members: Representation from expertise of a minimum of three (3) agency members is strongly recommended, but will vary.

Qualifications: Be a member in good standing with the Association. Each member must sign a work product copyright waiver as a condition of service.

Successive Terms: May serve a maximum of two consecutive terms.

Quorum: Majority of seated members

Primary Responsibilities: To link the innovative ideas and capabilities of members with the knowledge and expertise of ACA staff, in order to develop and market competitive new products and services that strengthen members' business potential.

Additional responsibilities include:

- Provide information relevant to products and/or services in consideration for development.
 - Communicate pertinent member feedback and suggestions.
 - Review and comment on current offerings as requested.
 - Suggest new product/service offerings.
 - Identify and quantify market opportunities.
- a. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interest, including monetary interest, which may be perceived as presenting, or which may present, a conflict of interest regarding that person's role as a member of this committee.
 - b. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or

herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings: Conference calls and face-to-face meetings are held on an "as needed" basis.

Staff Liaison: The Director of Sales and Marketing serves as staff liaison who shall not have a vote on the committee.

The Committee shall invite the Executive Committee Liaison to attend Committee meetings and shall make reasonable efforts to schedule any meeting to accommodate all Committee members and the Executive Committee Liaison.

The Committee will make regular and timely reports on its activities to the Executive Committee.

Executive Committee Liaison: Immediate Past President

Term of Chair: One year. May serve successive terms.

Chair Responsibilities:

- Provide leadership and guidance to the Advisory Committee members and staff liaison.
- Assist in coordinating and participating in meetings of the committee as required.
- Submit mid-year and annual reports to the Executive Committee and the Board of Directors.
- Work toward developing new ideas for product and service offerings.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters:

N/A

Source of Funding for this Committee:

Campus ACA budget as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No

If so, in the following manner:

N/A

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on February 9, 2010.

SEARCH COMMITTEE CHARTER

Purpose:

Oversee the search for a chief executive for ACA International.

Duration: This Committee will operate until the purpose of the Committee has been completed.

Type of Committee: Operational

Committee Established by: Executive Committee

Number of Members and Term: Five ACA past presidents and three sitting board members who will serve until the purpose of the Committee has been completed.

Qualifications: Must be a member of ACA International. Must be a past president of ACA International or a sitting member of the current board of directors.

Successive Terms: No

Quorum: A majority of the seated members

Primary Responsibilities:

- Develop and maintain qualifying criteria for the Association's chief executive.
- Recommend an executive placement firm to be retained by the Executive Committee to aid in the search for ACA's chief executive.
- Draft a job description for the Association's chief executive.
- Interview candidates for ACA's chief executive.
- Prepare and validate a slate of candidates for ACA's chief executive.
- Develop performance metrics for ACA's chief executive.
- May perform other duties as assigned by Executive Committee.

A. Members of this committee shall have an affirmative obligation to disclose to the Executive Committee of this Association any matters or interests, including monetary interest, which may be perceived as presenting or which may present a conflict of interest regarding that person's role as a member of this committee.

B. Individual members of this committee having disclosed a conflict of interest or potential conflict of interest as described in paragraph A above, must recuse him or herself from any discussion, consideration or voting on any and all issues that may impact such committee member's interest as determined by the Executive Committee of this Association.

Meetings:

Participate in conference calls as scheduled by the chair of the committee.

The Committee will make regular and timely reports on its activities to the Executive Committee.

Staff Liaison: None.

Executive Committee Liaison: Vice President.

Term of Chair: The chair shall serve in that capacity for the duration of the Committee.

Chair Responsibilities:

- Provides leadership and guidance to the other committee members.
- Assists in coordinating and participating in necessary meetings of the committee, including conference calls, on-line chats or other Association functions, as required.
- Reports periodically to the Executive Committee.

Is this Committee authorized to take any particular actions without specific approval from the Executive Committee or the Board of Directors?

No

If so, on the following matters: Not applicable.

Source of Funding for this Committee:

General Operating Fund of the Association as approved by the Executive Committee.

Do committee members receive any remuneration or are resources provided for travel or lodging?

No.

If so, in the following manner: Not applicable.

ATTESTATION: All members of this Committee and its Chair agree to abide by the rules of Parliamentary procedure and satisfy the requirement of all committees as provided in the SOPs 9C2-1.01(July 2002).

Approval of Charter: This charter was approved by the Executive Committee on December 13, 2010.