

ACA INTERNATIONAL

Committee Charters

2020-2021

as approved July 14, 2020



ACA[®]

INTERNATIONAL
The Association of Credit
and Collection Professionals

2020-2021 Committees

As established by the ACA Board of Directors in accordance with the Bylaws and Standard Operating Procedures of ACA International.

Standing Committees

Board Committees

- Advocacy 3
- Board of Review 4
- Budget and Audit 5
- Education and Development 6
- Executive and Compensation 7
- Membership 8
- Programs and Meetings 9

Member Committees

- ACA International Political Action (ACPAC) 10
- Affiliate Member 12
- Agency Member 13
- Asset Buyer 14
- Blueprint™ (formerly PPMS®) Program..... 15
- Creditors 16
- Education Council 18
- Ethics 20
- Federal Affairs 22
- Financial Literacy 23
- Health Care 24
- Judicial 25
- Member Attorney Program (MAP) 26
- Past Presidents 27
- Technology and Innovation 28
- Unit and State Affairs 29
- Women in Collections Resource Council 30

Operating Rules

- ACPAC Operating Rules 31
- Industry Advancement Fund Operating Rules 33

Purpose	To work with staff and other committees to ensure that ACA's message is being aggressively delivered to federal, state, and local legislators and regulators, and to ensure that the Industry Advancement Fund is being best utilized with respect to regulatory and legislative advocacy efforts.
Number of Members	Three to Four
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Is a member of the ACA International Board of Directors; • Has a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Has experience with legislative and regulatory advocacy.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • To receive reports and recommendations from the ACA International Political Action (ACPAC) Committee, Federal Affairs Committee, Judicial Committee, and Unit and State Affairs Committee; • To ensure advocacy efforts are aligned with ACA's Strategic Plan; and • To formulate recommendations to the Board of Directors based on reports and recommendations received from the ACA International Political Action (ACPAC) Committee, the Federal Affairs Committee, the Judicial Committee, and the Unit and State Affairs Committee, consistent with the Committees' Purposes and Objectives, the Industry Advancement Program Operating Rules, and ACA's Strategic Plan.
Reporting Requirement(s)	Regular and timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Board of Review

STANDING COMMITTEE Board Committee

Purpose	The Board of Review Committee provides opportunity for review and ensures due process is afforded to those members and applicants specifically affected by certain Association determinations adversely impacting their membership rights and privileges.
Number of Members	Four voting; one non-voting
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings on an as-needed basis, consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Four voting members shall be the Association's President, President-Elect, Treasurer, and Past President. • One non-voting member shall be the Association's Chief Executive Officer.
Actions Authorized Without Specific Board of Directors Approval	<ul style="list-style-type: none"> • The Committee may exercise its handling, disciplinary and sanctioning discretion with respect to all matters properly committed to its authority in accordance with the policy governing the Board of Review established by the Board of Directors and the Association's Standard Operating Procedures; and • Notwithstanding the power and authority of the Committee to act on behalf of the Board with respect to the matters set forth above, the Committee, in its discretion, may submit any such matter, along with its recommendation with respect thereto to the full Board for consideration and approval.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Fulfill the Committee's responsibilities without any influence of bad faith, malice, illegal prejudice or anticompetitive purpose; and • Acknowledge and agree that information acquired in carrying out these responsibilities shall remain confidential.
Committee Objectives	<ul style="list-style-type: none"> • In reliance on advice and input from ACA's legal professional staff: <ul style="list-style-type: none"> » Consider and render determinations upon review of the following matters: <ul style="list-style-type: none"> › an applicant's appeal of the Association's determination of ineligibility for membership; › member appeals of disciplinary or sanction determinations rendered by the Ethics Committee; and › recommendations received from the Ethics Committee. » Timely and fairly administer all matters properly committed to the Board of Review's authority and discretion in accordance with the Standard Operating Procedures and the policy established by the Board of Directors governing the activity of the Board of Review; and • Perform other duties as assigned by the Board of Directors or requested by ACA staff.
Reporting Requirement(s)	Timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Budget and Audit

STANDING COMMITTEE Board Committee

Purpose	Work with Officers and Staff to manage and modify current budget when needed, to help develop the next year's budget and budget forecast, and to audit the budget and financial reports of the Association.
Number of Members	Six
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Treasurer of the ACA International Board of Directors
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings as determined by the Chair
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Is a member of the ACA International Board of Directors; • Has a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; • Has not been employed by ACA International for at least five years prior to selection to the Committee; • Does not have any financial interest in, or any other conflict of interest with, any entity doing business with ACA; and • Possesses the financial competency to understand financial statements, evaluate accounting company bids, and make sound financial decisions.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Become adequately informed about the Association's finances and formulate a preliminary budget forecast to facilitate informed Board discussion of the annual budget when presented for Board approval; • Recommend to the Board of Directors the selection, retention or termination of the outside auditor; • Ensure that the recommended outside auditing firm has the requisite skills and experience to carry out the auditing function for the Association; • Meet with the outside auditor, including in executive sessions, at least once annually and at other times as appropriate; • Review the annual audit report; and • Recommend the annual audit to the Board of Directors for discussion and acceptance.
Reporting Requirement(s)	Timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Education and Development

STANDING COMMITTEE Board Committee

Purpose	To evaluate the current educational curriculum, delivery, and general offerings to members, and to make recommendations to aggressively modernize and expand the scope of ACA's education function and ACA's educational footprint within the market.
Number of Members	Three
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings as determined by the Chair
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Is a member of the ACA International Board of Directors; and • Has a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Identify potential market opportunities consistent with this Committee's Purpose and ACA's Strategic Plan; • Offer informed ideas and opinions regarding industry-related educational needs of members; • Research and explore competitive offerings; • Manage the Policies and Procedures for ACA's Certified Instructors; • With the advice and input of ACA's professional Education staff, offer recommendations to the Board of Directors to achieve the Committee's Purpose consistent with ACA's Strategic Plan; • Appoint the Chair of the Education Council Committee; and • Formulate recommendations to the Board of Directors based on reports and recommendations received from the Blueprint™ (formerly PPMS®) Program Committee, the Education Council Committee, the Financial Literacy Committee, and the Technology and Innovation Committee, consistent with the Committees' Purposes and Objectives and ACA's Strategic Plan.
Reporting Requirement(s)	Regular and timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Executive and Compensation

STANDING COMMITTEE Board Committee

Purpose	To encourage and facilitate open discussion among Board members regarding performance and compensation of the Association's Chief Executive Officer.
Number of Members	Sixteen; fifteen if the Immediate Past President is a voting member of the Board of Directors
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	None; all meetings of the committee shall be held in executive session
Meetings	<ul style="list-style-type: none"> Participate in in-person meetings immediately following each in-person Board meeting; and Participate in teleconference meetings, as needed, as determined by the Chair.
Committee Member Compensation	None
Committee Member Qualifications	Is a voting member of the ACA International Board of Directors
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> Provide insight to the President, President-Elect, and Treasurer to assist them in fulfillment of their responsibility to (1) conduct an annual evaluation of the Chief Executive Officer; and (2) evaluate and recommend to the Board of Directors any changes to the terms of the Chief Executive Officer's employment contract; and Promote collective awareness of such other matters which may concern the Chief Executive Officer's employment.
Reporting Requirement(s)	The Chair shall ensure the CEO is immediately informed of Committee discussions

Approved as amended: ACA International Board of Directors July 14, 2020

Membership

STANDING COMMITTEE Board Committee

Purpose	To ensure members are receiving tremendous and recognized value for their dues through the establishment of feedback networks between the Board of Directors, Council of Delegate representatives, and members-at-large.
Number of Members	Three
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Is a member of the ACA International Board of Directors; and • Has a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Maintain and increase membership; • Develop recommendations to the Board of Directors regarding membership and membership structure; • In reliance on advice and input on survey methodology from appropriate ACA staff, determine the scope and key objectives of an annual membership satisfaction survey; • Serve as test user group when appropriate, as determined by appropriate ACA staff; • Analyze member survey response rates to offer recommendations to the Board of Directors for improving future survey participation; • Offer ideas and assistance with encouraging member survey participation; • Analyze member survey responses to offer recommendations to the Board of Directors for improving member satisfaction; • Develop a plan for communicating survey results to the membership; • In reliance on advice and input from appropriate ACA staff, recommend to the Board of Directors the best manner and method of establishing additional feedback networks to communicate with members and Council of Delegate representatives regarding membership value; and • Formulate recommendations to the Board of Directors based on reports and recommendations received from the Agency Member Committee, the Asset Buyer Committee, the Creditors Committee, and the Member Attorney Program (MAP) Committee, consistent with the Committees' Purposes and Objectives and ACA's Strategic Plan.
Reporting Requirement(s)	Regular and timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Programs and Meetings

STANDING COMMITTEE Board Committee

Purpose	To help ensure high participation rates at Annual Convention, Spring & Fall Forum Conferences, and Washington Insights Conference, offer insight to ACA professional meetings and event planning staff.
Number of Members	Three
Type of Committee	Standing / Board
Term	One (1) year term. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President
Vice Chair	None
Staff Liaison	CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • Is a member of the ACA International Board of Directors; and • Has a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Offers insight and feedback to staff on meeting program and event agendas, innovative ideas, and marketing communications; and • Formulates recommendations to the Board of Directors based on reports and recommendations received from the Affiliate Member Committee, Health Care Committee and the Women in Collections Resource Council Committee, consistent with the Committees' Purposes and Objectives and ACA's Strategic Plan.
Reporting Requirement(s)	Regular and timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

ACA International Political Action (ACPAC)

STANDING COMMITTEE Member Committee

Purpose	The ACA International Political Action (ACPAC) Committee supervises ACA International's political action committee. This Committee will be responsible for the solicitation of funds from qualifying Association members and the disbursement of political contributions to candidates for election to the U.S. Senate and House of Representatives in accordance with the ACPAC Operating Rules.
Number of Members	Five to Twelve
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Must sign an ACPAC solicitation authorization form.
Actions Authorized Without Specific Board of Directors Approval	<ul style="list-style-type: none"> • Disbursing ACPAC funds to approved federal candidates; • Recommending to the Advocacy Committee in accordance with Federal Election Commission (FEC) law, federal candidates for ACPAC contributions; • Appointing a fundraising subcommittee whose duties and liabilities are limited to fundraising. Such subcommittee members shall receive no remuneration and shall not have the right to vote. Members of fundraising subcommittees shall serve one-year terms and may serve successive terms; and • The Chair shall make emergency disbursement decisions upon the request of Association's ACPAC Treasurer or Assistant Treasurer, without the majority consent of the 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 Committee on such matters and report all such disbursements to the full Committee as soon as possible.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy

continues on next page

STANDING COMMITTEE Member Committee

Committee Objectives	<ul style="list-style-type: none"> • Carefully review available information on the philosophy, position, and voting record of candidates for office, the campaigns of whom ACPAC may wish to help fund; • Assist with fundraising conducted by ACPAC in accordance with applicable laws and regulations and in consultation with the Board of Directors and CEO; • Expend the monies received in conformity with applicable laws and regulations to support candidates for the U.S. Senate and House of Representatives; • Send an annual report and fundraising letter to qualifying Association members; • Maintain familiarity with Political Action Committee fundraising rules and ACPAC Operating Rules; • Serve as a liaison and as a source of information between the membership and ACA staff on issues concerning ACPAC; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Advocacy Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Advocacy Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Affiliate Member

STANDING COMMITTEE Member Committee

Purpose	Provides member insight related to the special interests of the Affiliate Division member segment of this Association.
Number of Members	Three to Twelve , one of which shall be a current ACA Affiliate Division Delegate representative and shall also serve as a non-voting member, unless at the time of election as Delegate, such person is serving on this Committee. In such case, the Delegate will serve as a voting member of the Committee until his or her term of service as a Committee member shall expire.
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; • Is a member of the Affiliate Division; and • One member must be a current member of ACA International's Council of Delegates.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Assist in maintaining and increasing Affiliate Division membership; • Assist ACA staff by offering suggestions and recommendations in order to continue to increase Affiliate Member participation and attendance at ACA trade shows; • Assist ACA staff in seeking input from Affiliate Members to improve ACA's trade shows and provide related recommendations; • Serve as a source of information between Affiliate Division membership and ACA staff on issues of importance to Affiliate Division members; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; • Offer suggestions for improving and increasing the participation of Affiliate Members in the Association's advertising and sponsorship programs, as requested by ACA staff; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Membership Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Programs and Meetings Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Agency Member

STANDING COMMITTEE Member Committee

Purpose	Provides insights to the Board of Directors and ACA staff into the special interests of collection agency members of this Association.
Number of Members	Seven to Fourteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and Must be employed by a collection agency member organization maintaining membership pursuant to Standard Operating Procedure 2A-1.01(a).
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> As set forth in the ACA International Committee Participation Policy; Serve as individual 'evangelists' for the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to collection agency members; and 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.
Committee Objectives	<ul style="list-style-type: none"> Assist in maintaining and increasing collection agency membership; Serve as a source of information between company membership and ACA staff on issues of importance to collection agency members; Assist ACA staff by offering suggestions and recommendations in order to continue to increase collection agency member participation and attendance at ACA events; Generate topics and educational approaches to meet the needs of ACA collection agency members; Make recommendations to the Education Council for educational content related to the purpose of this Committee; Serve as a focus group and test educational products related to areas of interest to collection agency members, as requested by ACA staff; and Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Membership Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Membership Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Provides insights to the Board of Directors and ACA staff into the special interests of asset buyer members of this Association.
Number of Members	Five to Thirteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2019-2020 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2020-2021 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> As set forth in the ACA International Committee Participation Policy; Serve as individual 'evangelists' for the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to asset buyer members; and 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 as it pertains to asset buyers.
Committee Objectives	<ul style="list-style-type: none"> Assist in maintaining and increasing asset buyer membership; Serve as a source of information between company membership and ACA staff on issues of importance to asset buyer members; Assist ACA staff by offering suggestions and recommendations in order to continue to increase asset buyer member participation and attendance at ACA events; Generate topics and educational approaches to meet the needs of ACA asset buyer members; Make recommendations to the Education Council for educational content related to the purpose of this Committee; Serve as a focus group and test educational products related to areas of interest to asset buyer members, as requested by ACA staff; and Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Membership Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Membership Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Assists staff in the management of ACA's Blueprint Quality Management System™ (formerly PPMS®) Program.
Number of Members	Three to Nine
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2018-2019 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and At least three members must be employed by a member that is Blueprint™ (formerly PPMS®) certified.
Actions Authorized Without Specific Board of Directors Approval	Program material updates.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> As set forth in the ACA International Committee Participation Policy; Serve as individual 'evangelists' for the promotion of the Blueprint Quality Management System™ (formerly PPMS®) Program; and Attend the Association's Annual Convention and Exposition in order to keep abreast of industry trends, as well as to promote the Blueprint Quality Management System™ (formerly PPMS®) Program.
Committee Objectives	<ul style="list-style-type: none"> In reliance on advice and input from ACA's staff responsible for program management, the Blueprint™ (formerly PPMS®) Program Committee will update, review, improve and modify any material related to the program. The Committee can update material without approval; if any major changes in the Program are recommended, however, those shall go to the Board for approval: Market and promote the Blueprint Quality Management System™ (formerly PPMS®) Program; Develop and mentor new Blueprint™ (formerly PPMS®) instructors; Make recommendations to the Education Council for educational content related to the purpose of this Committee; and Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Education and Development Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Education and Development Committee Chair

Purpose	Provides member insight related to the special interests of the Creditor Division member segment of this Association.
Number of Members	Three to Nine
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Is a member of the Creditor Division.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as individual 'evangelists' for the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to the Creditor Division members; and • Attend the Association's Annual Convention and Exposition in order to keep abreast of industry trends, as well as to promote the Association's Creditor Division member educational programming.

continues on next page

STANDING COMMITTEE Member Committee

Committee Objectives	<ul style="list-style-type: none"> • Assist in maintaining and increasing Creditor Division membership; • Serve as a source of information between Creditor Division membership and ACA staff on issues of importance to Creditor Division members; • Assist ACA staff by offering suggestions and recommendations in order to continue to increase Creditor Division member participation and attendance at ACA events; • Generate topics and educational approaches to meet the needs of ACA Creditor Division members; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; • Serve as a focus group and test educational products related to areas of interest to Creditor Division members, as requested by ACA staff; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Membership Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Membership Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Provides insight and direction to ACA staff related to the development of educational programming, credentialing activities, marketing strategies for educational programs, and ensuring the Association maintains a reputation as the industry's leader in providing education with all constituents.
Number of Members	Twelve, comprised of one member from each of the following Committees, who shall be the Chair of the respective Committee or the Chair's appointee: Affiliate Member, Agency Member, Asset Buyer, Blueprint™ (Formerly PPMS®) Program, Creditors, Ethics, Financial Literacy, Healthcare, Member Attorney Program (MAP), Technology and Innovation, Unit and State Affairs, and Women in Collections Resource Council.
Type of Committee	Standing / Member
Term	Members shall serve one (1) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of the Education and Development Committee Chair.
Vice Chair	None
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis, typically monthly, consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Must be the Chair of one of the following Committees, or another member of one of the following Committees appointed to be the Committee representative by the Chair of such Committee: Affiliate Member, Agency Member, Asset Buyer, Blueprint™ (formerly PPMS®) Program, Creditors, Ethics, Financial Literacy, Healthcare, Member Attorney Program (MAP), Technology and Innovation, Unit and State Affairs, and Women in Collections Resource Council.
Actions Authorized Without Specific Board of Directors Approval	Within the budget allotted to the Education Council by the Board of Directors, review and approve proposed educational content for seminars and conferences.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Remain subscribed to and devote attention to ACA's educational offering marketing email campaigns; and • Serve as individual 'evangelists' for the promotion of ACA's educational programming, goods, and services.

continues on next page

STANDING COMMITTEE Member Committee

Committee Objectives	<p>In reliance on advice and input from ACA's Education, Marketing, and Communications professional staff:</p> <ul style="list-style-type: none"> • Serve as a focus group or educational research and development panel to vet new training curriculum or product proposals; • Assist ACA staff in making recommendations to the Board of Directors relating to optimization of the number, requirements, and future development of new educational programs; • Bring educational content recommendations from your respective Committees to be discussed and voted upon by this Committee; • Determine the scope and key objectives of marketing efforts for ACA's educational programming, goods, and services; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Education and Development Committee, or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Education and Development Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Administers and enforces the Association's code(s) governing member conduct, including the <i>Code of Conduct</i> , in accordance with the procedural rules governing the enforcement activity, including the <i>Procedural Rules for the Ethics Committee</i> , and recommends amendments thereto as necessary.
Number of Members	Five to Twelve
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President who has served a minimum of one year on the Ethics Committee except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President who has served a minimum of one year on the Ethics Committee
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; • Members must affirm they have not been personally substantially involved in any activity which has been the subject of an Ethics Committee proceeding resulting in a finding of a Code of Conduct violation in accordance with the procedural rules governing the Ethics Committee; and • Members may not concurrently serve as members of the Board of Directors.
Actions Authorized Without Specific Board of Directors Approval	<ul style="list-style-type: none"> • The Committee may by proper vote delegate its collective authority, with the exception of the Committee's sanctioning authority, to the sole discretion of the Committee Chair when it deems appropriate and in the best interests of the Association; • The Committee may exercise its handling, disciplinary and sanctioning discretion with respect to all matters properly committed to its authority in accordance with the established procedural rules governing the enforcement activity of the Committee and the Association's Standard Operating Procedures; and • Notwithstanding the power and authority of the Committee to act on behalf of the Board with respect to the matters set forth above, the Committee, in its discretion, may submit any such matter, along with its recommendation with respect thereto to the Board of Review Committee for consideration and approval.

continues on next page

STANDING COMMITTEE Member Committee

Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Acknowledge and agree that sensitive information acquired in carrying out these Responsibilities shall remain confidential; and • Fulfill Committee Responsibilities without any influence of bad faith, malice, illegal prejudice or anticompetitive purpose.
Committee Objectives	<ul style="list-style-type: none"> • In reliance on advice and input from ACA's legal professional staff: <ul style="list-style-type: none"> » Enforce the Association's code(s) governing member conduct; » Assist the staff liaison or Ethics Administrator, as needed, when establishing and implementing policies and procedures to enforce the Association's code(s) governing member conduct; and » In accordance with the established procedural rules governing the enforcement activity of the Committee, timely and fairly administer all ethics matters properly committed to the Committee's authority and discretion; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; and Perform other duties as assigned by the Board of Directors or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Monitors and provides recommendations to the ACA Board of Directors on issues related to the Legislative Branch, as well as the Executive Branch and its federal regulatory agencies.
Number of Members	Five to Thirteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; • At least one member of the Committee must be a non-attorney employee of a company member that is a third-party debt collector; • At least one member of the Committee must be an employee of a creditor; and • At least one member of the Committee must be an attorney.
Actions Authorized Without Specific Board of Directors Approval	Review and make determinations with respect to providing monetary support from the Industry Advancement Fund for federal regulatory activities affecting the credit and collection industry, in accordance with the Industry Advancement Program Operating Rules.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; and • Attend ACA's annual Washington Insights Conference.
Committee Objectives	<ul style="list-style-type: none"> • Keep informed on matters involving relevant federal legislative and regulatory activity; • In reliance on advice and input from ACA's Regulatory and Congressional Affairs professional staff: <ul style="list-style-type: none"> » Work with federal government agencies, elected governmental officials, and their staff on matters of importance to the Association; » Recommend federal legislative and regulatory positions to the Advocacy Committee; and » Review and make determinations with respect to providing monetary support from the Industry Advancement Fund for federal regulatory activities affecting the credit and collection industry, in accordance with the <i>Industry Advancement Program Operating Rules</i>; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Advocacy Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Advocacy Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Explores ideas for increasing ACA's efforts toward financial literacy awareness and education with the general public, thereby promoting the positive reputation of ACA in the industry, with regulators, and with the general public.
Number of Members	Six to Nine
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None. Members are prohibited from approaching any organization about establishing a relationship without the consent of the Board of Directors, and consistent with the Board Policy on external relationship establishment.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Make recommendations to the Education and Development Committee for increasing ACA's efforts toward financial literacy awareness and education with the general public; • Make recommendations to the Education and Development Committee regarding the establishment of relationships with consumer advocacy groups; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Education and Development Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Education and Development Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Provides member insight related to the special interests of the healthcare sector of the credit and collection industry to enhance the knowledge, professionalism, and prestige of those employed in the healthcare sector of the credit and collection industry.
Number of Members	Three to Nine
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Must be employed by a member that engages in significant healthcare collection activity.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as individual 'evangelists' for the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to the healthcare collections sector of the industry; and • Attend the Association's Annual Convention and Exposition in order to keep abreast of healthcare collection industry trends, as well as to promote the Association's educational programming related healthcare collections.
Committee Objectives	<ul style="list-style-type: none"> • Serve as a source of information between members and ACA staff on issues of importance to members involved in the healthcare collections sector; • In reliance on advice and input from ACA's Education professional staff, generate topics and educational approaches to meet the needs of the healthcare collections sector of the industry; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; • Serve as a focus group and test educational products related to areas of interest to the healthcare collections sector of the industry, as requested by ACA staff; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Programs and Meetings Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Programs and Meetings Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Purpose	Establishes, oversees, and supports the Association's litigation support agenda.
Number of Members	Five to Thirteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives. Any action that could be taken at a meeting of the Judicial Committee may be taken by written action signed by all of the committee members. Any such action may also be taken by written action signed by the number of committee members that would be required to take the same action at a meeting of the Judicial Committee at which all members were present. All members shall be notified immediately of the text and effective date of any such written action that is duly taken.
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; • A majority of members of the Committee must be attorney members serving as in-house counsel with or providing litigation defense to Association members; and • A minority of members of the Committee must be non-attorney employees of company members that are third-party debt collectors and/or debt buyers.
Actions Authorized Without Specific Board of Directors Approval	<ul style="list-style-type: none"> • Draft priority litigation issues in cooperation with the ACA Staff Liaison; and • In accordance with the Industry Advancement Program Operating Rules, review and make determinations with respect to providing monetary support from the Industry Advancement Fund for litigation matters affecting the credit and collection industry.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Keep informed on litigation trends and important litigation issues affecting the industry; • Bring matters of litigation concern to the Committee for consideration and possible action; • Recognize priorities of the issues involved and apply efforts accordingly; • In reliance on advice and input from ACA's legal professional staff: <ul style="list-style-type: none"> » Review and evaluate litigation matters recommended for support by legal counsel to the Association; » In accordance with the Industry Advancement Program Operating Rules, disburse funds in order to support litigation matters of importance to the Association; » In accordance with the Industry Advancement Program Operating Rules, review and make determinations on all Association members' applications for support through the Industry Advancement Fund; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Advocacy Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Advocacy Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Member Attorney Program (MAP)

STANDING COMMITTEE Member Committee

Purpose	Provides insights to the Board of Directors and ACA staff into the special interests of the attorney member segment of this Association.
Number of Members	Eleven to Thirteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and Must be an attorney.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> As set forth in the ACA International Committee Participation Policy; Serve as individual 'evangelists' for the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to attorneys in the industry; and Attend the Association's Annual Convention and Exposition in order to keep abreast of legal industry trends, as well as to promote the Association's attorney member educational programming.
Committee Objectives	<ul style="list-style-type: none"> Assist in maintaining and increasing attorney membership; Serve as a source of information between attorney membership and ACA staff on issues of importance to attorney members; Assist ACA staff by offering suggestions and recommendations in order to continue to increase attorney member participation and attendance at ACA events; Generate topics and educational approaches to meet the needs of ACA attorney members; Make recommendations to the Education Council for educational content related to the purpose of this Committee; Serve as a focus group and test educational products related to areas of interest to attorney members, as requested by ACA staff; Generate topics and ideas, and source speakers for a periodic peer-to-peer member-attorneys- only conference call to facilitate the exchange of knowledge and information; and Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Membership Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Membership Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Past Presidents

STANDING COMMITTEE Member Committee

Purpose	Provide advice to, and upon the request of, the Board of Directors regarding matters related to ACA strategic direction and planning and serve as sounding board for raising member issues and concerns.
Number of Members	Five to Seven
Type of Committee	Standing / Member
Term	Members shall serve one-year terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President.
Vice Chair	None
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and • Must have served as President of ACA International.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	Receives questions and feedback from members, units, and Council of Delegate representatives concerning issues related to ACA strategic direction.
Reporting Requirement(s)	Timely report items referred to Committee to the Board of Directors

Approved as amended: ACA International Board of Directors July 14, 2020

Technology and Innovation

STANDING COMMITTEE Member Committee

Purpose	Provides Association members with usable insight regarding emerging technologies and innovative changes to existing technologies and makes recommendations to ACA staff for educational opportunities regarding these technologies.
Number of Members	Seven to Thirteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2019-2020 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2020-2021 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	<ul style="list-style-type: none"> As set forth in the ACA International Committee Participation Policy; and Avoid self-promotion and specific product promotion, and instead focus on how the overall use of a specific technology or innovation can benefit Association members.
Committee Objectives	<ul style="list-style-type: none"> Provide Association members information about emerging technologies that should: 1) be usable for different sized members; 2) include operational suggestions; and 3) identify compliance benefits and risks/concerns; Make recommendations to the Education Council for educational content related to the purpose of this Committee that identifies: 1) the topic area and content; 2) the Association members the offering would benefit and way in which it would benefit such members; and 3) the format for content delivery; Provide informational content to ACA staff on emerging technologies and innovations that can be published in various formats for review by Association members; and Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Education and Development Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Education and Development Committee Chair

Approved as amended: ACA International Board of Directors July 14, 2020

Unit and State Affairs

STANDING COMMITTEE Member Committee

Purpose	Assists the Association by improving the state legislative and regulatory climate in which Association members do business and assists the Association in refining the services offered to Units.
Number of Members	Five to Twelve
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2017-2018 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1/2 of members for a committee of seven or less; 1/3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2019-2020 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	<ul style="list-style-type: none"> An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities; and At least one voting member of the Committee must be a member of the Asset Buyer Committee or the designee of the Asset Buyer Committee.
Actions Authorized Without Specific Board of Directors Approval	<ul style="list-style-type: none"> Draft priority legislative guidelines for state legislation in cooperation with the ACA Staff Liaison(s); and In accordance with the <i>Industry Advancement Program Operating Rules</i>, review and make determinations with respect to providing monetary support from the Industry Advancement Fund for state legislative activities affecting the credit and collection industry.
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> Review and comment on state legislative and regulatory issues; Review legislation received through ACA's state law tracking service; Provide recommendations on ACA services offered to and utilized by state Units; Serve as a liaison and as a source of information between the membership and ACA staff on the effectiveness of Unit services; Make recommendations to the Education Council for educational content related to the purpose of this Committee; Serve as a liaison and as a source of information between the membership and ACA staff on issues concerning interstate and intrastate collections; In accordance with the Industry Advancement Program Operating Rules, disburse funds in order to support state legislative and state regulatory initiatives of the Association; In accordance with the Industry Advancement Program Operating Rules, review and make determinations on all U.S. Unit applications for support through the Industry Advancement Fund; and Perform other duties as assigned by the Board of Directors or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Advocacy Committee Chair

Women in Collections Resource Council

STANDING COMMITTEE Member Committee

Purpose	Seek and provide resources to aid women in the credit and collection industry related to the development of leadership skills, to provide opportunities for mentoring, and to support their advancement in their chosen profession.
Number of Members	Five to Fifteen
Type of Committee	Standing / Member
Term	Members shall serve an initial staggered term length commencing in the 2019-2020 Committee year as designated by the Board of Directors. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms.
Quorum	1 / 2 of members for a committee of seven or less; 1 / 3 of members for a committee of eight or more
Chair and/or Board of Directors Liaison	Designee of ACA's President except that commencing at the start of the 2020-2021 Committee year, as long as the last-seated Vice Chair meets the qualifications for service as Chair and remains willing to serve, the individual who last served as Vice Chair shall be the only eligible designee for Chair. The Chair shall also serve as a member of the Education Council Committee during their term as Chair, unless the Chair appoints another member of this Committee to serve as the Committee representative in place of the Chair.
Vice Chair	Designee of ACA's President
Staff Liaison	Designee of ACA's CEO
Meetings	Participate in teleconference meetings on an as-needed basis consistent with the Committee Purpose and Objectives
Committee Member Compensation	None
Committee Member Qualifications	An ACA member having a unique interest, perspective, and expertise which advances this Committee's Objectives, helps to fulfill its Purpose, and allows the member to fulfill his or her Responsibilities.
Actions Authorized Without Specific Board of Directors Approval	None
Charter Review/Sunset	This Charter will be reviewed by the Board of Directors by June 30, 2022. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved.
Committee Member Responsibilities	As set forth in the ACA International Committee Participation Policy
Committee Objectives	<ul style="list-style-type: none"> • Assist in maintaining and increasing Association membership; • Promote participation and attendance at Association events and activities, including those geared toward women in the credit and collection industry; • Identify and assess unique needs of women in the credit and collection industry, and create, develop, and conduct training, provide mentoring, and identify other resources for their professional development; • Make recommendations to the Education Council for educational content related to the purpose of this Committee; • Identify candidates for Association service and leadership to the Board of Directors, the Programs and Meetings Committee or ACA staff; and • Perform other duties consistent with this Committee's Purpose as assigned by the Board of Directors, the Programs and Meetings Committee or requested by ACA staff.
Reporting Requirement(s)	Regular and timely reports to the Programs and Meetings Chair

Approved as amended: ACA International Board of Directors July 14, 2020

ACPAC Operating Rules

The Association's ACPAC 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 Committee shall provide direction, guidance, suggestions and appropriate materials for the solicitation program; a guide on fundraising; make a progress report available; provide staff contact for supplies and information; and make an annual report to the Association's Board of Directors 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 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 Committee has reviewed and given consideration to candidate positions, committee assignment, statements, voting records, reports, recommendations and requests from candidates' committees, Association Units and Legislative Chairs, and legal counsel.
- Contributions may be made to candidates at any time the 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.
 3. 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.

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 Committee must give consideration to what manner of contribution will have the greatest impact and identification as opposed to individual access.

continues on next page

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, or 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.

Approved by the ACA International Board of Directors - August 24, 2015

Industry Advancement Fund (IAF)

Operating Rules

Approved as amended by the ACA International Board of Directors, March 15, 2022.

In 2013, ACA International's ("ACA") Board of Directors ("Board") approved the creation of the Industry Advancement Fund ("IAF" or "Fund") as a member benefit designed to proactively support and advance the accounts receivable management industry. The IAF supports several programs through a limited, earmarked fund available to ACA, its members, and U.S. Units (collectively the "Association"). The IAF is administered by the ACA Board through its Judicial Committee, Federal Affairs Committee, and Unit and State Affairs Committee (collectively, "Committees"). The Fund has been earmarked for litigation matters, federal legislative and regulatory initiatives, and state legislative and regulatory initiatives that potentially affect the credit and collection industry.

The Fund provides litigation support and legislative and regulatory support for ACA and its members through various programs (collectively, "IAF Programs"). Litigation support is provided through the Judicial Advocacy Program and the Member Matching Program. Legislative and regulatory support is provided through the Interstate Advocacy Program and the Federal Advocacy Program.

The Judicial Advocacy Program provides up to \$25,000 in support for lawsuits having an industry-wide impact, as well as for "friend of the court" (amicus) briefs filed by ACA on appellate issues of industry-wide significance.

The Board created the Member Matching Program in 2019 (effective January 1, 2020), originally known as the "Matching Funds Program," as a mechanism to support ACA members in matters that may not have industry-wide impact or significance. The Board sets aside a certain percentage of the IAF each year for the Member Matching Program to help offset litigation expenses of members challenging meritless claims and serial consumer or consumer attorney filers. Cases filed on or after January 1, 2020, are eligible pursuant to the Member Matching Program for an award of up to \$10,000 as a dollar-for-dollar match.

The Interstate Advocacy Program is used to engage state and local lawmakers and regulators on debt collection issues. Similarly, the Federal Advocacy Program is used to engage federal lawmakers and regulators on debt collection issues, and to support change to outdated federal laws.

The IAF shall also bear reasonable operating costs associated with the Fund, including, but not limited to, full or partial salaries for ACA staff members where full or significant staff time is dedicated to IAF activities, in proportion to the amount of time dedicated to such activities, and routine administrative costs associated with IAF activities. These costs shall become part of budgeted IAF items that will be presented to and approved by the ACA Board on an annual basis.

In addition, the ACA Board may from time-to-time designate funding for defined initiatives (each a "Special Initiative") that would support and advance the interests of the Association, and which fit within the purposes for which the Fund has been earmarked.

The Board may identify a Special Initiative on its own or it may take up a Special Initiative at the recommendation of the CEO or a designated staff liaison. Any Special Initiative that the Board approves shall have a clear mission, a well-defined scope, and a timeline within which the allocated IAF funds will be used. If any Board-approved Special Initiative requires a change in scope, or additional funds or time to complete beyond what the Board originally authorized, the CEO or a designated staff liaison must present the supplemental request to the ACA Board, which may be approved by a majority vote of the Board.

continues on next page

Industry Advancement Fund Operating Rules *continued from previous page*

Additionally, the CEO shall have authority to approve non-budgeted expenditures from the Fund; provided that, notwithstanding the CEO's discretionary spend authority under SOP 7D-1.04, the CEO's authority with respect to IAF non- budgeted expenditures shall be limited to \$5,000 per expenditure and \$25,000 per year.

IAF funds will not be allocated to and are not authorized to be used for:

- Day-to-day routine Association operations already defined by job descriptions or budgets;
- Campaign contributions of any sort; or
- Budgetary offsets or shortfalls.

These Industry Advancement Fund Operating Rules ("Rules") are promulgated by the Board to guide the Committees in the discharge of their duties and to provide members and U.S. Units with an understanding of how the Fund is administered. These Rules may be modified at any time by the Board.

Authority of the Committees

The Committees shall have the authority, in accordance with their respective charters, to make decisions as to which initiatives or matters Fund monies will be awarded. The Fund can be used to assist the Association with both promoting initiatives and defensive actions. In deciding to award funds, the Committees shall consider whether the underlying issues are of significance to the stability and integrity of the Association, the credit and collection industry generally or the credit and collection industry within a certain region. In addition, for applications seeking an award under the Member Matching Program, and although a matter is neither likely to have industry-wide significance nor result in a precedent-setting decision, the Judicial Committee shall consider whether to award Fund monies to defray the costs of litigation on a local level.

Monetary amounts awarded from the Fund shall be determined by one of the Committees, commensurate with its charter. Without the express approval of the Board, the total amount awarded from the Fund cannot exceed \$25,000 per individual initiative or matter, or \$10,000 per matter awarded under the Member Matching Program, and the maximum dollar amount the Committees can each disburse from the Fund per fiscal year may not exceed the amount approved by the Board in that fiscal year's budgeting process. Amounts in excess of the dollar limits described above shall be approved solely by the Board.

Although the Committees have been vested by the Board with the authority to make decisions regarding whether to make monetary awards from the Fund and the amounts of such awards (subject to the dollar amounts listed above), the Committees' decisions can be appealed directly to the Board. Any such appeal must be communicated by the applicant to ACA and the chairperson of the appropriate Committee. For any such appeal, ACA will provide to the Board all relevant information submitted by the applicant, or a summary thereof, and the decision and rationale of the Committee. Whether the Board considers the appeal, the timing of any such consideration, and whether it decides to modify the Committee's decision is at the Board's discretion. The decision of the Board is final.

The Committees will submit mid-year and annual reports to the Board regarding their activities.

Member or U.S. Unit Applications

To request consideration for a monetary award from the Fund, members and U.S. Units must submit to ACA a completed Industry Advancement Fund Application ("Application"), along with copies of any documents and correspondence relating to the issue for which an award is sought.

The Application will not be considered by the appropriate Committee until the Application is complete and all relevant documents have been received by ACA.

continues on next page

Applications for a monetary award from the Fund related to a litigation matter may be submitted only by a member (this restriction does not apply to requests for amicus curiae support). Applications for a monetary award from the Fund related to a state legislative and state regulatory initiative may be submitted only by U.S. Units of ACA.

When considering a completed Application, the appropriate Committee will consider, among other things, the following factors:

- Impact and significance of the initiative or matter;
- Likelihood and impact of success;
- Parties involved;
- Jurisdiction;
- Relevant history related to the initiative, matter, or underlying issue(s);
- Timeliness of the Application;
- Likelihood of conflicts with ACA's legislative, regulatory or litigation support agenda;
- Impact of the potential monetary award;
- Advice of legal counsel for ACA; and
- Funding limitations.

Award Restrictions

The Committees may condition awards from the Fund as they deem appropriate for the individual circumstances. By way of example, conditions may include, but are not limited to:

- That litigation matters are not settled;
- That funds awarded to the applicant shall not be allocated or used to reimburse a third party for related liabilities or obligations to the applicant;
- That funds awarded to the applicant shall not be allocated to costs previously incurred;
- That funds awarded to the applicant shall not be used to pay settlements, fines, civil penalties, damages, or plaintiff's attorney fees levied against the applicant; and
- That a U.S. Unit(s), or other party, contribute a monetary amount to the initiative.

There are additional restrictions/requirements specific only to the Member Matching Program. They include all of, but are not limited to, the following:

- Only litigation matters filed on or after January 1, 2020, are eligible for Member Matching Program funds;
- The matter must relate to debt collection and involve debt collection activities, and shall not otherwise qualify for an award under the traditional Industry Advancement Program;
- An applicant must be a member for a minimum of two (2) years before seeking an award under the Member Matching Program (members eligible to receive an award at the beginning of the third year of membership);
- Members are limited to a total of five (5) applications in a two-calendar year period;
- Members are limited to one (1) Member Matching Program award every two (2) calendar years; and

- Limitations on an award include all of, but are not limited to, the following:
 - » The Member Matching Program will match dollar for dollar up to a maximum of \$10,000;
 - » The member must have already incurred and paid an equal amount of legal fees and costs toward the matter for which the member is requesting Member Matching Program support. The amount incurred and paid by the member must be out-of-pocket and cannot include any amounts covered or paid by a third party, including the member's insurer.*
- * *By way of example:*
- *If the Judicial Committee were to approve a full Member Matching Program award of up to \$10,000, then after the awardee expends at least \$20,000 "out of pocket" (i.e., exclusive of funding from other sources, including insurance coverage) for permissible legal fees and costs related to the matter, the awardee would receive the full \$10,000 Member Matching disbursement.*
 - *If a recipient of a full \$10,000 Member Matching Program award were to spend \$7,000 to litigate a matter to conclusion (e.g., via a motion to dismiss), then ACA would disburse \$3,500—i.e., ACA's \$3,500 disbursement would "match" the \$3,500 that the member spent "out of pocket" net of the Member Matching Program subsidy.*
 - *If the matter were submitted to insurance, then the payment of the member's insurance deductible would qualify as an "out of pocket" expenditure incurred as part of the member's defense and would thus be eligible for the dollar-for-dollar match. In that scenario, if the awardee paid a \$25,000 deductible and had no additional out-of-pocket legal fees or costs, then—at the conclusion of the case—the awardee would be eligible to receive the full \$10,000 Member Matching Program award for the matter.*
- No Member Matching Program funds will be disbursed until the case is resolved; and
 - If a litigation matter that was approved for a Member Matching Program award is later resolved by the parties through a monetary settlement to be paid to plaintiff (or plaintiff's attorney), no monies will be disbursed to the member. This exception does not apply to a case where a court judgment or a jury verdict requires the member to pay an award of damages to the plaintiff and/ or attorneys' fees.

No award from the Fund may be used 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.

Committee Decisions

The Committee's decision will be conveyed to the applicant by ACA. If an award is granted, the applicant shall provide ACA with periodic updates as to the status of the initiative or matter. ACA will periodically update the Committees and the Board when necessary or upon request.

All monetary awards from the Fund shall be provided with the understanding that there is no warranty by the Committees, direct or implied, to make additional monetary awards from the Fund.

If the appropriate Committee denies the request for a monetary award contained in an Application, the Committee's reasons for the denial may, at the Committee's discretion, remain confidential and may not be released to the applicant.

Industry Advancement Fund Operating Rules approved as amended
ACA International Board of Directors
March 15, 2022