

ACA INTERNATIONAL

Committee Charters

2023-2024

as approved July 26, 2023



ACA[®]

INTERNATIONAL
The Association of Credit
and Collection Professionals

2023-2024 Committees

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

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| 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 judicial, regulatory and legislative advocacy efforts. |
| Number of Members | Three to Five |
| Type | Standing Committee / 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | <ul style="list-style-type: none"> • Is an ACA member; • At least three (3) Committee members shall be members 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 their Responsibilities; and • Has experience with judicial, legislative and regulatory advocacy. |
| Actions Authorized Without Specific Board of Directors Approval | In accordance with the Industry Advancement Fund Operating Rules, the Committee may review and make determinations with respect to providing up to \$25,000 in monetary support from the Industry Advancement Fund per individual initiative or matter. This authority is separate from the spend authority limits imposed by the Industry Advancement Fund Operating Rules on the Judicial Committee, Federal Affairs Committee, and Unit and State Affairs Committee, as more fully detailed in the Industry Advancement Fund Operating Rules. |
| Charter Review/Sunset | This Charter will be reviewed by the Board of Directors by June 30, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| Objectives | <ul style="list-style-type: none"> • Ensure advocacy efforts are aligned with ACA's Strategic Plan; and • Formulate recommendations to the Board of Directors, which may be based on or informed by input from ACA's advocacy professional staff and contract lobbyists and advisors, or reports and recommendations received from the ACA International Political Action (ACPAC) Committee, the Federal Affairs Committee, the Judicial Committee, the Unit and State Affairs Committee, and Advisory Councils, consistent with the Committees' Purposes and Objectives, the Industry Advancement Fund 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 October 18, 2022

Board of Review

STANDING COMMITTEE Board Committee

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| Purpose | To provide an opportunity for review and ensure 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 | Standing Committee / 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | <ul style="list-style-type: none"> • Four voting members shall be the Association's President, President-Elect, Treasurer, and Immediate 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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. |
| 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 May 18, 2022

Budget and Audit

STANDING COMMITTEE Board Committee

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| 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, to oversee the Management Investment Committee, and to audit the budget and financial reports of the Association. |
| Number of Members | Six |
| Type | Standing Committee / 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 or electronic communication as needed, as determined by the Chair. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy |
| 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; • Recommend the annual audit to the Board of Directors for discussion and acceptance; and • Oversee the Management Investment Committee. |
| Reporting Requirement(s) | Timely reports to the Board of Directors. |

Approved as amended: ACA International Board of Directors May 18, 2022

Executive and Compensation

STANDING COMMITTEE Board Committee

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| 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 | Standing Committee / 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 or electronic communication as needed, as determined by the Chair. |
| Member Compensation | None |
| Member Qualifications | Is a voting member or the Immediate Past President 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| 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 May 18, 2022

Programs and Meetings

STANDING COMMITTEE Board Committee

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| Purpose | To help ensure high participation rates at Annual Convention, Ignite, Fall Forum, and Washington Insights Conferences, offer insight to ACA professional meetings and event planning staff. |
| Number of Members | Three to Five |
| Type | Standing Committee / 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| Objectives | <ul style="list-style-type: none"> • Offer insight and feedback to staff on meeting program and event agendas, innovative ideas, and marketing communications; and • Formulate recommendations to the Board of Directors, which may be based on and informed by reports and recommendations received from the Affiliate Member Committee, Health Care Committee, the Women in Collections Resource (WICRC) Committee, and Advisory Councils, 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 August 29, 2022

ACA International Political Action (ACPAC)

STANDING COMMITTEE Member Committee

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| Purpose | Supervises ACA International's political action committee, and 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 Fifteen |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |

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STANDING COMMITTEE Member Committee

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| 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; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; • Serve as a liaison and as a source of information between the membership and ACA staff and contract advisors 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 26, 2023

Affiliate Member

STANDING COMMITTEE Member Committee

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| 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 | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information and insight related to ACA's credentialing, professional development and educational programming, goods, and services in areas of interest to affiliate members; and • Support the Association's events and other activities in order to keep abreast of industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |

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Affiliate Member continued from previous page

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| <p>Objectives</p> | <ul style="list-style-type: none"> • Assist in maintaining and increasing Affiliate Division membership; • Serve as a source of information between Affiliate Division membership and ACA staff on issues of importance to Affiliate Division members; • Make and vet recommendations for educational content related to the purpose of this Committee; • Offer and vet suggestions for improving and increasing the participation of Affiliate Members in the Association’s advertising and sponsorship programs; • Provide ideas and feedback on improving the vendor experience at Association meetings and events; • Provide ideas and feedback on proposed marketing approaches; • Provide testimonials related to Association membership, products and services, as requested by ACA staff; • Identify and recruit speakers for Association webinars and events; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; and • Perform other duties consistent with this Committee’s Purpose as assigned by the Board of Directors or requested by ACA staff. |
| <p>Reporting Requirement(s)</p> | <p>Regular and timely reports to the Programs and Meetings Committee Chair.</p> |

Approved as amended: ACA International Board of Directors July 26, 2023

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| Purpose | Assists staff in the management of ACA's Blueprint Quality Management System® (formerly PPMS®) Program. |
| Number of Members | Three to Nine |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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. |
| Objectives | <ul style="list-style-type: none"> In reliance on advice and input from 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 and vet recommendations for educational content related to the purpose of this Committee; Identify and recruit speakers for Association webinars and events; Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to 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 Programs and Meetings Committee Chair. |

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| Purpose | Administers and enforces the Association’s code(s) governing member conduct, including the Code of Conduct, in accordance with the procedural rules governing the enforcement activity, including the Ethics Committee Review Rules, and recommends amendments thereto as necessary. |
| Number of Members | Five to Twelve |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 who has served a minimum of one year on the Ethics Committee. |
| Staff Liaison | Designee of ACA’s CEO |
| Meetings | Participate in teleconference meetings or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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. |

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STANDING COMMITTEE Member Committee

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| Charter Review/Sunset | This Charter will be reviewed by the Board of Directors by June 30, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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. |
| 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 and vet recommendations for educational content related to the purpose of this Committee; • Identify and recruit speakers for Association webinars and events; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to 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 26, 2023

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| 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 Fifteen |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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 Fund Operating Rules. |
| Charter Review/Sunset | This Charter will be reviewed by the Board of Directors by June 30, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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. |

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Federal Affairs *continued from previous page*

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| <p>Objectives</p> | <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 and contract lobbyists and advisors: <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 Fund Operating Rules</i>; • Make and vet recommendations for educational content related to the purpose of this Committee; • Identify and recruit speakers for Association webinars and events; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; 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. |
| <p>Reporting Requirement(s)</p> | <p>Regular and timely reports to the Advocacy Committee Chair.</p> |

Approved as amended: ACA International Board of Directors July 26, 2023

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| Purpose | Provides member insight related to the special interests of the health care sector of the credit and collection industry to enhance the knowledge, professionalism, and prestige of those employed in the health care sector of the credit and collection industry. |
| Number of Members | Three to Ten |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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; Create, approve, and provide scripts to ACA staff for the Association's health care client educational video series at a rate of two scripts per quarter, unless otherwise specified by ACA staff; 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 health care collections. |
| 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 and vet recommendations for educational content related to the purpose of this Committee; Identify and recruit speakers for Association webinars and events; 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; Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; 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 December 7, 2023

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| Purpose | Establishes, oversees, and supports the Association’s litigation support agenda. |
| Number of Members | Five to Fifteen |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, 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 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. |
| Member Compensation | None |
| 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 their 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 Fund 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| 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 Fund Operating Rules, disburse funds in order to support litigation matters of importance to the Association; » In accordance with the Industry Advancement Fund Operating Rules, review and make determinations on all Association members’ applications for support through the Industry Advancement Fund; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; 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 26, 2023

Leadership Development Committee

STANDING COMMITTEE Member Committee

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| Purpose | Support and promote the Association's efforts to identify and elevate the best-qualified candidates to the Association's Board of Directors by identifying, recruiting, and developing potential Board member candidates for the Council of Delegates to vote on at the Annual Meeting of the Council held at the Association's Annual Convention. |
| Number of Members | Five (5) to Eleven (11) |
| Type | Standing Committee / Member |
| Term | One (1) year. Members may serve successive terms but may not serve more than three (3) consecutive terms. |
| Quorum | Half (1/2) of members for a committee of seven or less; Third (1/3) of members for a committee of eight or more. |
| Chair and/or Board of Directors Liaison | Current ACA President-Elect |
| Vice Chair | None |
| Staff Liaison | Designee of ACA's CEO |
| Meetings | Attend an Annual Meeting at ACA International's Annual Convention and participate in teleconference meetings on an as-needed basis consistent with the Committee's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | <ul style="list-style-type: none"> • Is a member of ACA International; • Up to five (5) members will be elected by the Council of Delegates at its Annual Meeting; • Up to five (5) members will be elected by the Board of Directors, including one (1) Past President; • One (1) member shall be the President Elect, who shall serve as the Chair of the Committee and only participate in Committee votes in the instance of a tie; • 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 • Is not a candidate or nominee for election to the Board of Directors during the next election to be held at the Association's Annual Convention. |
| Actions Authorized Without Specific Board of Directors Approval | <ul style="list-style-type: none"> • Remove a non-performing Committee member with a two-thirds (2/3) vote of the entire Committee; and • Identify, recruit, and develop potential Board of Directors candidates. |
| Charter Review/Sunset | This Charter will be reviewed by the Board of Directors by June 30, 2024. At that time, the Committee Charter will either be 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| Objectives | <ul style="list-style-type: none"> • Identify, recruit and/or call for applications for well-qualified Board of Directors candidates in accordance with the Association's Director application processes; • Consistent with the Committee's Purpose, in connection with the Committees identification and recruitment of potential Board of Directors candidates, consider diversity, equity and inclusion in a variety of areas, including agency tier and geographic and market representation, as the Committee deems appropriate and as informed by the Board of Directors; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; and • Identify opportunities to develop future leaders of ACA International. |
| Reporting Requirement(s) | Periodically to the Board of Directors. |

Approved as amended: ACA International Board of Directors July 26, 2023

Technology and Innovation

STANDING COMMITTEE Member Committee

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| 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 | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| 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 the Association and Association members. |

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Technology and Innovation *continued from previous page*

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| <p>Objectives</p> | <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 and vet recommendations 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; • Identify and recruit speakers for Association webinars and events; • Provide informational content to ACA staff on emerging technologies and innovations that can be published in various formats for review by Association members; • Provide feedback when requested to ACA staff and the Board of Directors regarding potential technologies for the Association; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to 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. |
| <p>Reporting Requirement(s)</p> | <p>Regular and timely reports to the Programs and Meetings Committee Chair.</p> |

Approved as amended: ACA International Board of Directors July 26, 2023

Unit and State Affairs

STANDING COMMITTEE Member Committee

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| 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 | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their Responsibilities. |
| 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 Fund 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| 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 and vet recommendations for educational content related to the purpose of this Committee; • Identify and recruit speakers for Association webinars and events; • 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 Fund Operating Rules, disburse funds in order to support state legislative and state regulatory initiatives of the Association; • In accordance with the Industry Advancement Fund Operating Rules, review and make determinations on all U.S. Unit applications for support through the Industry Advancement Fund; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to 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 Advocacy Committee Chair. |

Approved as amended: ACA International Board of Directors July 26, 2023

Visionaries:

Broadening Perspectives and Expanding Opportunities

STANDING COMMITTEE Member Committee

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| Purpose | To provide resources and promote diversity, equity and inclusion in the credit and collection industry; to develop leadership skills; to provide opportunities for mentoring; and to support all members' advancement in their chosen profession. |
| Number of Members | Five to Fifteen |
| Type | Standing Committee / Member |
| Term | Members shall serve 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 where 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 or electronic communication as needed, consistent with the Committee Purpose and Objectives. |
| Member Compensation | None |
| 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 their 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, 2024. At that time, the Committee Charter will be either 1) amended and approved or 2) the Committee will be dissolved. |
| Member Responsibilities | As set forth in the ACA International Committee Participation Policy. |
| Objectives | <ul style="list-style-type: none"> • Assist in maintaining and increasing Association membership; • Promote a diverse, equitable, inclusive and welcoming environment for all persons within ACA and the industry as a whole; • 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 underrepresented populations in the credit and collection industry, and create, develop, and conduct training, provide mentoring, and identify other resources for their professional development; • Make and vet recommendations for educational content related to the purpose of this Committee; • Identify and recruit speakers for Association webinars and events; • Identify candidates for Association service and leadership to the Board of Directors, the Programs and Meetings Committee or ACA staff; • Committee Chair, or their designee will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Committee; 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 26, 2023

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| Purpose | Provides insights by responding to questions or concerns of ACA staff or the Board of Directors related to the special interests of asset buyer members of this Association. |
| Number of Members | Three to Twelve |
| Type | Advisory Council |
| Term | Members shall serve an initial staggered term length commencing in the 2022-2023 Committee year with approximately 1/3 of members serving a one (1) year term, 1/3 of members serving a two (2) year term, and 1/3 of members serving a three (3) year term. Subsequent appointments shall be made for one (1) year terms, except to fill vacant unexpired terms. Members may serve successive terms. |
| Quorum | None |
| Chair and/or Board of Directors Liaison | Chair: None Board of Directors Liaison: Designee of ACA's President |
| Vice Chair | None |
| Staff Liaison | Designee of ACA's CEO |
| Meetings | Participate in teleconference meetings or electronic communication as requested, consistent with the Council's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | An ACA member having a unique interest, perspective, and expertise which advances this Council's Objectives, helps to fulfill its Purpose, and allows the member to fulfill their 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, 2024. At that time, the Council Charter will be either 1) amended and approved or 2) the Council will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information related to ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to asset buyer members; and • Support the Association's events and other activities in order to keep abreast of industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |
| Objectives | <ul style="list-style-type: none"> • Serve as a source of information between company membership and ACA staff on issues of importance to asset buyer members; • As requested by ACA staff or the Board of Directors: <ul style="list-style-type: none"> » Generate topics and educational approaches to meet the needs of ACA asset buyer members; » Vet recommendations for educational content related to the purpose of this Council; » Serve as a focus group and test educational products related to areas of interest to asset buyer members; » Provide feedback on proposed marketing approaches; » Provide testimonials related to Association membership, products and services; and » Identify and recruit speakers for Association webinars and events; • Designee of ACA's President will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Council; and • Perform other duties consistent with this Council's Purpose as assigned by the Board of Directors, or requested by ACA staff. |
| Reporting Requirement(s) | As-needed reports to the Programs and Meetings Committee Chair |

Approved as amended: ACA International Board of Directors July 26, 2023

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| Purpose | Provides member insight by responding to questions or concerns of ACA staff or the Board of Directors related to the special interests of the Creditor Division member segment of this Association. |
| Number of Members | Three to Twelve |
| Type | Advisory Council |
| Term | Members shall serve an initial staggered term length commencing in the 2022-2023 Committee year with approximately 1/3 of members serving a one (1) year term, 1/3 of members serving a two (2) year term, and 1/3 of members serving a three (3) year term. Subsequent appointments shall be made for three (3) year terms, except to fill vacant unexpired terms. Members may serve successive terms. |
| Quorum | None |
| Chair and/or Board of Directors Liaison | Chair: None Board of Directors Liaison: Designee of ACA's President |
| Vice Chair | None |
| Staff Liaison | Designee of ACA's CEO |
| Meetings | Participate in teleconference meetings or electronic communication as requested, consistent with the Council's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | <ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Council's Objectives, helps to fulfill its Purpose, and allows the member to fulfill their 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, 2024. At that time, the Council's Charter will be either 1) amended and approved or 2) the Council will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information and insight related to the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to the Creditor Division members; and • Support the Association's events and other activities in order to keep abreast of industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |

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| <p>Objectives</p> | <ul style="list-style-type: none"> • Serve as a source of information between Creditor Division membership and ACA staff on issues of importance to Creditor Division members; • As requested by ACA staff or the Board of Directors: <ul style="list-style-type: none"> » Generate topics and educational approaches to meet the needs of ACA Creditor Division members; » Vet recommendations for educational content related to the purpose of this Council; » Serve as a focus group and test educational products related to areas of interest to Creditor Division members; » Provide feedback on proposed marketing approaches; » Provide testimonials related to Association membership, products and services; and » Identify and recruit speakers for Association webinars and events; • Designee of ACA's President will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Council; and • Perform other duties consistent with this Council's Purpose as assigned by the Board of Directors or requested by ACA staff. |
| <p>Reporting Requirement(s)</p> | <p>As-needed reports to the Programs and Meetings Committee Chair</p> |

Approved as amended: ACA International Board of Directors July 26, 2023

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| Purpose | Provides insights by responding to questions or concerns of ACA staff or the Board of Directors related to the special interests in increasing ACA's efforts toward financial literacy awareness and education. |
| Number of Members | Three to Twelve |
| Type | Advisory Council |
| Term | Members shall serve an initial staggered term length commencing in the 2022-2023 Committee year with approximately 1/3 of members serving a one (1) year term, 1/3 of members serving a two (2) year term, and 1/3 of members serving a three (3) year term. Subsequent appointments shall be made for one (1) year terms, except to fill vacant unexpired terms. Members may serve successive terms. |
| Quorum | None |
| Chair and/or Board of Directors Liaison | Chair: None 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 Council's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | An ACA member having a unique interest, perspective, and expertise which advances this Council's Objectives, helps to fulfill its Purpose, and allows the member to fulfill their 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, 2024. At that time, the Council Charter will be either 1) amended and approved or 2) the Council will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information related to increasing ACA's efforts toward financial literacy awareness and education with the general public; and • Support the Association's events and other activities in order to keep abreast of industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |

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| <p>Objectives</p> | <ul style="list-style-type: none"> • Serve as a source of information between company membership and ACA staff on issues of importance to financial literacy; • As requested by ACA staff or the Board of Directors: <ul style="list-style-type: none"> » Generate topics and educational approaches to meet the needs for financial literacy; » Vet recommendations for educational content related to the purpose of this Council; » Serve as a focus group and test educational products related to areas of interest financial literacy; » Provide feedback on proposed marketing approaches; » Provide oversight, review, edits, updates, and perform all other management of the Know My Debt website; » Provide testimonials related to Association membership, products and services; and » Identify and recruit speakers for Association webinars and events; • Designee of ACA's President will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Council; and • Perform other duties consistent with this Council's Purpose as assigned by the Board of Directors or requested by ACA staff. |
| <p>Reporting Requirement(s)</p> | <p>As-needed reports to the Programs and Meetings Committee Chair</p> |

Financial Literacy Advisory Council is new as approved on July 26, 2023

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| Purpose | Provides member insight by responding to questions or concerns of ACA staff or the Board of Directors related the special interests of the international member segment of this Association. |
| Number of Members | Three to Twelve |
| Type | Advisory Council |
| Term | Members shall serve an initial staggered term length commencing in the 2022-2023 Committee year with approximately 1/3 of members serving a one (1) year term, 1/3 of members serving a two (2) year term, and 1/3 of members serving a three (3) year term. Subsequent appointments shall be made for one (1) year terms, except to fill vacant unexpired terms. Members may serve successive terms. |
| Quorum | None |
| Chair and/or Board of Directors Liaison | Chair: None Board of Directors Liaison: Designee of ACA's President |
| Vice Chair | None |
| Staff Liaison | Designee of ACA's CEO |
| Meetings | Participate in teleconference meetings or electronic communication as requested, consistent with the Council's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | An ACA member, in any membership category, having a unique interest, perspective, and expertise, including relevant international relationships or experience, which advances this Council's Objectives, helps to fulfill its Purpose, and allows the member to fulfill their 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, 2024. At that time, the Council Charter will be either 1) amended and approved or 2) the Council will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information and insight related to the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to international members in the industry; and • Support the Association's events and other activities in order to keep abreast of global industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |

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| <p>Objectives</p> | <ul style="list-style-type: none"> • Serve as a source of information between attorney membership and ACA staff on issues of importance to attorney members; • As requested by ACA staff or the Board of Directors: <ul style="list-style-type: none"> » Generate topics and educational approaches to meet the needs of ACA attorney members; » Vet recommendations for educational content related to the purpose of this Council; » Serve as a focus group and test educational products related to areas of interest to attorney members; » Provide feedback on proposed marketing approaches; » Provide testimonials related to Association membership products; » Identify and recruit speakers for Association webinars and events; • Designee of ACA's President will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Council; and • Perform other duties consistent with this Council's Purpose as assigned by the Board of Directors or requested by ACA staff. |
| <p>Reporting Requirement(s)</p> | <p>As-needed reports to the Programs and Meetings Committee Chair</p> |

International Advisory Council is new as approved on July 26, 2023

Member Attorney Program (MAP)

ADVISORY COUNCIL

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| Purpose | Provides insights by responding to questions or concerns of ACA staff of the Board of Directors related to the special interests of the attorney member segment of this Association. |
| Number of Members | Three to Twelve |
| Type | Advisory Council |
| Term | Members shall serve an initial staggered term length commencing in the 2022-2023 Committee year with approximately 1/3 of members serving a one (1) year term, 1/3 of members serving a two (2) year term, and 1/3 of members serving a three (3) year term. Subsequent appointments shall be made for one (1) year terms, except to fill vacant unexpired terms. Members may serve successive terms. |
| Quorum | None |
| Chair and/or Board of Directors Liaison | Chair: None Board of Directors Liaison: Designee of ACA's President |
| Vice Chair | None |
| Staff Liaison | Designee of ACA's CEO |
| Meetings | Participate in teleconference meetings or electronic communication as requested, consistent with the Council's Purpose and Objectives. |
| Member Compensation | None |
| Member Qualifications | <ul style="list-style-type: none"> • An ACA member having a unique interest, perspective, and expertise which advances this Council's Objectives, helps to fulfill its Purpose, and allows the member to fulfill their 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, 2024. At that time, the Council Charter will be either 1) amended and approved or 2) the Council will be dissolved. |
| Member Responsibilities | <ul style="list-style-type: none"> • As set forth in the ACA International Committee Participation Policy; • Serve as a source of information and insight related to the promotion of ACA's credentialing, professional development, and educational programming, goods, and services in areas of interest to attorneys in the industry; and • Support the Association's events and other activities in order to keep abreast of legal industry trends, as well as to promote the Association's educational programming, to the greatest extent possible. |

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Member Attorney Program (MAP) *continued from previous page*

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| <p>Objectives</p> | <ul style="list-style-type: none"> • Serve as a source of information between attorney membership and ACA staff on issues of importance to attorney members; • As requested by ACA staff or the Board of Directors: <ul style="list-style-type: none"> » Generate topics and educational approaches to meet the needs of ACA attorney members; » Vet recommendations for educational content related to the purpose of this Council; » Serve as a focus group and test educational products related to areas of interest to attorney members; » Provide feedback on proposed marketing approaches; » Provide testimonials related to Association membership products; » Identify and recruit speakers for Association webinars and events; and » 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; • Designee of ACA's President will help facilitate discussion and drive engagement for the Hub group(s) assigned to this Council; and • Perform other duties consistent with this Council's Purpose as assigned by the Board of Directors or requested by ACA staff. |
| <p>Reporting Requirement(s)</p> | <p>As-needed reports to the Programs and Meetings Committee Chair</p> |

Approved as amended: ACA International Board of Directors July 26, 2023

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.

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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, October 18, 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.

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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 by the Committees cannot exceed \$25,000 per individual initiative or matter, or \$10,000 per matter awarded by the Committees 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.

In addition to the Fund award authority of the Committees above, the Board Advocacy Committee is separately authorized to review and make determinations with respect to providing up to \$25,000 in monetary support from the Fund per individual initiative or matter. The Board Advocacy Committee may make an award up to this limit in a new initiative or matter not separately reviewed by one of the Committees. The Board Advocacy Committee may also make an award up to this limit in an initiative or matter that has already received funding from one of the Committees, provided that the total aggregate award cannot exceed \$50,000 (i.e., \$25,000 from the Committees plus \$25,000 from the Board Advocacy Committee) without Board approval.

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.

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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.

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.

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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

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Industry Advancement Fund Operating Rules *continued from previous page*

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
October 18, 2022