ACA INTERNATIONAL

Bylaws

July 2026

ARTICLE I—*Name*

The name of this Association shall be "ACA International" doing business as, ACA International The Association of Credit and Collection Professionals.

ARTICLE II—*Purposes*

The purpose of this Association shall be to:

(1) Serve as a collective voice of the members on legislative and regulatory issues which impact the members' delivery of credit and collection services;

(2) Provide educational opportunities and services which further and promote the optimum delivery of credit and collection services and the professional development of Association members;

(3) Prescribe and enforce a code of conduct;

(4) Provide for a central location as a first choice for information and service;

(5) Facilitate member communications and operations among and between the Units, Chapters, Divisions and Special Membership Categories of this Association; and

(6) Assist members in serving their communities and meeting the challenges created by changing markets through leadership, direction, education and service.

ARTICLE III—*Membership*

Section 1. *Membership Structure*

(a) The Association shall have members, whose rights and privileges of being a member shall be limited to those expressly set forth in these Bylaws and the Association's Standard Operating Procedures.

(b) Each member may join one or more Units, Chapters, Divisions and/or Special Membership Categories as provided for in the Association's Standard Operating Procedures.

(c) If a Unit or Chapter exists in a geographic territory in which a member's primary office (as defined in the Association's Standard Operating Procedures) is located, membership in the Association shall result in automatic membership in the applicable Unit or Chapter, so long as the Unit or Chapter is given thirty (30) days to provide good-faith, reasonable objection in writing. If no objection is received by the Association within such thirty (30) day period, the Unit or Chapter shall have waived the right to object to or otherwise deny the membership in accordance with this Section. An Association member need not maintain membership in any other Unit or Chapter.

(d) Notwithstanding subsection (c) of this Section 1, a member of a Division or Special Membership Category of this Association need not apply for nor maintain status in any Unit or Chapter.

Section 2. *Membership Qualifications*

Any individual or entity substantially related to the collection industry or substantially related to the credit industry as defined in the Association's Standard Operating Procedures may become a member of this Association in accordance therewith provided the applicant:

(a) has stated in writing the applicant has satisfied all applicable state licensing and regulatory requirements and fulfilled all aspects of the Association's application process as provided in this Association's Standard Operating Procedures; and

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(b) holds membership in the Unit or Chapter, as applicable, covering the geographic territory in which the applicant's primary office is located. If no Unit of this Association exists in the geographic territory in which the applicant's primary office is located, or if the applicant is seeking membership in a Chapter, Division or Special Membership Category of this Association, membership may be sought only from the Association.

Section 3. *Membership Status*

(a) An individual or entity may be considered for membership in the Association by written application to the Unit covering the geographic territory in which the applicant's primary office is located, if applicable, or directly to the Association.
(b) Membership shall become effective upon the applicant's satisfaction of all membership, Unit, Chapter, Division and/or Special Membership Category requirements as the case may be and as further provided in these Bylaws and the Association's Standard Operating Procedures.

Section 4. *Resignation*

(a) Any member may withdraw from the Association after giving written notice of such intention to the Chief Executive Officer or to an officer of their Unit as provided in the Association's Standard Operating Procedures.
(b) There shall be no refund of dues, fees or payments of any kind upon resignation by any member of this Association.

Section 5. *Change of Ownership*

(a) Membership in this Association is not transferable. Upon change of ownership or controlling interest, the membership shall automatically terminate, except as provided in the Association's Standard Operating Procedures. There shall be no refund of dues, fees or payments of any kind upon the termination of membership for this reason.

Section 6. *Voting*

Members of this Association shall not have voting rights in the Association, but may have voting rights within Units, Chapters or Divisions to which the member belongs.

ARTICLE IV—*Fiscal Year*

The fiscal year of the Association shall begin on the first day of January and end on the last day of December of each year.

ARTICLE V—*Dues and Assessments*

(a) Dues and assessments of members and conditions of payment thereof shall be determined and authorized by a two-thirds (2/3) vote of the entire Board of Directors.
(b) The Association Membership shall receive ninety (90) days notice of any change in dues prior to the change becoming effective.

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ARTICLE VI—*Council of Delegates*

Section 1. *Number*

The Association shall have a Council of Delegates, constituted as to number as follows:

(a) U.S. Unit Council RepresentationEach U.S. Unit shall have one Delegate on the Council of Delegates for every 25 members or fraction thereof in that Unit. The election and seating of the Delegates representing each U.S. Unit shall be determined by the Unit prior to the Annual Meeting of the Council of Delegates. There shall be no limit to the number of Delegates that can represent each U.S. Unit.

(b) U.S. Chapter Council RepresentationEach U.S. Chapter shall have one Delegate on the Council of Delegates for every 25 members or fraction thereof in that Chapter. The election and seating of the Delegates representing each U.S. Chapter shall be determined by the Chapter prior to the Annual Meeting of the Council of Delegates.

(c) Division Council RepresentationEach Division shall be entitled to representation on the Council of Delegates as follows:

(1) The Creditor Division shall have one Delegate on the Council of Delegates for every 50 constituents or fraction thereof.

(2) The Affiliate Division shall have one Delegate on the Council of Delegates for every 50 constituents or fraction thereof.

(3) The International Division of the Association shall have one Delegate on the Council of Delegates from each of the five geographic regions enumerated in the Association's Standard Operating Procedures.

(4) The Attorney Division shall have one Delegate on the Council of Delegates for every 50 constituents or fraction thereof.

For purposes of Division Council Representation, "Constituent" shall mean the organization holding an organizational membership; individual memberships shall not be calculated toward Constituent count. Each organization shall be counted as no more than one Council of Delegates Constituent, and no organization shall be counted as a Division Constituent if it maintains a Unit or Chapter membership. The election and seating of the Delegates representing each Division shall be determined by the Division prior to the Annual Meeting of the Council of Delegates.

(d) No sooner than 21 days in advance of each delegate term of office, the Association shall conduct a census to determine the number of Unit, Chapter, and Division delegates, the results of which shall be provided to the Units within 7 business days following the Annual Meeting of the Delegates.

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Section 2. *Vacancies in Delegates*

Any vacancy in a seat on the Council of Delegates shall be filled within thirty (30) days of the vacancy by the U.S. Unit, Chapter, or Division represented by the vacant seat. Units shall notify the Association's Corporate Secretary of any vacancy or fulfilment within 30 days of such vacancy or fulfilment, and shall provide the outgoing and incoming delegate's name, company, and current contact information.

Section 3. *Term of Office*

(a) The term of office for each seat on the Council of Delegates shall be one year. The term shall commence at 12:00 a.m. Central Standard Time on the day following the Annual Meeting of the Council of Delegates and shall end at 11:59 p.m. Central Standard Time on the day of the subsequent duly held Annual Meeting of the Council of Delegates.
(b) Limits on successive terms of service in office, if any, shall be determined by the Unit's bylaws or governing documents.
(c) Units shall notify the Association's Corporate Secretary of delegate election results within 30 days of election and in every case, no later than 30 days following the Annual Meeting of the Council of Delegates.
(d) Chapter and Division delegate elections shall be conducted by the Association in advance of each delegate term of office.

Section 4. *Delegate Qualifications*

Each Delegate shall be a natural person; eighteen (18) years of age or older; and have demonstrated active involvement with the Association. If the Standard Operating Procedures permit individual membership within a Division, such Division delegates may be qualified (1) as an individual member, if the delegate is a sole proprietor, member, officer, or management level employee or (2) as an organizational member, if the delegate has a member, owner, officer, or manager relationship with respect to the organization holding Association membership rights. In all other cases in which Council of Delegates representation is authorized, the delegate must have a member, owner, officer, or manager relationship with respect to the organization holding Association membership rights.

Section 5. *Rights and Duties of Delegates*

(a) The Council of Delegates shall have only the rights and duties described in these Bylaws and the Association's Standard Operating Procedures. Unless otherwise provided in these Bylaws or the Association's Standard Operating Procedures, each seated member of the Council of Delegates shall have the right to make motions and vote at any duly organized annual or special meeting of the Council of Delegates.
(b) The Council of Delegates shall:
    (1) Elect Directors to serve on the Association's Board of Directors and remove Directors in accordance with the Association's Standard Operating Procedures;
    (2) Attend the Annual Meeting and other meetings of the Council of Delegates; and
    (3) Receive, review, and convey the business of the Council of Delegates, including the reports of the Association's Committees, to the Delegate's representative Unit, Chapter, or Division.

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Section 6. *Annual and Special Meetings of the Council of Delegates*

(a) Annual Meetings of the Council of Delegates This Association shall hold an Annual Meeting of the Council of Delegates in conjunction with the Association's Annual Convention at such time and place as shall be recommended by the ACA staff and approved by the Board of Directors. If conditions make the holding of either the Annual Meeting of the Council of Delegates or the Annual Convention of the Association impossible or impractical, the Board of Directors is empowered to postpone or cancel the Annual Meeting of the Council of Delegates or Annual Convention.

(b) Purpose of the Annual Meeting of the Council of Delegates The purpose of the Association's Annual Meeting of the Council of Delegates is to elect the Association's Directors for the following term, to receive the annual report of the Directors, Committees, and the Chief Executive Officer, to conduct such business as directed by the Board of Directors, and to conduct such other business as is deemed necessary or desirable in accordance with these Bylaws and the Association's Standard Operating Procedures.

(c) Notice of the Annual Meeting of the Council of Delegates Notice of the place, date, time and purpose of the Annual Meeting of the Council of Delegates shall be provided to each Delegate of this Association, in any manner authorized by law, not later than thirty (30) days prior to the opening date of such meeting.

(d) Special Meetings of the Council of Delegates Special Meetings of the Council of Delegates may be called by a majority of the entire Council of Delegates or a majority of the entire Board of Directors for any reason. Thirty (30) days notice for any Special Meeting of the Council of Delegates shall be provided in the same manner as for the Annual Meeting of the Council of Delegates. No business other than that specified in the notice shall be transacted at any Special Meeting of the Council of Delegates.

Section 7. *Election Certification*

Inspectors of Election shall be appointed by the President at each Annual Meeting of the Council of Delegates or Special Meeting of the Council of Delegates to certify the voting rights of Delegates present at the meeting and to monitor the voting process in accordance with these Bylaws and the Association's Standard Operating Procedures.

Section 8. *Voting*

Each Delegate shall be entitled to one vote at the Annual Meeting of the Council of Delegates or at any Special Meeting of the Council of Delegates. A majority vote of the Delegates present at a meeting at which a quorum is present shall be sufficient to conduct any business unless these Bylaws or the Association's Standard Operating Procedures require a higher number of votes. There shall be no voting by proxy at any meeting of the Council of Delegates.

Section 9. *Quorum*

The presence of a majority of the entire Council of Delegates shall be necessary to constitute a quorum at any Annual Meeting of the Council of Delegates or Special Meeting of the Council of Delegates.

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ARTICLE VII—*Directors*

Section 1. *Number*

The Board of Directors shall have nine (9) voting members. The existing fifteen (15) member voting Board of Directors shall transition to nine (9) voting Directors over the next three election cycles. Each Director elected and qualified under Article VII, Section 5 and seated on or before January 1, 2023, shall continue to hold such Director position during the remainder of their term, or until their earlier resignation, removal, or death. Beginning at the 2023 Annual Meeting of the Council of Delegates and continuing in each of the 2024 and 2025 Annual Meetings of the Council of Delegates, the number of Directors to be elected at such meetings shall be reduced from five (5) to three (3) for such elections, resulting in nine (9) voting members, with the terms of three (3) Directors expiring each year.

Section 2. *Seating of Directors*

The election and seating of the Directors shall be made by the Council of Delegates.

Section 3. *Term of Service*

Directors shall serve staggered terms with approximately one-third of the Directors standing for election each year. Except to fill vacant unexpired terms, each Director shall be elected to serve a term of three (3) years. Terms of office shall begin on the day of the Annual Meeting of the Council of Delegates unless another starting date is approved as part of the election voting. A Director shall not serve more than two (2) consecutive three-year terms, and is eligible to seek election to another term only after a one (1) year absence.

Section 4. *Ex Officio Directors*

The Chief Executive Officer shall serve on the Board of Directors without authority to make motions or vote. The Immediate Past President may serve on the Board of Directors without authority to make motions or vote unless the Immediate Past President has not completed the term to which he or she has been elected to serve as a Director. In such case, the Immediate Past President shall be afforded all rights and privileges ordinarily afforded to a duly elected Director.

Section 5. *Director Qualifications*

(a) Each director shall be a member, officer or management level employee of any member, of a Unit, Chapter, Division or member company; a natural person; eighteen (18) years of age or older; and have demonstrated active involvement with the Association at an international, national, Chapter, or Unit level. A Director shall not simultaneously serve on the Council of Delegates.

(b) An individual who is not a member of the Association, and who is also not a member, officer or management level employee of any member of the Association as specified in Section 5(a), may be qualified and placed on the slate of candidates for the Board of Directors provided to the Council of Delegates if such individual has demonstrated extraordinary involvement with or extraordinary contributions to the Association or the credit and collection industry as determined by the Association; provided that such individual meets all other director qualifications as set forth in these Bylaws and the Association's Standard Operating Procedures.

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Section 6. *Rights and Duties of Directors*

(a) Unless otherwise provided in these Bylaws or the Association's Standard Operating Procedures, each seated member of the Board of Directors shall have the right to make motions and vote at any duly organized annual or special meeting of the Board of Directors.

(b) The Board of Directors shall:

(1) Except as otherwise provided in these Bylaws, conduct the business of this Association;

(2) Approve the annual budget of the Association and assure the auditing of the funds of the Association;

(3) Approve capital expenditures that exceed $10,000 and fall outside the scope of the current annual budget of the Association and/or contracts as more fully detailed in the Association's Standard Operating Procedures;

(4) Establish, approve, and amend the Association's Standard Operating Procedures;

(5) Establish, approve, and amend these Bylaws;

(6) Authorize, create and direct Chapters, Divisions, Committees, Special Membership Categories, programs and activities that are consistent with the Association's mission, purpose, Bylaws, Standard Operating Procedures and/or Articles of Incorporation;

(7) Elect the President, President-Elect, and Treasurer of this Association; and

(8) Pursuant to its authority as vested in applicable law, the Articles of Incorporation of this Association, these Bylaws and the Association's Standard Operating Procedures, devise, execute and carry into execution such other measures as it deems proper and expedient to promote the objects of the Association and to best protect the interests and welfare of its members.

(c) The Board may conduct its business by mail, electronically or in any other manner permitted by law, when desirable or necessary.

Section 7. *Meetings of the Board of Directors*

(a) The Board of Directors shall meet as often as necessary to effectuate the business of the Association as determined by the Board of Directors or the President.

(b) The Board of Directors shall have an Annual Meeting held in conjunction with the Annual Meeting of the Council of Delegates to elect officers and transact such other business as is deemed necessary or desirable by the Board of Directors.

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(c) Notice of each meeting of the Board of Directors for which notice is required, and of each Annual Meeting, stating the time and place thereof, shall be given to all Directors by electronic communication or in person at least two (2) days before the meeting, or shall be mailed to each director at least five (5) days before the meeting. A Director may be given notice by electronic communication only if the Director has previously consented to receive notice in that form of electronic communication. All notices not given in person shall be sent to the Director at his or her postal or electronic address according to the latest available records of this Association. Any Director may waive notice of a meeting before, at or after the meeting, orally, in writing, by electronic communication, or by attendance. Attendance at a meeting is deemed a waiver unless the Director objects at the beginning of the meeting to the transaction of business because the meeting is not lawfully called or convened and the Director does not participate in the meeting.

(d) At all meetings of the Board of Directors, each Director is entitled to cast one vote on any question coming before the meeting. A majority vote of the Directors present at any meeting at which a quorum is present is sufficient to transact any business, unless a greater number of votes is required by law, these Bylaws or the Association's Standard Operating Procedures. A Director may not appoint a proxy for himself or herself or vote by proxy at a meeting of the Board of Directors.

(e) Any action that could be taken at a meeting of the Board of Directors may be taken by written action signed by all of the Directors. Any such action may also be taken by written action signed by the number of Directors that would be required to take the same action at a meeting of the Board of Directors at which all Directors were present. All Directors shall be notified immediately of the text and effective date of any such written action that is duly taken.

(f) A Director may participate in a meeting of the Board of Directors by means of conference telephone or, if authorized by the Board of Directors, by such other means of remote communication, in each case through which that Director, other Directors so participating, and all Directors physically present at the meeting may communicate with each other on a substantially simultaneous basis. Participation in a meeting by remote communication constitutes presence at the meeting.

Section 8. *Quorum*

A majority of the entire Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors.

Section 9. *Resignation, Removal and Vacancies*

Directors may resign or be removed, and vacancies in Director positions filled, as described in the Association's Standard Operating Procedures.

Section 10. *Bond of Chief Executive Officer*

The Board of Directors may require the Chief Executive Officer to give to the Association such security for the faithful discharge of his or her duties as the Board may direct, the cost of which to be borne by the Association.

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ARTICLE VIII—*Officers*

Section 1. *Number*

(a) The officers of this Association shall be that of a President, President-Elect, Treasurer, and Chief Executive Officer. The Chief Executive Officer shall serve without vote.

(b) The President, President-Elect, and Treasurer shall be elected by a majority vote of the entire Board of Directors as further described in the Association's Standard Operating Procedures. The Chief Executive Officer shall be retained by the Board of Directors as further described in the Association's Standard Operating Procedures and shall serve in accordance with the terms of his or her employment contract. The only nominee for the office of President shall be the person then serving as President-Elect, whose nomination shall be presented to the Board of Directors for confirmation. Said nominee for the office of President shall be the officer duly elected as President-Elect at the last preceding meeting of the Board of Directors held immediately following the Annual Meeting of the Council of Delegates, if currently serving as such. If the President-Elect does not permit his or her name to be placed in nomination for President, or the President- Elect otherwise fails to meet the qualifications for service as President, the nomination and election of the candidate for President shall be conducted in the same manner as the Board of Directors nominates and elects the remaining elected officer positions.

(c) Any qualified or newly elected Director shall be eligible to hold elected office of Treasurer in this Association. Any qualified Director who has served as a Director of the Association for at least one (1) year shall be eligible to hold elected office of President-Elect and President in this Association.

Section 2. *Duties of Officers*

The Officers of the Association shall be responsible for carrying out the duties as described in the Association's Standard Operating Procedures and for conducting business on behalf of the Board of Directors as needed between meetings of the Board and as delegated by the Board. The President, President- Elect, and Treasurer shall be responsible for conducting an annual evaluation of the Chief Executive Officer in writing and report such evaluation to the Board of Directors.

Section 3. *Term of Service*

The President-Elect is elected annually, and if he/she is in the last year of his/her term when elected, his/her Board term shall be extended, regardless of Article VII, Section 3, for one (1) additional year. The term of service for each officer other than the Chief Executive Officer shall be one (1) year. The President and President-Elect cannot serve consecutive terms in those respective officer positions. There is no limit to the number of consecutive terms the Treasurer can serve. The Chief Executive Officer is not subject to term limits and shall serve in accordance with the terms of his or her employment contract.

Section 4. *Resignation, Removal, and Vacancies*

Officers may resign or be removed, and vacancies in officer positions filled, as described in the Association's Standard Operating Procedures.

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ARTICLE IX—*Committees*

The Board of Directors may establish committees from time to time as provided in the Association's Standard Operating Procedures. Committees with the authority of the Board of Directors shall be authorized by a majority vote of the entire Board of Directors. Committees shall be composed of members, or officers or management level employees of any member, as provided in the Association's Standard Operating Procedures. Each committee shall be under the authority of and subject to the direction of the Board of Directors. Any such committees shall have their powers specified in a charter, prior to becoming active.

ARTICLE X—*Indemnification*

Section 1. *Definitions*

As used in this Article X, the following terms shall be defined as follows:

(a) "Official capacity" means:
  (1) with respect to a director, the position of director in the Association;
  (2) with respect to a person other than a director, the elective or appointive office or position held by an officer, member of a committee of the board, or the employment relationship undertaken by an employee of the Association; and
  (3) with respect to a director, officer, or employee of the Association who, while a director, officer, or employee of the Association, is or was serving at the request of the Association or whose duties in that position involve or involved service as a director, officer, partner, trustee, employee, or agent of another organization or employee benefit plan, the position of that person as a director, officer, partner, trustee, employee, or agent, as the case may be, of the other organization or employee benefit plan.

(b) "Proceeding" means a threatened, pending, or completed civil, criminal, administrative, arbitration, or investigative proceeding, including a proceeding by or in the right of the Association.

Section 2. *Indemnification*

(a) the Association shall indemnify a person made or threatened to be made a party to a Proceeding by reason of the person's former or present Official Capacity against judgments, penalties, fines, including, without limitation, excise taxes assessed against the person with respect to an employee benefit plan, settlements, and reasonable expenses, including attorneys fees and disbursements, incurred by the person in connection with the Proceeding, if, with respect to the acts or omissions of the person complained of in the Proceeding, the person:
  (1) has not been indemnified by another organization or employee benefit plan for the same liability described in the preceding paragraph with respect to the same acts or omissions;
  (2) acted in good faith;
  (3) received no improper personal benefit and Minnesota Statute section 317A.255, if applicable, has been satisfied;
  (4) in the case of a criminal Proceeding, did not have reasonable cause to believe the conduct was unlawful; and

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(5) in the case of acts or omissions occurring in the person's Official Capacity described in Section 1(a)(1) or (2), reasonably believed that the conduct was in the best interests of the Association, or in the case of acts or omissions occurring in the person's Official Capacity described in Section 1(a)(3), reasonably believed that the conduct was not opposed to the best interests of the Association. If the person's acts or omissions complained of in the Proceeding relate to conduct as a director, officer, trustee, employee, or agent of an employee benefit plan, the conduct is not considered to be opposed to the best interests of the Association if the person reasonably believed that the conduct was in the best interests of the participants or beneficiaries of the employee benefit plan.

(b) The termination of a Proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent does not, of itself, establish that the person did not meet the criteria in this Section 2.

Section 3. *Reasonable Expenses*

If a person is made or threatened to be made a party to a Proceeding, the person is entitled, upon written request to the Association, to payment or reimbursement by the Association of reasonable expenses, including attorneys fees and disbursements, incurred by the person in advance of the final disposition of the Proceeding:

(a) upon receipt by the Association of a written affirmation by the person of a good faith belief that the criteria for indemnification in Section 2 have been satisfied and a written undertaking by the person to repay the amounts paid or reimbursed by the Association, if it is determined that the criteria for indemnification have not been satisfied; and
(b) after a determination that the facts then known to those making the determination would not preclude indemnification under this Section 3.

The written undertaking required by Section 3(a) is an unlimited general obligation of the person making it, but need not be secured and must be accepted without reference to financial ability to make the repayment.

Section 4. *Determination*

Determination of whether the person has met the above criteria shall be made in accordance with Minnesota Statute 317A.521 subd. 6.

Section 5. *Exceptions*

Neither indemnification nor expense reimbursement shall be provided by the Association to a person when:

(a) the Proceeding has been brought by or in the right of the person; or
(b) payments have been made directly to the person by an insurance carrier under a policy of insurance maintained by the Association.

Section 6. *Notice and Cooperation*

A person shall, as a condition precedent to the right to be indemnified under this Article X, give the Association notice in writing as soon as practicable of any Proceeding for which indemnification may be sought. The Association shall be entitled to such information and cooperation as it may reasonably require and as within the person's power.

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Section 7. *Selection of Counsel*

In the event the Association shall be obligated to pay the expenses of any Proceeding, the Association shall be entitled to assume the defense of such Proceeding, with counsel selected by the Association, upon the delivery of written notice of its election so to do. After delivery of such notice, the Association will not be liable under this Agreement for any fees of counsel subsequently incurred by the person with respect to the same Proceeding, provided that (a) The person shall have the right to employ his or her own counsel in any such Proceeding at his or her expense; and (b) if (1) the employment of the person's counsel has been authorized by the Association, or (2) the Association reasonably concludes that there may be a conflict of interest between the Association and the person in the conduct of any such defense, or (3) the Association did not in fact employ counsel to assume the defense of such Proceeding, then the fees and expenses of the person's counsel shall be at the expense of the Association.

ARTICLE XI—*Amendments*

(a) These Bylaws may be amended, repealed, or altered in whole or in part by a two-thirds (2/3) vote of the entire Board of Directors. Any approved change in these Bylaws shall be communicated to the Association Membership.
(b) Notice of any such proposed change in these Bylaws shall be provided to each Director by the Corporate Secretary, in the manner described in these Bylaws, at least thirty (30) days before any Meeting of the Board of Directors at which such change shall be considered and as further provided by the Association's Standard Operating Procedures.

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Summary of Revisions

Current Section	Description	Prior Section	Action	Enactment Date	Effective Date
Art. II (3)	Purposes	Art. II (3)	Amended	July 16, 2017	July 17, 2017
Art. II (5)	Purposes	Art. II (5)	Amended	July 20, 2022	July 20, 2022
Art. III Sec. 1	Membership – Membership Structure	Art. III Sec. 1	Amended	July 14, 2020	January 1, 2021
Art. III Sec. 1 (a)	Membership – Membership Structure	n/a	Added	July 20, 2022	July 20, 2022
Art. III Sec. 1 (b)	Membership – Membership Structure	Art. III Sec. 1 (a)	Amended	July 20, 2022	July 20, 2022
Art. III Sec. 1 (c)	Membership – Membership Structure	Art. III Sec. 1 (b)	Amended	July 20, 2022	July 20, 2022
Art. III Sec. 1 (c)	Membership – Membership Structure	Art. III Sec. 1 (c)	Amended	July 9, 2026	July 9, 2026
Art. III Sec. 1 (d)	Membership – Membership Structure	n/a	Added	July 20, 2022	July 20, 2022
Art. III Sec. 2 (b)	Membership – Membership Qualifications	Art. III Sec. 2 (b)	Amended	July 14, 2020	January 1, 2021
Art. III Sec. 2 (b)	Membership – Membership Qualifications	Art. III Sec. 2 (b)	Amended	July 20, 2022	July 20, 2022
Art. III Sec. 2 (b)	Membership – Membership Qualifications	Art. III Sec. 2 (b)	Amended	July 9, 2026	July 9, 2026
n/a	Membership – Multi-Office Members	Art. III Sec. 3	Deleted	July 14, 2020	January 1, 2021
Art. III Sec. 3	Membership – Membership Status	Art. III Sec. 4	Amended	July 14, 2020	January 1, 2021
Art. III Sec. 3 (a)	Membership – Membership Status	Art. III Sec. 3 (a)	Amended	July 20, 2022	July 20, 2022
Art. III Sec. 3 (a)	Membership – Membership Status	Art. III Sec. 3 (a)	Amended	July 9, 2026	July 9, 2026
Art. III Sec. 3 (b)	Membership – Membership Status	Art. III Sec. 3 (b)	Amended	July 20, 2022	July 20, 2022
n/a	Membership – Branch Offices	Art. III Sec. 5	Deleted	July 14, 2020	January 1, 2021
Art. III Sec. 6	Membership – Voting	Art. III Sec. 6	Amended	July 20, 2022	July 20, 2022

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Current Section	Description	Prior Section	Action	Enactment Date	Effective Date
n/a	Council of Delegates – Additional Council Representation	Art. VI Sec. 1 (c)	Deleted	July 14, 2020	January 1, 2021
Art. VI Sec. 2	Council of Delegates – Vacancies in Delegates	Art. VI Sec. 2	Amended	July 14, 2020	January 1, 2021
Art. VI Sec. 5 (b)(4)	Council of Delegates – Rights and Duties of Delegates	Art. VI Sec. 5 (b)(4)	Amended	July 14, 2020	January 1, 2021
Art. VI Sec. 1	Council of Delegates – Number	Art. VI Sec. 1	Amended	July 16, 2017	January 1, 2018
Art. VI Sec. 1	Council of Delegates – Number	Art. VI Sec. 1	Amended	July 23, 2018	January 1, 2019
Art. VI Sec. 1 (a)	Council of Delegates – Number	Art. VI Sec. 1 (a)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 1 (a)	Council of Delegates – Number	Art. VI Sec. 1 (a)	Amended	February 27, 2024	February 27, 2024
Art. VI Sec. 1 (b)	Council of Delegates – Number	n/a	Added	July 20, 2022	July 20, 2022
Art. VI Sec. 1 (b)	Council of Delegates – Number	n/a	Added	February 27, 2024	February 27, 2024
Art. VI Sec. 1 (c)	Council of Delegates – Number	Art. VI Sec. 1 (b)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 1 (c)(1)	Council of Delegates – Number	Art. VI Sec. 1 (b)(1)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 1 (c)(1)	Council of Delegates – Number	Art. VI Sec. 1 (b)(1)	Amended	February 27, 2024	February 27, 2024
Art. VI Sec. 1 (c)(2)	Council of Delegates – Number	Art. VI Sec. 1 (c)(2)	Amended	February 27, 2024	February 27, 2024
Art. VI Sec. 1 (c)(3)	Council of Delegates – Number	Art. VI Sec. 1 (b)(3)	Amended	July 20, 2022	July 20, 2022

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Current Section	Description	Prior Section	Action	Enactment Date	Effective Date
Art. VI Sec. 1 (c)(4)	Council of Delegates – Number	Art. VI Sec. 1 (b)(4)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 1 (c)(4)	Council of Delegates – Number	Art. VI Sec. 1 (b)(4)	Amended	February 27, 2024	February 27, 2024
Art. VI Sec. 1 (d)	Council of Delegates – Number	Art. VI Sec. 1 (c)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 2	Council of Delegates – Vacancies	Art. VI Sec. 2	Amended	July 16, 2017	January 1, 2018
Art. VI Sec. 2	Council of Delegates – Vacancies in Delegates	Art. VI Sec. 2	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 3	Council of Delegates – Term of Office	Art. VI Sec. 3	Amended	July 16, 2017	January 1, 2018
Art. VI Sec. 3 (a)	Council of Delegates – Term of Office	Art. VI Sec. 3 (a)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 3 (d)	Council of Delegates – Term of Office	Art. VI Sec. 3 (d)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 4	Council of Delegates – Delegate Qualifications	Art. VI Sec. 4	Amended	July 16, 2017	January 1, 2018
Art. VI Sec. 5 (b)(1)	Council of Delegates – Rights and Duties of Delegates	Art. VI Sec. 5 (b)(1)	Amended	July 20, 2022	July 20, 2022
n/a	Council of Delegates – Term of Office	Art. VI Sec. 5 (b)(2)	Deleted	July 20, 2022	July 20, 2022
Art. VI Sec. 5 (b)(2)	Council of Delegates – Term of Office	Art. VI Sec. 5 (b)(3)	Amended	July 20, 2022	July 20, 2022
Art. VI Sec. 5 (b)(3)	Council of Delegates – Term of Office	Art. VI Sec. 5 (b)(4)	Amended	July 20, 2022	July 20, 2022
Art. VII Sec. 1	Directors – Number	Art. VII Sec. 1	Amended	July 20, 2022	July 20, 2022

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Current Section	Description	Prior Section	Action	Enactment Date	Effective Date
Art. VII Sec. 2 (b)	Directors – Seating of Directors	n/a	Added	July 20, 2022	July 20, 2022
Art. VII Sec. 2 (b)	Directors - Seating of Directors	n/a	Deleted	July 20, 2022	October 18, 2022
Art. VII Sec. 5 (a)	Directors – Director Qualifications	Art. VII Sec. 5 (a)	Amended	July 20, 2022	July 20, 2022
Art. VII Sec. 5 (b)	Directors – Director Qualifications	n/a	Added	July 20, 2022	July 20, 2022
Art. VII Sec. 5 (b)	Directors – Director Qualifications	Art. VII Sec. 5 (b)	Amended	July 20, 2022	October 18, 2022
Art. VII Sec. 6 (b)(5)	Directors – Rights and Duties of Directors	Art. VII Sec. 6 (b)(5)	Amended	July 20, 2022	July 20, 2022
Art. VII Sec. 6 (b)(6)	Directors – Rights and Duties of Directors	Art. VII Sec. 6 (b)(6)	Amended	July 20, 2022	July 20, 2022
Art. VIII Sec. 1 (c)	Officers – Number	Art. VIII Sec. 1 (c)	Amended	March 14, 2024	March 14, 2024
Art. X	Indemnification	Art. X	Amended	July 16, 2017	July 17, 2017
Art. XI (a)	Amendments	Art XI (a)	Amended	July 20, 2022	July 20, 2022
Art. XI (b)	Amendments	Art XI (b)	Amended	July 20, 2022	July 20, 2022

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