ACA INTERNATIONAL

Standard Operating Procedures

July 2026

I. Purpose, Interpretation and Effect of Standard Operating Procedures

This section effectuates the Association Bylaws, ARTICLE II.

1-1.01 *Purpose.*

This document shall be known as the "Standard Operating Procedures" or "SOPs" of this Association. These Standard Operating Procedures shall supplement and effectuate the Articles of Incorporation and Bylaws of this Association. These SOPs shall not supersede any provision of the Bylaws or Articles of Incorporation of this Association.

1-1.02 *Interpretation.*

An interpretation of these SOPs that does not conflict with any provision of the Articles of Incorporation and Bylaws of this Association shall be preferred. Interpretation of these SOPs will be under the auspices of the Board of Directors with the advice of the Association's legal counsel.

1-1.03 *Binding Effect.*

Upon approval by the Board of Directors, these SOPs shall apply to and bind all members of this Association, its staff, officers and directors. These SOPs shall supersede any and all earlier versions of the SOPs. Current versions of the Articles of Incorporation, Bylaws, Standard Operating Procedures and the Policies of this Association and the documents attached thereto shall constitute the entire body of governing policy of this Association.

II. Membership

This section effectuates the Association Bylaws, ARTICLE III.

A. Qualifications for Membership

2A-1.01 *Qualifications.*

The Association shall have Company, Division and Special Category members.

(a) Application for Company membership in this Association may be made by an entity that is "performing services related to accounts receivable management" as defined in SOP 13-1.01 and is a member of the Unit or Chapter, as applicable, of this Association covering the geographic territory in which the entity's primary office as defined in SOP 13-1.01 is located, unless such Unit or Chapter membership is not available to that applicant.

(b) Application for Division or Special Category membership may be made by an entity or individual ineligible for Company membership but meeting Division or Special Category qualifications.

2A-1.02 *Determining Membership.*

The Association shall make the determination of whether an applicant is performing services related to accounts receivable management as defined in SOP 13-1.01, or whether such entity or an individual is eligible for Division or Special Category membership. If an applicant is determined to be ineligible for membership, the applicant shall be provided written notice of such initial determination of ineligibility and will be afforded an opportunity to submit a written challenge to that determination within twenty (20) days. If the applicant makes a timely challenge, and after further review and consideration of the application, written notification of the Association's final determination shall be provided promptly to the applicant.

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B. Application for Membership

2B-1.01 *Application.* An applicant shall certify in writing that the applicant has satisfied or is in the process of satisfying all applicable licensing and regulatory requirements as they relate to the applicant's business, satisfies the requirements for membership in the category for which the application is made and fulfills the requirements of the Association's application.

2B-1.02 *Application Processing.* An application shall be submitted to this Association for processing and shall be accompanied by remittance of such dues, fees and assessments as may be required. After the application is processed by this Association, it shall, if applicable, be submitted to the appropriate Unit staff person or officer for processing according to the Association Bylaws and Unit bylaws.

2B-1.03 *Appeal of Ineligibility Determinations.*

The applicant may, within twenty (20) days' receipt of this Association's or a Unit's final determination of ineligibility, file an appeal by submitting written notice addressed to the Association's Chief Executive Officer, which shall be forwarded to the Board of Review for consideration consistent with the policies governing the Board.

C. Change in Membership Status

2C-1.01 *Change of Ownership.* Sections 2C-1.02 through 2C1.08 below describe when a membership shall not be terminated due to a change of ownership. In all cases, the owner(s) shall provide the Association with written notice within sixty (60) days of the effective date of such change of ownership. The owner(s) shall complete and return the membership update form to the Association within thirty (30) days of the date of notice. Failure to comply with these requirements shall result in automatic termination of membership.

2C-1.02 *Sole Proprietorship.* When a member is a sole proprietorship, a change of ownership shall be deemed to have occurred when the control, management or assets of the sole proprietorship become vested in one or more persons other than the individual to whom they previously belonged or by whom they have been previously controlled. A change of ownership for this reason shall not automatically terminate the membership.

2C-1.03 *Partnership.* When a member is a partnership, a change of ownership shall be deemed to have occurred when the control, management or assets of the partnership shall be vested in one or more persons other than the original partners. A change of ownership for this reason shall not automatically terminate the membership. The acquisition by one partner of the share of ownership previously owned by one or more of the original partners shall not be construed as a change of ownership, except in those cases where the partner who acquires the control, management or assets of the partnership was, in fact, a silent or inactive member of the partnership that has held membership in this Association.

2C-1.04 *Corporation*. In the case of a corporation, a change of ownership shall be deemed to have occurred when there is a transfer of greater than fifty (50) percent of the shares of that corporation. A change of ownership for this reason shall not automatically terminate the membership.

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2C-1.05 *Spouse and Children.* Transfer or sale of a business from one spouse to the other or to one or more of their children shall be considered as a change of ownership. A change of ownership for this reason shall not automatically terminate the membership.

2C-1.06 *Estate or Inheritance*. Acquisition of a business by a spouse or child through estate administration or inheritance shall be considered a change of ownership. A change of ownership for this reason shall not automatically terminate the membership.

2C-1.07 Non-Stock Corporations. In the case of a corporation or other business entity, other than a sole proprietorship, in which the ownership interest is not based on stock ownership, a change of ownership shall be treated in the manner set forth for a Partnership under 2C-1.03 of these SOPs.

2C-1.08 Effect on Membership Dues. The membership update form referenced in Section 2C of these SOPs shall be provided by the Association. The Association may assess a nominal fee for processing the change of ownership. Annual membership dues paid prior to the change of ownership shall be applied to the member's record as if no change of ownership had occurred. Failure to comply with the change of ownership requirements shall automatically terminate the membership. There shall be no refund of annual dues, fees, assessments or payments of any kind upon the termination of membership for this reason.

D. Rights and Privileges of Membership

2D-1.01 *Description.* A member of this Association in good standing shall be entitled to:

(a) Receive the Association's Official Publication;
(b) Register for Association meetings at member rates;
(c) A nonexclusive, limited, revocable, royalty-free license to use the Association's trademarks and service marks in Association-authorized format and as specified in Association policy;
(d) Purchase products and services and apply for insurance and bonds subject to eligibility and availability;
(e) Access the Association's general member-only content on the Association's website; and
(f) Such other benefits as the Board of Directors may determine.

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E. Obligations of Membership

2E-1.01 *Generally*.

As a condition of membership, each member agrees to:

(a) Provide such truthful and accurate information regarding the member's business activities as may be sufficient to determine initial and continuing membership eligibility;
(b) Timely remit payment for all established dues, assessments when applicable, and other amounts owing to the Association;
(c) Truthfully pledge compliance with all applicable laws, licensing and regulatory requirements governing the member's credit and collection related business activities;
(d) Be bound by and support the Association's governing documents, including the Bylaws, Standard Operating Procedures, Code of Conduct, and all other codes, policies, procedures and rules governing member conduct; and
(e) Honor all terms and conditions of access to membership benefits and privileges.

2E-1.02 *Ethics*.

Members acknowledge that the Ethics Committee of the Association's Board of Directors, by the authority granted in that Committee's charter, is empowered to administer the Code of Conduct, to review allegations concerning member conduct, and to enforce appropriate disciplinary sanctions affecting membership rights and privileges in accordance with the rules governing the enforcement activity of the Ethics Committee ("Ethics Committee Review Rules").

2E-1.03 *Information Handling*.

Information received by the Association reasonably interpreted as a bona fide dispute, challenge, objection, accusation, or charge with respect to a current member's conduct not in conformity with the Association's Bylaws, Standard Operating Procedures or Code of Conduct will be forwarded to the Ethics Committee Administrator for review and handling consistent with the Ethics Committee Review Rules.

F. Sanctions

2F-1.01 *Generally.*

A member may be admonished, suspended or involuntarily terminated consistent with the Ethics Committee Review Rules as a result of the member's nonconformance with any of the Association's Bylaws, Standard Operating Procedures, Code of Conduct or terms and conditions of membership. Disciplinary determinations made by the Ethics Committee may be appealed to the Board of Review.

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G. Cessation of Membership

2G-1.01 *Resignation.* Any member may resign by written notice to the Chief Executive Officer.

2G-1.02 *Termination for Non-Payment.* Any member that becomes more than sixty (60) days past due in its financial obligations to the Association, including membership dues and assessments, may be terminated immediately by the Chief Executive Officer.

2G-1.03 *Effect of Termination.* If any member is terminated for any reason from this Association, member benefits, products or services which that member has purchased or received due to their former member status shall thereafter become unavailable or require repurchase at nonmember rates. Insurance policies and bonds purchased by the former member through this Association shall expire or be cancelled according to the policy or bond terms.

2G-1.04 *Dues and Assessments Not Refundable.*

Unless expressly provided, no refunds of dues or assessments shall be made to any member for any reason upon cessation of membership or change of membership status.

H. Reinstatement of Membership

2H-1.01 *Reinstatement after Termination for Non-Payment.*

Any former member whose membership has been terminated for non-payment of dues, assessments or other financial obligations owed to this Association, may have its membership reinstated, provided that:

(a) The former member applies for reinstatement within sixty (60) days from the date of termination;
(b) It otherwise remains qualified for membership in the Association;
(c) It pays a reinstatement fee as established by the Board of Directors; and
(d) Its entire financial obligation to the Association has been paid in full, up to and including the date of the request for reinstatement.

2H-1.02 *Re-application for Membership.* Any former member wishing to renew membership in this Association after the sixty (60) day reinstatement period has expired, must reapply for membership in the same manner as a new member would apply.

2H-1.03 *Re-application after Involuntary Termination pursuant to the Ethics Committee Review Rules.*

Absent any specific directive from the Ethics Committee or Board of Review, involuntarily terminated members will remain ineligible for membership for a period of thirty-six (36) months after the effective date of termination. Any applications received prior to the expiration of this period will be returned to the applicant. Applications received after the expiration of this period will be handled according to standard processes.

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2H-1.04 *Re-application Ownership Determination.*

Applications received from former members who have been involuntarily terminated pursuant to the Ethics Committee Review Rules will be processed in accordance with SOP 2H-1.03. If discovered at any time during consideration of any application, that any individual or company having greater than fifty (50) percent ownership interest in the applicant company also maintained a greater than fifty (50) percent ownership interest in a company previously expelled pursuant to the Ethics Committee Review Rules within the preceding thirty-six (36) months from the effective date of expulsion, the application may be denied. The relevant time period for examining the ownership interest in the previously expelled company shall be the time period during which the conduct forming the basis for expulsion occurred.

III. Organization and Structure

3-1.01 *Purpose.*

The purpose of Units and Chapters shall be to further and promote the general welfare of the credit and collection industry at the local and/or regional levels.

A. U.S. Units

1. Qualifications of a U.S. Unit

3A1-1.01 *Application.*

Any U.S. entity that is qualified in accordance with the Bylaws and Standard Operating Procedures of this Association may apply for Unit status within this Association upon petition by a majority of its members, provided no Unit or Chapter already exists in such state or includes such state.

3A1-1.02 *Compatibility of Governing Documents.*

The articles of incorporation and the bylaws of an applicant seeking Unit status must be compatible with the Association's Articles of Incorporation and Bylaws. The Board of Directors, with advice of the Association's legal counsel, after determining that the articles of incorporation, bylaws and other governing documents of the applicant are compatible with the Articles of Incorporation and Bylaws of this Association, may accept or reject the application.

2. Application for U.S. Unit Status

3A2-1.01 *Requirements.*

An application for U.S. Unit status shall be in writing, signed by an authorized representative of the applicant, pursuant to a majority vote of the applicant's members and sent to the Chief Executive Officer of this Association. The application shall be accompanied by a copy of the applicant's articles of incorporation and bylaws or other governing documents. The application shall also be accompanied by a statement signed by an authorized representative of the applicant, pursuant to a majority vote of the applicant's members, that if U.S. Unit status is granted the applicant will acknowledge the authority of and conduct itself in conformity with the Association's Articles of Incorporation, Bylaws, Standard Operating Procedures, Code of Conduct, the policies of this Association, the terms and conditions of membership and the Ethics Committee Review Rules.

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3A2-1.02 *Duty to Review.*

The Board of Directors shall accept or reject an application for U.S. Unit Status within ninety (90) days of the Chief Executive Officer's receipt of the application. The Board of Directors, through the Chief Executive Officer, shall notify the applicant's Unit president, or authorized representative, of the acceptance or rejection of the application within thirty (30) days of the decision. Unit status, if granted, shall begin on the last day of the month in which such status is granted.

3A2-1.03 *Contingent Membership.*

If U.S. Unit status is granted, each current and future member of the Unit must become a member of this Association; pay dues, fees and assessments in accordance with the fee schedule of this Association and the Unit of which they are a member; and meet all other membership obligations of this Association and the Unit of which they are a member.

3A2-1.04 *Binding Effect.*

In the event that the application is accepted, every member and all future members of the applicant's Unit shall be bound by the Association's Articles of Incorporation, Bylaws, Standard Operating Procedures, Policies, Code of Conduct and the Ethics Committee Review Rules.

3. Structure and Governance of U.S. Units

3A3-1.01 *Mandatory Unit Requirements.*

It is the Policy of this Association that U.S. Units shall:

(a) Be separate legal entities, incorporated under the laws of a state;
(b) Create their own governing structure that does not conflict with the Articles Incorporation, Bylaws, Standard Operating Procedures or Policies of this Association;
(c) Not advocate legislative or regulatory positions that create barriers to or restrictions on interstate collections and/or commerce;
(d) Not be structured or governed in a manner that creates an unreasonable restraint of trade. In accordance thereof, no Unit may condition membership on a waiting period, the results of any credit or financial report of any individual business owner(s) of any applicant, or a requirement that notice of application be published;
(e) Not condition membership in the Unit upon membership in any other Unit or Chapter;
(f) Submit every application for membership in such Unit to the Chief Executive Officer of this Association within forty-five (45) days of the Unit's receipt of the membership application;
(g) Provide to the Chief Executive Officer of this Association at least fourteen (14) days prior notice of an election or appointment of Unit Officers and with the results of such election within thirty (30) days thereafter;
(h) Select individuals to serve on the Council of Delegates of this Association, in accordance with the Bylaws of the Association; Units shall notify the Association's Corporate Secretary of the results of such election within thirty (30) days thereafter;
(i) Comply with the laws of the state in which it is incorporated, including those laws relating to corporate governance;
(j) Have as their year of membership the same year of membership as this Association;
(k) Condition membership in the Unit upon membership in the Association; and
(l) If objecting to Unit membership in accordance with the Association Bylaws ARTICLE III, Section 1(c), only do so in good faith, timely, and provide all details and reasons for the objection.

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3A3-1.02 *Optional Unit Requirements.* Though not required, U.S. Units are encouraged to do the following:

(a) Maintain a policy of "Director and Officer Liability and Corporate Reimbursement Insurance." The purpose of such insurance shall be to fund indemnification of individual directors, officers, employees or members engaged in authorized Unit business;
(b) Maintain a policy of general business liability insurance sufficient to insure the Unit corporation for reasonable risks associated with the Unit's operation; and
(c) Have as their fiscal year the same fiscal year as this Association.

3A3-1.03 *Unit Motions to Association Governing Bodies.*

A Unit may bring a formal motion at any meeting of the Council of Delegates for consideration by the Council of Delegates subject to the following conditions. Unit Delegates may make such motions on behalf of the Unit that they represent at a meeting of the Council of Delegates provided that any such formal motion that is purported by a Delegate to be on behalf of a Unit must have been approved in accordance with the governing documents of that Unit, at a duly held meeting at which a quorum was present. Any motion for consideration at a Council of Delegates meeting must accompany the official meeting notice provided to each Delegate; motions that do not accompany the official meeting notice will not be considered. Any Unit motion passed by the Council of Delegates will be considered by the Board of Directors.

3A3-1.04 *Authority to Represent Unit.* At least ten (10) days prior to any meeting at which a formal motion of a Unit will be considered, the Unit or its representative must provide the Corporate Secretary of this Association with the text of the formal motion, the minutes of the Unit meeting at which the formal motion was passed and documentation that the motion was passed in accordance with the governing documents of the Unit. If so provided, the Corporate Secretary shall notify the Unit or its representative that all required documentation has been provided so that the Unit's motion may be considered by the governing body.

3A3-1.05 *Review of Unit Motions.* If the necessary documentation to support the consideration of the Unit's motion at a meeting of the Council of Delegates is insufficient or is not timely received, the Corporate Secretary shall notify the Unit or its representative that the documentation is insufficient and detail the reasons for the deficiency. The Corporate Secretary shall assist the Unit in correcting any deficiency in the documentation to advance the consideration of the Unit's motion within the above stated time period. However, nothing in this provision shall supersede or alter the procedural requirements that must be followed to amend the Bylaws or the Standard Operating Procedures of this Association.

3A3-1.06 *Change of Unit Governance.* Before modifying its bylaws, governing documents or articles of incorporation, a Unit shall forward a true and correct copy of the proposed modification to the Chief Executive Officer of this Association. The Chief Executive Officer, or his designee, shall advise the Unit if the proposed modification would conflict with the Articles of Incorporation, Bylaws, Standard Operating Procedures, Code of Conduct, Ethics Committee Review Rules, or Policies of this Association. The Chief Executive Officer, with the advice of the Association's legal counsel, shall be afforded a period of sixty (60) days within which to determine and notify the Unit whether such proposed modification conflicts with the Articles of Incorporation, Bylaws, Standard Operating Procedures, Code of Conduct, Ethics Committee Review Rules or Policies of this Association.

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4. Change in U.S. Unit Status

3A4-1.01 *Resignation of Unit.* An entity holding U.S. Unit status in this Association may not withdraw from Unit status, except upon thirty (30) days prior notice given by certified mail to the President and Chief Executive Officer of this Association.

3A4-1.02 *Consolidation of U.S. Units-Multi-State Unit.*

Any U.S. Unit of this Association may join with any other U.S. Unit(s) of the Association by mutual consent of the U.S. Units involved, arrived at in accordance with the bylaws of the particular Units and approved by this Association's Board of Directors. U.S. Units seeking consolidated, Multi-State Unit status may apply for Multi-State U.S. Unit status in accordance with these Standard Operating Procedures. Such a consolidated Multi-State Unit, when approved by the Board of Directors, shall be deemed a Multi-State U.S. Unit with the rights, privileges and obligations of other approved Units. The newly formed Multi-State U.S. Unit shall have the rights and privileges of a U.S. Unit and representation on the Council of Delegates as provided for U.S. Units in the Association Bylaws, and shall operate as a single Unit.

3A4-1.03 *Name of Multi-State U.S. Unit.* An entity holding U.S. Unit status in this Association may not withdraw from Unit status, except upon thirty (30) days prior notice given by certified mail to the President and Chief Executive Officer of this Association.

3A4-1.04 *Division of Multi-State Unit.* All members of one state in a Multi-State Unit may withdraw from that Multi-State Unit and apply for status as a separate U.S. Unit. Providing that all members domiciled in the proposed new U.S. Unit withdraw from the existing Multi-State Unit and U.S. Unit status of the new, separate U.S. Unit is granted, the Multi-State Unit will be deemed to no longer exist in the state where the newly created U.S. Unit is located.

5. Cessation in U.S. Unit Status

3A5-1.01 *Termination of U.S. Unit.* This Association may terminate the status of any U.S. Unit by a majority vote of the entire Council of Delegates and subsequently a two-thirds (2/3) vote of the entire Board of Directors, provided ninety (90) days' advance notice of the proposed termination has been given by certified mail to the president or authorized representative of the Unit.

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B. U.S. Chapters

1. Creation of a U.S. Chapter

3B1-1.01 *Resquirements.* The Association may create a Chapter for any U.S. state or group of states, provided that no Unit or Chapter already exists in or includes such state or group of states. The Board of Directors may create a Chapter on its own initiative or pursuant to an application submitted in accordance with these Standard Operating Procedures. Upon creation, the Chapter shall be referred to as "The [name of state(s)] Chapter of ACA International".

3B1-1.02 *Application.* An application for U.S. Chapter status shall be in writing, signed by a majority of the Association members with a primary office located in the U.S. state or group of states, as the case may be, seeking Chapter status, and sent to the Chief Executive Officer of this Association. The Board of Directors shall accept or reject an application for U.S. Chapter status within ninety (90) days of the Chief Executive Officer's receipt of the application.

3B1-1.03 *Duty to Notify.* The Board of Directors, through the Chief Executive Officer, shall within thirty (30) days of its decision to create a Chapter provide notice of the decision and the associated Chapter dues, fees and assessments to the Association members with a primary office located in the geographic territory of such Chapter. Chapter status, if granted, shall begin on the last day of the month in which such status is granted.

3B1-1.04 *Contingent Membership.* Each member of this Association with its primary office located in a geographic territory in which a Chapter exists is required to maintain membership in such Chapter and meet all other membership obligations of this Association. Chapter membership shall become effective upon approval of the application for Association membership. Notwithstanding the foregoing requirement, a member of a Division or Special Membership Category of this Association need not maintain status in any Chapter.

3B1-1.05 *Payment of Chapter Dues, Fees and Assessments.*

Each member of a Chapter must pay any dues, fees and assessments associated with such Chapter membership as determined by the Association in accordance with the Association's Bylaws and these Standard Operating Procedures. Such dues, fees and assessments shall be established by the Board of Directors, and will be in addition to any Association dues, fees and assessments. Chapter dues, fees and assessments shall be payable in full with the initial application and on the first day of each fiscal year thereafter or by payment plan as provided in SOP 4A-1.01, if offered by the Association.

2.Structure and Governance of U.S. Chapters

3B2-1.01 *Governance of Chapters.* Chapters shall not be separately incorporated. Each Chapter shall instead be within and under the exclusive control and management of the Association. No Chapter may act on behalf of the Association or represent that it has authority to do so, nor may a Chapter enter into any contracts or otherwise bind the Chapter or the Association to any agreements or obligations, financial or otherwise, beyond those expressly approved by the Association's General Counsel in writing.

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3B2-1.02 *Governing Documents of Chapters.*

Every member of a Chapter shall be bound and governed exclusively by, and conduct themselves in accordance with, the governing documents of the Association, including the Association's Articles of Incorporation, Bylaws, Standard Operating Procedures, Policies, Code of Conduct, Ethics Committee Review Rules, and Charter, if any, created by the Association for the Chapter.

3B2-1.03 *Chapter Benefits.*

The Association will provide each Chapter with the following:

(a) Continued local advocacy and lobbying managed and controlled by the Association in consultation with Chapter members; and
(b) An optional annual virtual Chapter meeting via videoconferencing hosted by the Association.

The Association may, but is not required to, provide such additional benefits to a Chapter as may be agreed upon between the Association and the members of the Chapter; provided that, the dues, fees and assessments paid by such Chapter members must be sufficient to cover the cost of any additional agreed-upon benefits.

3B2-1.04 *Chapter Council Representation.*

Each Chapter shall be entitled to representation on the Council of Delegates as provided in ARTICLE VI, Section 1(b) of the Association's Bylaws.

3B2-1.05 *Chapter Leadership.*

Chapter Delegate(s) shall also serve as leadership for the Chapter and be primarily responsible for assisting Association staff with local advocacy and lobbying efforts, meeting coordination, and any other administrative or operational needs of the Chapter. The Chapter Delegate receiving the highest number of votes in each election cycle shall serve as Chair for the Chapter for a one (1) year term, and shall remain in that role until the Chapter's subsequent election and seating of its Delegate(s). Chapters may additionally elect a Vice Chair for a concurrent one-year term who shall advise with and assist the Chair, and perform all duties of the Chair when the latter is absent or in any manner unable to serve. In the case of a Chapter with two or more Delegates, the Vice Chair must also be an elected Delegate.

3B2-1.06 *Chapter Motions to Association Governing Bodies.*

A Chapter may bring a formal motion at any meeting of the Council of Delegates subject to the following conditions. Chapter Delegates may make such motions on behalf of the Chapter that they represent at a meeting of the Council of Delegates provided that any such formal motion that is purported by a Delegate to be on behalf of a Chapter must have been approved in accordance with the governing documents of that Chapter. Any motion for consideration at a Council of Delegates meeting must accompany the official meeting notice provided to each Delegate; motions that do not accompany the official meeting notice will not be considered. Any Chapter motion passed by the Council of Delegates will be considered by the Board of Directors.

3B2-1.07 *Authority to Represent Chapters.*

At least ten (10) days prior to any meeting at which a formal motion of a Chapter will be considered, the Chapter or its representative must provide the Corporate Secretary of this Association with the text of the formal motion and documentation that the motion was passed in accordance with the governing documents of the Chapter. If so provided, the Corporate Secretary shall notify the Chapter or its representative that all required documentation has been provided so that the Chapter's motion may be considered by the governing body.

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3B2-1.08 *Review of Chapter Motions.* If the necessary documentation to support the consideration of the Chapter's motion at a meeting of the Council of Delegates is insufficient or is not timely received, the Corporate Secretary shall notify the Chapter or its representative that the documentation is insufficient and detail the reasons for the deficiency. The Corporate Secretary shall assist the Chapter in correcting any deficiency in the documentation to advance the consideration of the Chapter's motion within the above-stated time period. However, nothing in this provision shall supersede or alter the procedural requirements that must be followed to amend the Bylaws or the Standard Operating Procedures of this Association.

3. Cessation in U.S. Chapter Status

3B3-1.01 *Termination of U.S. Chapter.* This Association may terminate the status of any U.S. Chapter by a two-thirds (2/3) vote of the entire Board of Directors, provided ninety (90) days' advance notice of the proposed termination has been given to each member of the Chapter.

C. Divisions of Membership

3C-1.01 *Purpose of Divisions.* The purpose of Divisions is to provide Association membership opportunities and to enhance the exchange of information and ideas among those sharing a common sub-interest in the industry. Division members need not apply for or maintain status in any Unit or Chapter, but may apply for membership directly through this Association. Membership is not transferable, except pursuant to any membership transfer policy of the Association.

3C-1.02 *Division Motions to Association Governing Bodies.*

A Division may bring a formal motion at any meeting of the Council of Delegates subject to the following conditions. Division Delegates may make such motions on behalf of the Division that they represent at a meeting of the Council of Delegates provided that any such formal motion that is purported by a Delegate to be on behalf of a Division must have been approved in accordance with the governing documents of that Division. Any motion for consideration at a Council of Delegates meeting must accompany the official meeting notice provided to each Delegate; motions that do not accompany the official meeting notice will not be considered. Any Division motion passed by the Council of Delegates will be considered by the Board of Directors.

3C-1.03 *Authority to Represent Division.* At least ten (10) days prior to any meeting at which a formal motion of a Division will be considered, the Division or its representative must provide the Corporate Secretary of this Association with the text of the formal motion and documentation that the motion was passed in accordance with the governing documents of the Division. If so provided, the Corporate Secretary shall notify the Division or its representative that all required documentation has been provided so that the Division's motion may be considered by the governing body.

3C-1.04 *Review of Division Motions.* If the necessary documentation to support the consideration of the Division's motion at a meeting of the Council of Delegates is insufficient or is not timely received, the Corporate Secretary shall notify the Division or its representative that the documentation is insufficient and detail the reasons for the deficiency. The Corporate Secretary shall assist the Division in correcting any deficiency in the documentation to advance the consideration of the Division's motion within the above stated time period. However, nothing in this provision shall supersede or alter the procedural requirements that must be followed to amend the Bylaws or the Standard Operating Procedures of this Association.

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3C-1.03 *Authority to Represent Division.* At least ten (10) days prior to any meeting at which a formal motion of a Division will be considered, the Division or its representative must provide the Corporate Secretary of this Association with the text of the formal motion and documentation that the motion was passed in accordance with the governing documents of the Division. If so provided, the Corporate Secretary shall notify the Division or its representative that all required documentation has been provided so that the Division's motion may be considered by the governing body.

3C-1.04 *Review of Division Motions.* If the necessary documentation to support the consideration of the Division's motion at a meeting of the Council of Delegates is insufficient or is not timely received, the Corporate Secretary shall notify the Division or its representative that the documentation is insufficient and detail the reasons for the deficiency. The Corporate Secretary shall assist the Division in correcting any deficiency in the documentation to advance the consideration of the Division's motion within the above stated time period. However, nothing in this provision shall supersede or alter the procedural requirements that must be followed to amend the Bylaws or the Standard Operating Procedures of this Association.

TYPES OF DIVISIONS

1. Creditor

3C1-1.01 *Description.* There shall be a Division of this Association called the Creditor Division.

3C1-1.02 *Purpose.* The purpose of the Creditor Division shall be to enhance the exchange of information and ideas among those substantially engaged in the credit industry, including, but not limited to, credit grantors and retailers.

3C1-1.03 *Qualifications*. An applicant for the Creditor Division must be a creditor for an organizational membership, or an individual employed by a creditor for an individual membership, and professionally engaged in credit extension, management or collection as to such goods, services, or loans on behalf of the creditor.

3C1-1.04 *Rights and Privileges of Creditor Members.*

Each member of this Division shall be entitled to the rights and privileges set forth in SOP 2D-1.01.

3C1-1.05 *Division Council Representation.*

The Creditor Division shall be entitled to representation on the Council of Delegates as provided in ARTICLE VI, Section 1(c)(1) of the Association's Bylaws.

3C1-1.06 *Payment of Creditor Division Dues.*

Dues and assessments shall be payable in full with the initial application and on the first day of each fiscal year thereafter or by payment plan as provided in SOP 4A-1.01, if offered by the Association. Such dues and assessments shall be established by the Board of Directors. New Creditor members who join within the fiscal year may pay prorated membership dues as provided in SOP 4A-1.02.

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2. Affliate

3C2-1.01 *Description*. There shall be a Division of this Association called the Affiliate Division.

3C2-1.02 *Purpose.* The purpose of the Affiliate Division shall be to enhance the exchange of information and ideas among those who supply goods and services to other members of this Association.

3C2-1.03 *Qualifications.* An applicant for this Division must be:

(a) An organization; and
(b) A supplier of goods or services to the credit and collection industry.

3C2-1.04 *Rights and Privileges of Affiliate Members.*

An applicant for this Division must be:

(a) An organization; and
(b) A supplier of goods or services to the credit and collection industry.

3C2-1.04 *Rights and Privileges of Affiliate Members.*

An applicant for this Division must be:

(a) An organization; and
(b) A supplier of goods or services to the credit and collection industry.

3C2-1.05 *Division Council Representation.*

The Affiliate Division shall be entitled to representation on the Council of Delegates as provided in ARTICLE VI, Section 1(c)(2) of the Association's Bylaws.

3C2-1.06 *Payment of Affiliate Dues.*

Dues and assessments shall be payable in full with the initial application and on the first day of each fiscal year thereafter or by payment plan as provided in SOP 4A-1.01, if offered by the Association. Such dues and assessments shall be established by the Board of Directors. New Affiliate members who join within the fiscal year may pay prorated membership dues as provided in SOP 4A-1.02.

3. International

3C3-1.01 *Description*. There shall be a Division of this Association called the International Division.

3C3-1.02 *Purpose.* The purpose of the International Division shall be to enhance the exchange of information and ideas among non-U.S. companies who are performing services related to the accounts receivable management industry as defined in SOP 13-1.01.

3C2-1.03 *Qualifications.* An applicant for the International Division must be:

(a) a non-U.S. company for an organizational membership or an individual employed by a non-U.S. company for an individual membership; and
(b) professionally engaged in performing services related to the accounts receivable management industry as defined in SOP 13-1.01; and
(c) lawfully organized under the laws of a country located in one of the following five geographic regions: (1) Asia/Middle East, (2) Australia/ New Zealand, including the island nations of Oceania; (3) Africa/Europe;
(d) Latin America/Caribbean, excluding Canada and the United States or any state thereof as defined herein; and (5) Canada. The United Nations Statistics Division regions shall be the geographic reference used to assign members to one of the regions.

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3C3-1.04 *Rights and Privileges of International Members.*

Each member of this Division shall be entitled to the rights and privileges set forth in SOP 2D-1.01.

3C3-1.05 *Division Council Representation.* The International Division of the Association shall be entitled to representation on the Council of Delegates as provided in ARTICLE VI, Section 1(c)(3) of the Association's Bylaws.

3C3-1.06 *Payment of International Division Dues.*

Dues and assessments shall be payable in U.S. Dollars in full with the initial application and on the first day of each fiscal year thereafter. Such dues and assessments shall be established by the Board of Directors. New International members who join within the fiscal year may pay prorated membership dues as provided in SOP 4A-1.02.

4. Attorney

3C4-1.01 *Description.* There shall be a Division of this Association called the Attorney Division.

3C4-1.02 *Purpose*. The purpose of the Attorney Division shall be to enhance the exchange of information and ideas among those substantially engaged in legal representation of business interests in the credit and accounts receivable management industries.

3C4-1.03 *Qualifications.* An applicant for the Attorney Division must be:

(a) a licensed attorney for an individual membership or a law firm for an organizational membership;
(b) professionally engaged in legal representation of creditors or businesses engaged in performing services related to the accounts receivable management industry as defined in SOP 13-1.01;
(c) who or which does not at the time of application nor during the term of membership engage in representing consumer interests adverse to ACA International members' interests in matters related to ACA International members' services; and
(d) who or which is not at the time of application nor during the term of membership engaged in the collection of consumer debt, including via litigation, on behalf of others, in which case such applicant shall be considered an applicant for Company membership pursuant to SOP 2A1.01.

3C4-1.04 *Rights and Privileges of Attorney Members.*

Each member of this Division shall be entitled to the rights and privileges set forth in SOP 2D-1.01.

3C4-1.05 *Division Council Representation.* The Attorney Division shall be entitled to representation on the Council of Delegates as provided in ARTICLE VI, Section 1(c)(4) of the Association's Bylaws.

3C4-1.06 *Payment of Attorney Division Dues.*

Dues and assessments shall be payable in full with the initial application and on the first day of each fiscal year thereafter or by payment plan as provided in SOP 4A-1.01, if offered by the Association. Such dues and assessments shall be established by the Board of Directors. New Attorney members who join within the fiscal year may pay prorated membership dues as provided in SOP 4A-1.02.

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D. Special Category Members

3D-1.01 *Purpose*. The purpose of Special Categories of Membership is to retain the experience, talent and skills of people who have either maintained membership in this Association or have been associated with members of this Association and who have the desire to continue its stated purpose. These categories shall be called Honorary Members, Retired Members, and Transitional Members.

1. Honorary Members

3D1-1.01 *Qualifications.* The designation of Honorary Member may be granted to any individual who has:

(a) made noteworthy achievements in or contributions to the stated purposes of this Association at the national or international level; and
(b) has retired from an active career in the credit and collection industry; and is not active in the day-to-day operations of any business related to the accounts receivable management, credit or collection industry.

3D1-1.02 *Nominations.* The Corporate Secretary shall notify the Board of Directors of any individual who has been nominated by another member for the Honorary Member designation. The Board of Directors may thereafter designate any nominee meeting the qualifications set forth in SOP 3D1-1.01 as an Honorary Member upon a majority vote of the Directors present at a meeting. Honorary members shall not pay dues or assessments.

3D1-1.03 *Rights and Privileges.* Honorary members shall be entitled to:

(a) Access online member benefits including making purchases or registering for education and events at the member rate;
(b) Receive a complimentary subscription to the Association's official publication; and
(c) Accept election or appointments to Association committees.

Honorary members shall not serve as members of the Council of Delegates or the Board of Directors.

3D1-1.04 *Membership Status.* An Honorary member of this Association need not apply for, be granted nor maintain membership in any Unit or Chapter. An Honorary Member is not a member of any Unit or Chapter, unless a Unit or the Association, as applicable, elects them to be a member.

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2. Retired Members

3D2-1.01 *Qualifications.*

An applicant for Retired membership must be an individual who:

(a) Has retired from a member Company or Division organization in good standing at the time of retirement; or was a Division individual member in good standing at the time of retirement; or has retired from the staff of this Association; and
(b) Has retired from an active career in the credit and collection industry and is not active in the day-to-day operations of any business related to the accounts receivable management, credit or collection industry.

3D2-1.03 *Application.*

An individual meeting the qualifications shall be eligible for membership in this special category upon application to this Association and payment of annual dues to be established by the Board of Directors.

3D2-1.03 *Rights and Privileges.*

Retired members shall be entitled to:

(a) Access online member benefits including making purchases or registering for education and events at the member rate;
(b) Receive a complimentary subscription to the Association's official publication; and
(c) Accept election or appointments to Association committees.
(d) Retired members shall not serve as members of the Council of Delegates or the Board of Directors.

3D2-1.04 *Membership Status.*

A Retired member of this Association need not apply for, be granted nor maintain membership status in any Unit or Chapter. A Retired member is not a member of any Unit or Chapter, unless a Unit or the Association, as applicable, elects them to be a member.

3. Transitional Members

3D3-1.01 *Qualifications.*

An applicant for Transitional membership must be an individual who:

(a) Within the last thirty (30) days was an owner, partner or employee of a member Company or Division organization in good standing; or was a Division individual member in good standing; and
(b) Is no longer employed, a partner or an owner; and
(c) Is actively seeking employment, partnership or ownership in a business related to the accounts receivable management, credit or collection industry.

3D3-1.02 *Application.*

An individual meeting the qualifications shall be eligible for membership in this special category for a period of up to six (6) months upon application to this Association. Transitional members shall not pay dues or assessments.

3D3-1.03 *Rights and Privileges.*

Transitional members shall be entitled to:

(a) Access online member benefits including making purchases or registering for education and events at the member rate; and
(b) Continue to carry out voting responsibilities with an Association committee or the Board of Directors for positions held as of the date they left employment, partnership or ownership for a period of up to six (6) months or the end of their assigned term, whichever comes first. They shall be ineligible to accept election or appointment to new positions.

Transitional members shall not serve as members of the Council of Delegates.

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3D3-1.04 *Membership Status.* A Transitional member of this Association need not apply for, be granted nor maintain membership status in any Unit or Chapter. A Transitional Member is not a member of any Unit or Chapter, unless a Unit or the Association, as applicable, elects them to be a member.

IV. Memberships and Assessments

This Section effectuates the Association Bylaws, ARTICLE V.

A. Association Dues

4A-1.01 *Invoices*. All Association, Chapter and Unit dues, fees and assessments for the forthcoming year of membership shall be due and payable on the first day of the Association's fiscal year. In the Association's sole and exclusive discretion, the Association may, on request of a member, offer a payment plan pursuant to which:

(a) All Unit dues and fees are payable in full on the first day of the Association's fiscal year; and
(b) All Association and Chapter dues, fees and assessments are payable in four equal installments due on the first day of the first, third, fifth and seventh month of the Association's fiscal year.

The year of membership will run concurrently with this Association's fiscal year. Dues invoices shall be sent by this Association to all members in advance of the fiscal year for which they are due. These invoices shall include both Association and Chapter or Unit dues, fees and assessments.

4A-1.03 *Lobbying Expenses.* When calculating the percentage of dues attributable to lobbying efforts, the Association shall treat lobbying expenses as having been funded first by membership dues, rather than from some other form of income. The Association shall notify each member annually of the percentage of their Association membership dues that are attributable to lobbying expenses and that are therefore not deductible by the member pursuant to the U.S. Internal Revenue Rules.

4A-1.04 *Tax Implications.* Pursuant to the U.S. Internal Revenue Rules, payment of dues, fees and assessments to the Association shall not be deemed to be capital contributions, unless specifically earmarked as such by the Association and the member-payor is so informed. Such contributions may be earmarked only for a particular project or enterprise within the purposes of the Association.

4A-1.05 *Dues Renewal Form.* Each member shall annually complete a renewal form provided by this Association. The member shall truthfully and accurately complete the form. The form will include an affirmation that the member shall continue to be bound by and support the purposes of the Association's governing documents, including the Association's Bylaws, Standard Operating Procedures, and the codes, procedures and rules governing member conduct. Each member shall complete the form correctly and completely and return it along with its dues payment. Renewals shall not be accepted or processed without a completed renewal form supplied by the member and inclusion of the remittance of the correct amount of dues.

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B. Failure to Remit Association Dues

4B-1.01 *Notice.*

Any member whose dues remain unpaid thirty (30) days after the date due as set forth in the dues or payment plan invoice, will be provided notice that their membership shall be terminated unless their dues payment is received within sixty (60) days of the date due as set forth in the dues or payment plan invoice, after which time their membership in this Association shall be subject to automatic termination without further notice.

C. Unit Dues

4C-1.01 *Payment.*

Unless otherwise agreed in writing by the Board of Directors of this Association and a Unit, the Association shall bill and collect all standard company member Unit dues and remit all such dues collected on behalf of the Units to the Units on a monthly basis. Any agreement otherwise shall set forth the procedures for a Unit to bill and collect Unit dues along with Association dues; set forth the procedures to remit to this Association its portion of Association dues collected; and require the Unit to provide a full and complete accounting of the dues collected and a list of the Unit's members from which Association dues have been collected on an annual basis. The Unit shall notify this Association of any membership cancellation, in writing, within thirty (30) days.

4C-1.02 *Related Services.*

The Association shall assess a charge to the Unit for the service of billing, collecting and remitting Unit dues.

4C-1.03 *Full and Complete Accounting.*

Each remittance from this Association to a Unit shall be accompanied by a full and complete accounting of the dues collected and a list of the Unit's members from which dues have been collected. The Association shall notify each Unit of any membership cancellation, in writing, within thirty (30) days.

D. Chapter Dues

4D-1.01 *Amount and Calculation.*

Members with a primary office within the geographical territory of a U.S. Chapter will be assessed Chapter dues, in addition to Association dues, by the Association, as determined by the Board of Directors. The Board of Directors shall consider the anticipated legislative and other advocacy needs, as well as administrative and operating costs and expenses, of the Chapter when setting Chapter dues. Such dues will be invoiced, due and payable as set forth in SOP 4A-1.01

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E. Assessments

4E-1.01 *Requirements.* The Board of Directors may create an assessment by motion that specifies the amount of the assessment and the members to which the assessment applies, and any exception to such application.

4E-1.02 *Exceptions to Assessments.* Assessments will not be levied against Honorary Members. Other members may also be excepted from assessments levied for purposes that will not benefit those members, if such exception is specified in the motion creating the assessment.

4E-1.03 *Failure to Remit Assessments.* Any member whose assessment remains unpaid thirty (30) days after the date due set forth in the assessment invoice shall be provided notice that membership may be terminated unless the assessment is paid within thirty (30) days from receipt of that notice, after which time the Board of Directors shall make a final determination with respect to termination of membership.

F. Association Segregated Reserve Fund

4F-1.01 *Requirements.* The Association shall seek to maintain an appropriate amount of the Association's and its subsidiaries' operating expenses less restricted expenses as reported in the previous fiscal year's audit in an account segregated from the operating accounts of the Association and its subsidiaries.

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V. Meetings of the Council of Delegates

This Section effectuates the Association Bylaws, ARTICLE VI.

The purpose of any meeting of the Council of Delegates is to conduct the business of the Council as provided in ARTICLE VI of the Association's Bylaws.

A. Procedures for Meeting and Voting

5A-1.01 *Meeting by Electronic Presence.* Unless otherwise prohibited by law, the Council of Delegates may meet in any manner determined by the Board of Directors that provides simultaneous two-way communication between and among all participants who have the right to vote at that meeting. All notice and quorum requirements must be met for any meeting held by electronic presence. If such requirements are met, any action taken at such a meeting shall be deemed an action properly taken by the Council of Delegates.

5A-1.02 *Delayed Subsequent Voting Pursuant to Meeting.*

A vote required or permitted to be taken at a Council of Delegates meeting may be taken by written action signed, or consented to by authenticated electronic communication, by Delegates after that meeting has concluded, providing that a motion was passed at the meeting approving a written vote on one or more specified motions. A majority vote of the Delegates present at a meeting at which a quorum is present shall be required to approve any such motion. A period of thirty (30) days shall be afforded each Delegate to return a vote to this Association. In every instance where a vote is conducted in this manner, the Corporate Secretary shall record the vote cast by each Delegate and the results of the motion for which the vote was cast, in the records of this Association.

5A-1.03 *Notice of Meeting.* Notice of any Council of Delegates meeting may be made in any manner reasonably calculated to provide to each Delegate advance notice of the time, date, place and purpose of the meeting. Notice shall not be made in a manner which conflicts with law or the Bylaws of this Association. If the identity or postal address of the Delegate has not been provided to the Association within the timeframes specified within the Bylaws or Standard Operating Procedures of this Association, notice shall be effective if provided to the last known address of the highest elected officer known to the Association in the case of a Unit Delegate, or to the last known address of the individual in the case of a Chapter or Division Delegate.

5A-1.04 *Waiver of Notice.* The presence of a Delegate at any Council of Delegates meeting is deemed a waiver of that Delegate's right to advance notice for that meeting, unless the Delegate registers a written objection regarding lack or sufficiency of notice with the Corporate Secretary or President prior to that meeting and does not otherwise participate in the meeting.

5A-1.05 *President-Elect Presides.* The President-Elect shall act as Chair at any meeting of the Council of Delegates. Any question regarding the priority of business shall be decided by the President-Elect without debate. If the President-Elect is unable to preside, the President-Elect shall delegate another officer of the Association to preside.

5A-1.06 *Director Attendance.* At least two (2) members of the Board of Directors, in addition to the President-Elect, shall attend any meeting of the Council of Delegates.

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5A-1.07 *Board Response to Council Action.* The Board of Directors shall, within sixty (60) days of any action approved by the Council of Delegates, respond to the action in writing.

B. Substitute Delegates

5B-1.01 *Proxy.* No Delegate may vote by proxy at a meeting of the Council of Delegates.

5B-1.02 *Alternates.* A Unit, Chapter, or Division, as the case may be, may provide for the use of an alternate Delegate in the event that a Delegate of such Unit, Chapter or Division is unable to attend a meeting of the Council of Delegates. In order for an alternate Delegate to be seated on the Council of Delegates at a meeting, the Unit, Chapter or Division must identify the alternate Delegate by name to the Association no later than thirty (30) days prior to an Annual Meeting of the Council or ten (10) days prior to a Special Meeting of the Council.

VI. Board of Directors

This Section effectuates the Association Bylaws, ARTICLE VII.

A. Election of Directors

6A-1.01 *Leadership Development Committee.*

The Association shall have a Leadership Development Committee whose primary purpose will be to identify, recruit, and develop potential Director candidates. The Leadership Development Committee shall meet annually at the Association's Annual Meeting, and may meet as often as is necessary during the course of the year to satisfy its responsibilities and objectives, which shall be as set forth in a separate Charter approved by the Board of Directors.

6A-1.02 *Candidate Applications.* Each candidate for an open Director seat, including those identified and/ recruited by the Association's Leadership Development Committee, must submit an application to the Association's Corporate Secretary at least sixty (60) days prior to the Annual Meeting of the Council of Delegates. The Corporate Secretary shall provide notice of the slate of qualified candidates to the Council of Delegates at least thirty (30) days prior to the Annual Meeting of the Council of Delegates.

6A-1.03 *Election.* The slate of candidates for the Board of Directors provided to the Council of Delegates pursuant to SOP 6A-1.02 shall be placed on a ballot, which shall be distributed or otherwise provided at the Annual Meeting of the Council of Delegates. Each Delegate present at the meeting shall receive one (1) ballot and be entitled to cast one (1) vote on the ballot for each vacant seat on the Board. Cumulative voting shall not be permitted. An election committee, consisting of three Association members assigned by the President and one staff member, shall tally, or otherwise verify, the votes and report the result of the election to the President. The President shall announce the result of the election to the Council of Delegates. Absentee ballots shall not be permitted.

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The candidates receiving the highest number of votes shall be elected. A majority vote of the votes cast shall not be required. If two (2) or more candidates receive an equal number of votes and all cannot be elected, a subsequent ballot shall be taken at the Annual Meeting between only those candidates. The candidate or candidates receiving the highest number of votes in the subsequent ballot shall be elected to the Board of Directors. In an election where vacant seats have differing term lengths, the elected candidate with the lowest number of votes will receive the seat with the shortest term. If the number of candidates is equal to or less than the number of vacant seats on the Board, no ballot will be required and the candidates shall be deemed elected by acclamation.

6A-1.04 *Board Limitations.*

No two (2) officers or directors on the Board of Directors may simultaneously maintain his or her seat when:

(a) Each is, or has a close familial relationship with, a director, trustee, officer, key employee of, or greater-than-10% owner in, the same business entity (or the investment entity related thereto) holding the Association membership; or
(b) One is, or has a close familial relationship with a person, employed by the other either in a sole proprietorship maintaining an Association membership, or by a member organization in which the other individual is associated as a trustee, director, officer, key employee, or greater-than-35% ownership interest. Ownership interest in this section means voting power or profits in a partnership or limited liability company, membership interest in a nonprofit organization, or beneficial interest in a trust.

"Close familial relationship" shall mean sibling, spouse, parent/child, or grandparent/grandchild.

In such case, one (1) of the two (2) seats must be vacated. Either board member may voluntarily resign by providing written notice to the Board of Directors, in which case resignation shall be effective upon receipt. If the seat is not voluntarily vacated within thirty (30) days of the Board of Directors' discovery of such relationship, the Board of Directors shall determine by a two-thirds (2/3) vote which of the two (2) Directors or officers shall be removed. Neither of the two Directors in relationship shall have the right to vote on such matter and shall not be counted for purposes of determining two-thirds (2/3) of the Board of Directors. The Board of Directors shall fill an officer seat vacancy in accordance with SOP 7B-1.03; a Director seat vacancy shall be governed by SOP 6B-1.03.

B. Vacancies and Removal

6B-1.01 *Removal.*

A Director may be removed by a two-thirds (2/3) vote of the Council of Delegates present at a meeting at which a quorum is present.

6B-1.02 *Resignation.*

Any Director may resign by providing written notice to the Board of Directors. Such resignation shall become effective upon the provision of the written notice unless the notice specifies a later time for the resignation to become effective.

6B-1.03 *Vacancies.*

Any vacancy occurring on the Board of Directors shall be filled at the Annual Meeting of the Council of Delegates. The Board of Directors may elect an interim Director(s) to fill any vacancy on the Board of Directors but such an election shall not interfere with the Council of Delegates' power to elect the replacement Director at the next Annual Meeting of the Council of Delegates.

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VII. Association Officers

This section effectuates the Association Bylaws, ARTICLE VIII.

A. Election of President, President-Elect, and Treasurer

7A-1.01 *Nominations.*

At the meeting of the Board of Directors held immediately following the Annual Meeting of the Council of Delegates, the Directors shall nominate the candidates for President, President-Elect and Treasurer, subject to the following limitation. The only nomination for President shall be the individual 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, as long as the President-Elect meets the qualifications for service as President.

7A-1.02 *Method of Election.*

The President, President-Elect and Treasurer shall be elected by the Directors. Voting shall be by secret ballot. The President shall assign two (2) non-voting members of the Board of Directors to tally the votes and report the results to the President. If one (1) or two (2) non-voting members are not available, the President shall assign Past Presidents to serve as replacement teller(s). In the event of three (3) or more candidates for the same office and the failure of any one to achieve a majority on the first ballot, there shall be a second ballot. Only the two (2) candidates receiving the highest number of votes on the first ballot shall be candidates on the second ballot. If there is only one (1) candidate nominated for President, President-Elect, or Treasurer, no ballot will be required and the candidate shall be deemed elected by acclamation.

7A-1.03 *Restrictions on Service.*

No officer of this Association shall simultaneously serve as an officer of any U.S. Unit, Chapter or Division of this Association.

B. Vacancies and Removal

7B-1.01 *Removal.*

Two-thirds (2/3) of the entire Board of Directors may remove any elected officer with or without cause. The officer sought to be removed shall not have the right to vote on such matter and shall not be counted for purposes of determining two-thirds (2/3) of the Directors.

7B-1.02 *Resignation.*

Any officer may resign by providing written notice to the Board of Directors. Such resignation shall become effective upon the provision of the written notice unless the notice specifies a later time for the resignation to become effective.

7B-1.03 *Vacancies.*

(a) Should the office of President become vacant for any reason, the President-Elect elected by the Board of Directors shall immediately become President, and shall serve as such until a successor is qualified and elected.
(b) Should the office of President-Elect become vacant, the Board of Directors shall elect a successor within thirty (30) days of the vacancy.
(c) Should the office of Treasurer become vacant, the Board of Directors shall elect a successor within thirty (30) days of the vacancy.
(d) When the Board of Directors is required to elect a successor, voting shall be conducted in the manner provided in SOP 7A-1.02.

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C. Duties of Elected Officers

The duties and powers of the elected officers of this Association shall be as follows:

7C-1.01 *President.* The President shall preside at the meetings of the Board of Directors. The President shall also, at the Annual Meeting of the Council of Delegates and at such other times as the President may deem appropriate, communicate to the membership, the Council of Delegates or to the Board of Directors, information and recommendations to promote the prosperity, welfare and usefulness of the Association. The President shall perform such other duties incidental to the office of the President.

7C-1.02 *President-Elect.* The President-Elect shall advise with and assist the President, and perform all and singular duties of the President when the latter is absent or in any manner unable to serve. The President-Elect shall create a slate of Committee candidates and chairpersons or vice chairpersons, as the case may be, to fill committee positions for which terms are expiring or are otherwise vacant in accordance with the Association's Standard Operating Procedures. The President-Elect shall preside at the meetings of the Council of Delegates.

7C-1.03 *Treasurer.* The Treasurer shall have general oversight for the bookkeeping and accounting procedures of the Association. The Treasurer shall receive periodic reports and ensure accurate record-keeping of all expenditures, shall make interim reports to the Board of Directors whenever requested and shall make an annual report to the Council of Delegates. The Treasurer shall serve as Assistant Treasurer to the Association's Political Action Committee (PAC).

7C-1.04 *Compensation of Officers.* The officers shall receive such salary or compensation as the Board of Directors shall determine.

D. Chief Executive Officer

7D-1.01 *Conditions of Employment.* The President, President-Elect and Treasurer of the Association, acting on behalf of the Board of Directors, shall be responsible for selecting and negotiating the terms and conditions of employment with the Chief Executive Officer. When seeking a Chief Executive Officer, the President, President-Elect and Treasurer shall select and present for the approval of the Board of Directors their nominee for Chief Executive Officer. The Chief Executive Officer shall be engaged and retained by contract between the Chief Executive Officer and the Board of Directors in its capacity as agent for this Association, for such periods of time and under such conditions of employment in accordance with the terms of the contract.

7D-1.02 *Termination.* Membership in the Association shall not be a condition in the selection of the Chief Executive Officer. The services of the Chief Executive Officer may be terminated by the Board of Directors in accordance with the terms of the contract.

7D-1.03 *Expense Reimbursement.* A policy for reimbursement of expenses incurred by the Chief Executive Officer incidental to the performance of duties shall be approved by the Board of Directors. Documentation for reimbursement shall be forwarded to the Treasurer for approval in accordance with this policy.

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7D-1.04 *Duties of the Chief Executive Officer.*

The Chief Executive Officer shall be charged with conducting all business of the Association, including the necessary correspondence, keeping of records, handling of funds, supervision of personnel, dissemination of information, approval of non-budgeted expenditures of $25,000 or less, and such other duties as shall be required by the Board of Directors. The Chief Executive Officer shall seek advance authorization as follows prior to obligating the Association to any goods or services provider for payment in return for goods or services rendered:

When payment pursuant to such commitment is reasonably expected to exceed $25,000 but not more than $50,000 within a twelve (12)-month period, approval shall be sought from the officers of the Board of Directors;

When payment pursuant to such commitment is reasonably expected to exceed $50,000 within a twelve (12)-month period, approval shall be sought from the Board of Directors

7D-1.05 *Annual Evaluation.*

The President, President-Elect and Treasurer shall conduct an annual evaluation of the Chief Executive Officer in writing and report such evaluation to the Board of Directors. The President, President-Elect and Treasurer shall also evaluate and recommend to the Board of Directors any and all changes to the terms of the Chief Executive Officer's employment contract.

VIII. Staff

This Association shall have a staff that shall be responsible for its day-to-day operation. The staff shall be under the supervision of the Chief Executive Officer.

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IX. Committees

This Section effectuates the Association Bylaws, ARTICLE IX.

A. Creation of Committees

9A-1.01 *Power to Create and Eliminate.* The Board of Directors may create and eliminate Committees in accordance with the Association's Bylaws.

9A-1.02 *Description.* Each Committee shall have a written charter in accordance with the Bylaws of this Association. Committees may be characterized as Standing Committees, Advisory Councils, or Special Committees. At least once every five (5) years, or sooner if designated by a Committee's charter, the Board of Directors will review existing Committees to determine if such Committee is necessary to effectuate the business of the Association or if additional Committees are necessary.

9A-1.03 *Standing Committees.* Standing Committees are the traditional form of Committee for the Association. They meet on a recurring basis throughout the year to work on focused initiatives for the Association. Each Standing Committee shall have a written charter that will detail, among other things, its purpose, responsibilities and objectives.

9A-1.04 *Advisory Councils.* Advisory Councils serve as an alternative to the traditional Standing Committee. They provide insights and perspectives to the Board of Directors and staff related to a specific area of interest or special project for the Association. Each Advisory Council shall have a written charter that will detail, among other things, its purpose, responsibilities and objectives. Unlike Standing Committees, an Advisory Council generally will not meet regularly, nor will an Advisory Council have the right to make motions, adopt resolutions, or conduct any other formal business unless expressly authorized in its Charter.

9A-1.05 *Special Committees.* The Board of Directors may appoint a Special Committee, also referred to as a Task Force, to handle short-term projects. A Special Committee is a Committee of the Board of Directors that shall be in existence for a limited time only. If appointed, the Special Committee shall have its purpose, responsibilities and objectives set forth in a written charter. A date by which time the Special Committee shall either terminate or must be renewed by the Board of Directors shall be stated in the charter. If not so renewed, the Special Committee shall cease to exist after the renewal date.

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9A-1.06 *Nominations to Committees.*

Prior to the Annual Election of the Board of Directors, the President-Elect shall work with the Chief Executive Officer to determine a slate of nominees for the following expired or vacant Committee positions, which terms shall begin immediately following the Annual Election of the Board of Directors:

(a) Vice chair positions, if the position is designated by charter, for a one-year period. A Committee charter may provide for the succession of the person holding a vice chair position to the chair position;
(b) Chair positions, for a one-year period, if a Committee charter does not provide for a vice chair;
(c) Other Committee positions for the term length specified in the Committee's charter, not to exceed three years, and which may be filled on a staggered- term basis.

The Board of Directors shall ratify the slate of nominees. In the event that additional nominees are required to fill open Committee positions following this ratification, the President-Elect and the Chief Executive Officer shall provide the names of additional nominees and the Board of Directors shall vote to ratify the slate of additional nominees to the remaining Committee positions. This process shall be completed as soon as reasonably practicable after the Annual Election of the Board of Directors.

9A-1.07 *Vacancies.*

The President may conditionally appoint a person to fill any vacancy on a Committee. The appointee shall be deemed to be a member of the Committee to which they are appointed, effective as of the date of appointment. However, at the next opportunity, the Board of Directors will vote to ratify the appointment. If the Board of Directors ratifies the appointment, the person shall be deemed a member of that Committee. If the Board of Directors does not ratify, the appointee shall no longer be a member of that Committee.

9A-1.08 *Staff Liaison.*

A Committee may have a staff liaison who may be an employee of this Association. A Committee may also have a liaison who is a member of the Board of Directors. Whether such staff liaison has a vote or is an elected member of the Committee shall be set forth in the charter of that Committee.

9A-1.08 *Quorum.*

A majority of the members of the Committee, if not otherwise specified in the Committee charter, shall constitute a quorum.

9A-1.08 *Removal.*

At the discretion of the President, with the consent of the Board, a Committee member may be removed from the Committee for any reason, including for missing three (3) or more Committee meetings a year.

B. Duties of Committees

9B-1.01 *Duty to Report.*

Upon their ratification by the Board of Directors, the names and Committee designation of all Committee members shall be reported to the Council of Delegates.

9B-1.02 *Acts of Committee.*

The acts of any Committee shall not exceed the powers granted to it in that Committee's charter.

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9B-1.03 *Modification of Charter.* Any Committee may approve a motion requesting that the Board of Directors modify its charter.

9B-1.04 *Committee Expenditures.* Committee expenses are limited to those approved in their budget, if any. Any deviation in expenditures must be approved in advance by the Chief Executive Officer, or the designee of the Chief Executive Officer.

9B-1.05 *Compensation.* Committee members shall receive no remuneration for Committee service, unless the Committee charter states otherwise.

9B-1.06 *Committee Service Agreement.* Each Committee member shall execute a Committee Service Agreement as a condition of service on any Committee.

9B-1.07 *Committee Meeting Attendance.* As Committee members are selected, in part, on their unique interest, perspective, and expertise, substitutions at Committee meetings are not permitted, including artificial intelligence. The Committee Chair may invite a guest to the Committee meeting provided that the guest must be related to the work of the Committee and attend for the Committee's informational purposes only.

X. Policies

10-1.01 *Policies.* This Association may establish Policies that govern the operations of the Association. The Policies shall effectuate and supplement these Standard Operating Procedures, the Bylaws and Articles of Incorporation of this Association and shall not supersede or conflict with them.

10-1.02 *Binding Effect.* All members of this Association, its staff and officers shall be bound by the current Policies.

10-1.03 *Interpretation.* Any interpretation of the Policies that does not conflict with any provision of the Articles of Incorporation, Bylaws or Standards Operating Procedures of this Association shall be preferred. If a conflict exists, the provisions of the Articles of Incorporation, Bylaws and these Standard Operating Procedures shall control.

10-1.04 *Approval and Amendment.* The Board of Directors shall have the responsibility for establishing, approving and amending the Policies of this Association.

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XI. Parliamentary Procedure

11-1.01 *Meetings.* In the absence of any provisions to the contrary in the Bylaws or Standard Operating Procedures, all meetings of the Board of Directors, the Council of Delegates, Chapters, Divisions and Committees shall be governed by the rules contained in the current edition of Robert's Rules of Order Newly Revised.

XII. Amendments to Bylaws and Standard Operating Procedures

A. Amendments to Bylaws

12A-1.01 *Proposed Change.* The Bylaws of the Association may be amended, repealed or altered in whole or in part by a two-thirds (2/3) vote of the entire Board of Directors, provided that notice of any proposed change has been previously provided in the notice of that Board of Directors meeting at which the change may be considered.

12A-1.02 *Effective Date.* Any approved change will take immediate effect unless otherwise provided for in the motion.

12A-1.03 *Notice to Corporate Secretary.* Notice of any proposed change to the Bylaws must be submitted to the Corporate Secretary of this Association at least forty-five (45) days before the meeting at which such change will be considered. Proper notice of such a proposed change shall include: (1) the name(s) of the proponent of the proposed change(s); (2) the complete text of the proposed change(s), or a substantive summary including section numbers; and (3) the reasons for such proposed change(s).

12A-1.04 *Notice of Proposed Change.* The Corporate Secretary shall provide at least thirty (30) days prior notice of the proposed change in the Bylaws, and related information, to each Director, in the official notice of the meeting at which the change will be considered. Proper notice of any proposed change shall be deemed effective if the Corporate Secretary publishes, otherwise disseminates, or makes available the proposed change, and related information, as provided in the meeting notice.

12A-1.05 *Notice of Approved Change.* Notice of any approved changes in the Bylaws shall be provided to the members of the Association. Proper notice of any proposed change shall be deemed effective if the Corporate Secretary publishes, otherwise disseminates or makes available the proposed change and related information.

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B. Amendments to Standard Operating Procedures

12B-1.01 *Proposed Change.* These Standard Operating Procedures may be amended, repealed or altered in whole or in part by a majority vote of the entire Board of Directors at any duly organized meeting, provided that notice of any proposed change has been previously provided in the notice of that Board of Directors meeting at which the change may be considered.

12B-1.02 *Notice of Proposed Change.* Notice of any approved changes in the Standard Operating Procedures shall be provided to the members of the Association. Proper notice of any proposed change shall be deemed effective if the Corporate Secretary publishes, otherwise disseminates or makes available the proposed change and related information.

12B-1.03 *Effective Date.* Any approved change will take immediate effect unless otherwise provided for in the motion.

12B-1.04 *Temporary Changes.* These Standard Operating Procedures may be altered for a particular purpose or specific period of time as established by a majority vote of the Board of Directors.

XIII. Definitions

13-1.01 *Terms and Definitions.* This Section provides the official definitions for terms used throughout these Standard Operating Procedures and Bylaws of this Association. These definitions shall be used to ascertain the meaning and effect of this document and the Bylaws of this Association and to aid in the interpretation of these documents.

"Assessment(s)" means an amount of money owed to this Association other than as dues or in exchange for tangible products or services.

"Association's Official Publication" means the Collector Magazine or such other medium or communication tool that the Board of Directors by resolution may designate.

"Association" and "this Association" means the "ACA International, The Association of Credit and Collection Professionals," a corporation existing as a 501(c) (6) under the Rules of the U.S. Internal Revenue Service.

"Chapter" means a U.S. Chapter, encompassing a state or group of states where no Unit presides, that has been created by this Association.

"Committee" means a committee as set forth in the Association Bylaws, ARTICLE IX and these Standard Operating Procedures.

"Company Size" means the number of individuals working for the company at the time of application or renewal, whichever be the case, where "individuals" includes owners, sole proprietors, members, and partners, and all employees, across all offices of the company wherever located, including both collection and non-collection staff, and including leased, joint, subcontracted, and temporary employees, as well as employees located outside of the U.S.

"Creditor" means an entity substantially engaged in the business of supplying consumer or commercial goods, services, or monetary loans and the management of collection as to such goods, services, or loans.

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"Current Voting Officers" means, with regard to the Board of Directors, President, President-Elect and Treasurer.

"Days" means calendar days, unless otherwise specified.

"Director" means a director of this Association as defined in the Association Bylaws, ARTICLE VII.

"Division" means a body of members in this Association, primarily composed of individuals or entities. Members of a Division have all of the rights, privileges and obligations of membership in this Association as provided in the Bylaws of this Association and these Standard Operating Procedures.

"Domicile" means the physical location of the member's primary principal place of business.

"First Remittance of Unit Dues" means payment of dues that are owed, at least in part, by a member to a Unit of this Association.

"In Good Standing" means a member who currently has all of the rights, privileges and obligations of a member of this Association, has paid all dues, assessments and other fees then due and owing to this Association and is not suspended or involuntarily terminated by action of the Ethics Committee or Board of Review.

"Multi-State Unit(s)" means, and is synonymous with, U.S. Unit for purposes of these Standard Operating Procedures.

"Parent" means an entity that owns or controls more than one member of this Association.

"Primary office" means the physical location at which the majority of individuals working for the member are located, where "individuals" includes owners, sole proprietors, members, and partners, and all employees, including both collection and non-collection staff, and including leased, joint, subcontracted, and temporary employees.

"Special Membership Category" means a membership designation approved by the Board of Directors for the purpose of assisting members with similar interests with suitable and desirable services and products and broadening the knowledge base for those members in particular areas.

"State" means the fifty (50) U. S. states and does not include Puerto Rico, the U.S. Virgin Islands, and all current and future U.S. Possessions and Trust Territories.

"Performing services related to accounts receivable management" means those services deemed by this Association to be in furtherance of the business of its members including, but not limited to, third-party consumer debt collection, billing and first party debt collection, asset buying, judgment recovery, litigation, and collection or creditor defense.

"Unit" means a U.S. Unit, incorporated within a state or group of states, that has applied to and been accepted by this Association.

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Summary of Revisions

Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
I	Purpose, Interpretation and Effect of Standard Operating Procedures	N/A	Amended	September 22, 2022	September 22, 2022
II	Membership	N/A	Amended	September 22, 2022	September 22, 2022
II(A) 1.01(a)	Qualifications for Membership – Qualifications	N/A	Amended	September 22, 2022	September 22, 2022
II(A) 1.01(a)	Qualifications for Membership	N/A	Amended	May 10, 2017	January 1, 2018
II(A) 1.01(a)	Qualifications for Membership	N/A	Amended	August 11, 2020	January 1, 2021
II(A) 1.02	Qualifications for Membership – Determining Membership	N/A	Amended	September 22, 2022	September 22, 2022
II(A) 1.02	Determining Membership Eligibility	N/A	Amended	May 10, 2017	January 1, 2018
N/A	Application for Multi-Office Membership	II(C)	Deleted	August 11, 2020	January 1, 2021
II(B) 1.02	Application for Membership – Application Processing	II(B)	Amended	September 22, 2022	September 22, 2022
II(B) 1.02	Application for Membership – Application Process	N/A	Amended	July 9, 2026	July 9, 2026
II(B) 1.03	Application for Membership – Appeal of Ineligibility Determinations	II(B)	Amended	September 22, 2022	September 22, 2022
II(C) – II(H)	Change in Membership Status through Reinstatement of Membership	II(D) – II(I)	Renumbered	August 11, 2020	January 1, 2021
II(E) 1.01(d)	Obligations of Membership – Generally	N/A	Amended	September 22, 2022	September 22, 2022
II(H) 1.02	Reinstatement of Membership – Reapplication for Membership	N/A	Amended	September 22, 2022	September 22, 2022
II(H) 1.04	Reinstatement of Membership – Reapplication Ownership Determination	N/A	Amended	September 22, 2022	September 22, 2022
III 1.01	Organization and Structure – Purpose	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 2-1.03	Contingent Membership	N/A	Amended	August 11, 2020	January 1, 2021
III(A) 1-1.01	Qualifications of a U.S. Unit – Application	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 2-1.02	Application for U.S. Unit Status – Duty to Review	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 2-1.04	Application for U.S. Unit Status – Binding Effect	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 3	Structure and Governance of U.S. Units	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 3-1.01(e)	Structure and Governance of U.S. Units – Mandatory Unit Requirements	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 3-1.01(h)	Mandatory Unit Requirements	N/A	Amended	May 10, 2017	January 1, 2018
III(A) 3-1.01(j)	Structure and Governance of U.S. Units – Mandatory Unit Requirements	N/A	Amended	September 22, 2022	September 22, 2022
III(A) 3-1.01(l)	Structure and Governance of U.S. Units – Mandatory Unit Requirements	N/A	Added	July 9, 2026	July 9, 2026
III(A) 3-1.06	Structure and Governance of U.S. Units – Change of Unit Governance	N/A	Amended	September 22, 2022	September 22, 2022

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
III(A) 4-1.02 – 1.03	Change in U.S. Unit Status	N/A	Renumbered	September 22, 2022	September 22, 2022
III(A) 4-1.02	Structure and Governance of U.S. Units – Division of Multi-State Unit	III(A) 4-1.04	Renumbered	September 22, 2022	September 22, 2022
III(A) 5-1.01	Cessation of U.S. Unit Status – Termination of U.S. Unit	N/A	Amended	September 22, 2022	September 22, 2022
III(B)	U.S. Chapters	N/A	Added	September 22, 2022	September 22, 2022
III(B)	Divisions	III(C)	Renumbered	May 10, 2017	January 1, 2018
III(B) 1.01	Purpose of Divisions	III(C) 1.01	Amended	May 10, 2017	January 1, 2018
III(B) 1	Creditor Division	III(C) 1	Renumbered	May 10, 2017	January 1, 2018
III(B) 1-1.03	Qualifications for Creditor Division Membership	III(C) 1-1.03	Amended	May 10, 2017	January 1, 2018
III(B)1-1.04	Rights and Privileges of Creditor Members	III(C) 1-1.04	Amended	May 10, 2017	January 1, 2018
III(B) 1-1.05	Division Council Representation	N/A	Added	May 10, 2017	January 1, 2018
III(B) 1-1.05	Division Council Representation	N/A	Amended	November 20, 2018	January 1, 2019
III(B) 1-1.06	Payment of Creditor Division Dues	III(C) 1-1.05	Renumbered	May 10, 2017	January 1, 2018
III(B) 1-1.06	Payment of Creditor Division Dues	III(C) 1-1.06	Amended	November 20, 2018	January 1, 2019
III(B) 2	Affiliate Division	III(C) 2	Renumbered	May 10, 2017	January 1, 2018
III(B) 2-1.04	Rights and Privileges of Affiliate Division Members	III(C) 2-1.04	Amended	May 10, 2017	January 1, 2018
III(B) 2-1.05	Division Council Representation	N/A	Added	May 10, 2017	January 1, 2018
III(B) 2-1.05	Division Council Representation	N/A	Amended	November 20, 2018	January 1, 2019
III(B) 2-1.06	Payment of Affiliate Dues	III(C) 2-1.05	Renumbered	May 10, 2017	January 1, 2018
III(B) 2-1.06	Payment of Affiliate Dues	N/A	Amended	November 20, 2018	January 1, 2019
III(B) 3	International Division	III(B)	Amended	May 10, 2017	January 1, 2018
III(B) 3-1.05	Division Council Representation	N/A	Amended	November 20, 2018	January 1, 2019
III(B) 4	Attorney Division	N/A	Added	November 20, 2018	January 1, 2019
III(C)	Divisions of Membership	III(B)	Renumbered	September 22, 2022	September 22, 2022
III(C) 1.01	Divisions of Membership – Purpose of Divisions	III(B) 1.01	Amended	September 22, 2022	September 22, 2022
III(C) 1.01	Special Category Members – Purpose	III(D) 1.01	Amended	March 15, 2017	January 1, 2018
N/A	Retired Members	III(D) 1	Deleted	March 15, 2017	January 1, 2018
III(C)	Honorary Members	III(D) 2	Renumbered	March 15, 2017	January 1, 2018
N/A	Honorary Members – Qualifications	III(D) 2-1.01	Deleted	March 15, 2017	January 1, 2018
III(C) 1.02	Division Motions to Association Governing Bodies	III(B) 1.03	Renumbered	September 22, 2022	September 22, 2022
III(C) 1.02	Honorary Members – Nominations	III(D) 2-1.02	Amended	March 15, 2017	January 1, 2018
III(C) 1.02	Special Member Categories – Qualifications	N/A	Added	November 20, 2018	January 1, 2019

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
III(C) 1.03	Authority to Represent Division	III(B) 1.02	Renumbered	September 22, 2022	September 22, 2022
III(C) 1.03	Honorary Members – Rights and Privileges	III(D) 2-1.03	Renumbered	March 15, 2017	January 1, 2018
III(C) 1.03	Special Member Categories – Nominations	III(C) 1.02	Amended	November 20, 2018	January 1, 2019
III(C) 1.04	Review of Division Motions	III(B) 1.04	Renumbered	September 22, 2022	September 22, 2022
III(C) 1.04	Honorary Members – Membership Status	III(D) 2-1.04	Renumbered	March 15, 2017	January 1, 2018
III(C) 1.04	Special Member Categories – Rights and Privileges	III(C) 1.03	Renumbered	November 20, 2018	January 1, 2019
N/A	Credit and Collection Advocate Members	III(D) 3	Deleted	March 15, 2017	January 1, 2018
III(C) 1.05	Special Member Categories – Membership Status	III(C) 1.04	Renumbered	November 20, 2018	January 1, 2019
III(C) 1.01 - 1.04	Special Category Memberships	N/A	Amended	February 12, 2020	February 12, 2020
III(C) 1-1.01 – 1-1.06	Types of Divisions	III(B) 1-1.01 – 1-1.06	Renumbered	September 22, 2022	September 22, 2022
III(C) 1-1.03	Creditor – Qualifications	III(B) 1-1.03	Amended	September 22, 2022	September 22, 2022
III(C) 1-1.05	Creditor – Division Council Representation	III(B) 1-1.05	Amended	September 22, 2022	September 22, 2022
III(C) 1-1.06	Creditor – Payment of Creditor Division Dues	III(B) 1-1.06	Amended	September 22, 2022	September 22, 2022
III(C) 2-2.01 – 2-1.06	Affiliate	III(B) 2-2.01 – 2-1.06	Renumbered	September 22, 2022	September 22, 2022
III(C) 2-1.05	Affiliate – Division Council Representation	III(B) 2-1.05	Amended	September 22, 2022	September 22, 2022
III(C) 2-1.06	Affiliate – Payment of Affiliate dues	III(B) 2-1.06	Amended	September 22, 2022	September 22, 2022
III(C) 3-1.01 – 3-1.06	International	III(B) 3-1.01 – 3-1.06	Renumbered	September 22, 2022	September 22, 2022
III(C) 3-1.03(c)	International – Qualifications	III(B) 3-1.03(c)	Amended	September 22, 2022	September 22, 2022
III(C) 3-1.04	International – Rights and Privileges of International Members	III(B) 3-1.04	Amended	September 22, 2022	September 22, 2022
III(C) 3-1.05	International – Division Council Representation	III(B) 3-1.05	Amended	September 22, 2022	September 22, 2022
III(C) 4-1.01 – 4-1.06	Attorney	III(B) 4-1.01 – 4-1.06	Renumbered	September 22, 2022	September 22, 2022
III(C) 4-1.03(b)	Attorney – Qualifications	III(B) 4-1.03(b)	Amended	September 22, 2022	September 22, 2022
III(C) 4-1.03(d)	Attorney – Qualifications	III(B) 4-1.03(d)	Amended	September 22, 2022	September 22, 2022
III(C) 4-1.05	Attorney – Division Council Representation	III(B) 4-1.05	Amended	September 22, 2022	September 22, 2022
III(C) 4-1.06	Attorney – Payment of Attorney Division Dues	N/A	Amended	September 22, 2022	September 22, 2022
III(D)	Special Category Members	III(C)	Renumbered	September 22, 2022	September 22, 2022
III(D) 1.01	Special Category Members – Purpose	III(C) 1.01	Renumbered	September 22, 2022	September 22, 2022

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
III(D) 1-1.01 – 1-1.04	Honorary Members	III(C) 1-1.01 – 1-1.04	Renumbered	September 22, 2022	September 22, 2022
III(D) 1-1.02	Honorary Members – Nominations	III(C) 1-1.02	Amended	September 22, 2022	September 22, 2022
III(D) 1-1.03	Honorary Members – Rights and Privileges	III(C) 1-1.03	Amended	September 22, 2022	September 22, 2022
III(D) 1-1.04	Honorary Members – Membership Status	III(C) 1-1.04	Amended	September 22, 2022	September 22, 2022
III(D) 2-1.01 – 2-1.04	Retired Members	III(C)	Renumbered	September 22, 2022	September 22, 2022
III(D) 2-1.03	Retired Members – Rights and Privileges	III(C) 2-1.01	Amended	September 22, 2022	September 22, 2022
III(D) 2-1.04	Retired Members – Membership Status	III(C) 2-1.04	Amended	September 22, 2022	September 22, 2022
III(D) 3-1.01 – 3-1.04	Transitional Members	III(C) 3-1.01 – 3-1.04	Amended	September 22, 2022	September 22, 2022
IV	Memberships and Assessments	N/A	Amended	September 22, 2022	September 22, 2022
IV(A) 1.01	Association Dues – Invoices	N/A	Amended	September 22, 2022	September 22, 2022
IV(A) 1.01	Association Dues – Invoices	N/A	Amended	October 17, 2018	January 1, 2019
IV(A) 1.02	Association Dues – Amount and Calculation	N/A	Amended	September 22, 2022	September 22, 2022
IV(A) 1.02	Association Dues – Amount and Calculation	N/A	Amended	May 10, 2017	January 1, 2018
IV(A) 1.02	Association Dues – Amount and Calculation	N/A	Amended	October 17, 2018	January 1, 2019
IV(A) 1.02	Association Dues – Amount and Calculation	N/A	Amended	August 11, 2020	January 1, 2021
IV(A) 1.05	Association Dues – Dues Renewal Form	IV(A) 1.06	Amended	September 22, 2022	September 22, 2022
IV(A) 1.05	Association Dues - Dues Renewal Form	N/A	Amended	October 17, 2018	January 1, 2019
IV(B) 1.01	Failure to Remit Association Dues – Notice	N/A	Amended	October 17, 2018	January 1, 2019
IV(C) 1.01	Unit Dues – Payment	N/A	Amended	September 22, 2022	September 22, 2022
IV(C) 1.01	Unit Dues – Payment	N/A	Amended	October 17, 2018	January 1, 2019
IV(C) 1.02	Unit Dues – Related Services	N/A	Amended	October 17, 2018	January 1, 2019
IV(C) 1.03	Unit Dues – Full and Complete Accounting	N/A	Amended	September 22, 2022	September 22, 2022
IV(C) 1.03	Unit Dues – Full and Complete Accounting	N/A	Amended	October 17, 2018	January 1, 2019
IV(D)	Chapter Dues	N/A	Added	September 22, 2022	September 22, 2022
IV(D) 1.01	Chapter Dues – Amount and Calculation	N/A	Added	September 22, 2022	September 22, 2022
IV(D) 1.02	Exceptions to Assessments	N/A	Amended	March 15, 2017	January 1, 2018
IV(D) 1.03	Assessments - Failure to Remit Assessments	N/A	Amended	October 17, 2018	January 1, 2019
IV(E) 1.01 – 1.03	Assessments	IV(D) 1.01 – 1.03	Renumbered	September 22, 2022	September 22, 2022
IV(E) 1.01	Assessments – Requirements	IV(D) 1.01	Amended	September 22, 2022	September 22, 2022
IV(F)	Association Segregated Reserve Fund	IV(E)	Renumbered	September 22, 2022	September 22, 2022
IV(F) 1.01	Association Segregated Reserve Fund – Requirements	IV(E) 1.01	Amended	September 22, 2022	September 22, 2022
V	Meetings of the Council of Delegates	N/A	Amended	September 22, 2022	September 22, 2022
V(A) 1.01	Meetings of the Council of Delegates – Meeting by Electronic Presence	N/A	Amended	September 16, 2024	September 16, 2024

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
V(A) 1.02	Procedures for Meeting and Voting – Delayed Subsequent Voting Pursuant to Meeting	N/A	Amended	September 22, 2022	September 22, 2022
V(A) 1.03	Procedures for Meeting and Voting – Notice of Meeting	V(A) 1.02	Amended	September 22, 2022	September 22, 2022
V(A) 1.03	Notice of Meeting	N/A	Amended	May 10, 2017	January 1, 2018
V(A) 1.04	Procedures for Meeting and Voting – Waiver of Notice	N/A	Amended	September 22, 2022	September 22, 2022
V(A) 1.05	Meetings of the Council of Delegates – President-Elect Presides	N/A	Amended	September 16, 2024	September 16, 2024
V(A) 1.07	Procedures for Meeting and Voting – Board Response to Council Action	N/A	Amended	September 22, 2022	September 22, 2022
V(B) 1.02	Substitute Delegates – Alternates	N/A	Amended	September 22, 2022	September 22, 2022
V(B) 1.02	Alternates	N/A	Amended	March 10, 2020	March 10, 2020
V(B) 1.02	Substitute Delegates – Alternates	N/A	Amended	August 15, 2018	January 1, 2019
VI	Board of Directors	N/A	Amended	September 22, 2022	September 22, 2022
VI(A) 1.01	Election of Directors – Leadership Development Committee	N/A	Added	September 22, 2022	September 22, 2022
VI(A) 1.02 – 1.04	Election of Directors	VI (A) 1.01 – 1.03	Renumbered	September 22, 2022	September 22, 2022
VI(A) 1.02	Election of Directors – Nominations	VI(A) 1.01	Amended	September 22, 2022	September 22, 2022
VI(A) 1.02	Election of Directors	N/A	Amended	June 22, 2021	June 22, 2021
VI(A) 1.02	Election of Directors – Election	N/A	Amended	September 16, 2024	September 16, 2024
VI(A) 1.03	Election of Directors – Election	VI(A) 1.02	Amended	September 22, 2022	September 22, 2022
VI(A) 1.03	Board Limitations	N/A	Added	March 15, 2017	July 17, 2017
VI(A) 1.04	Election of Directors – Board Limitations	VI(A) 1.03	Amended	September 22, 2022	September 22, 2022
VII	Association Officers	N/A	Amended	September 22, 2022	September 22, 2022
VII(A) 1.02	Election of President, President-Elect, and Treasurer – Method of Election	N/A	Amended	September 22, 2022	September 22, 2022
VII(A) 1.02	Association Officers – Method of Election	N/A	Amended	September 16, 2024	September 16, 2024
VII(A) 1.02	Method of Election – Officers	N/A	Amended	May 10, 2017	May 10, 2017
VII(A) 1.03	Election of President, President-Elect, and Treasurer – Restrictions on Service	N/A	Amended	September 22, 2022	September 22, 2022
VII(B) 1.01	Vacancies and Removal – Removal	N/A	Amended	September 22, 2022	September 22, 2022
VII(B) 1.03(d)	Vacancies – Officers	N/A	Added	May 10, 2017	May 10, 2017
VII(C) 1.02	President-Elect	N/A	Amended	August 17, 2017	July 17, 2017
VII(C) 1.03	Treasurer	N/A	Amended	March 10, 2020	March 10, 2020
VII(D) 1.04	Chief Executive Officer – Duties of the Chief Executive Officer	N/A	Amended	September 22, 2022	September 22, 2022
VII(D) 1.04(a)	Chief Executive Officer – Duties of the Chief Executive Officer	N/A	Amended	September 22, 2022	September 22, 2022
VII(D) 1.04(b)	Chief Executive Officer – Duties of the Chief Executive Officer	N/A	Amended	September 22, 2022	September 22, 2022

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
VII(D) 1.03	Expense Reimbursement	N/A	Amended	May 18, 2022	May 18, 2022
VII(D) 1.03	Expense Reimbursement	N/A	Amended	July 26, 2023	July 26, 2023
VII(D) 1.04	Duties of the Chief Executive Officer	N/A	Amended	March 13, 2018	January 1, 2019
IX	Committees	N/A	Amended	September 22, 2022	September 22, 2022
IX(A) 1.01	Creation of Committees – Power to Create and Eliminate	N/A	Amended	September 22, 2022	September 22, 2022
IX(A) 1.02	Creation of Committees – Description	N/A	Amended	September 22, 2022	September 22, 2022
IX(A) 1.03	Creation of Committees – Standing Committees	N/A	Added	September 22, 2022	September 22, 2022
IX(A) 1.04	Creation of Committees – Advisory Councils	N/A	Added	September 22, 2022	September 22, 2022
IX(A) 1.04	Nominations to Committees	N/A	Amended	August 17, 2017	July 17, 2017
IX(A) 1.05	Creation of Committees – Special Committees	IX(A) 1.03	Amended	September 22, 2022	September 22, 2022
IX(A) 1.05	Vacancies	N/A	Amended	April 24, 2019	April 24, 2019
IX(A) 1.06	Creation of Committees – Nominations to Committees	IX(A) 1.04	Amended	September 22, 2022	September 22, 2022
IX(A) 1.07	Creation of Committees – Vacancies	IX(A) 1.05	Amended	September 22, 2022	September 22, 2022
IX(A) 1.07	Quorum	N/A	Added	August 17, 2017	July 17, 2017
IX(A) 1.08	Creation of Committees – Staff Liaisons	IX(A) 1.06	Amended	September 22, 2022	September 22, 2022
IX(A) 1.08	Removal	N/A	Added	August 17, 2017	July 17, 2017
IX(A) 1.08	Removal	N/A	Amended	April 24, 2019	April 24, 2019
IX(A) 1.09	Creation of Committees – Quorum	IX(A) 1.07	Amended	September 22, 2022	September 22, 2022
IX(A) 1.10	Creation of Committees – Removal	IX(A) 1.08	Amended	September 22, 2022	September 22, 2022
IX(B) 1.01	Duties of Committees – Duty to Report	N/A	Amended	September 22, 2022	September 22, 2022
IX(B) 1.05	Duties of Committees – Compensation	N/A	Amended	September 22, 2022	September 22, 2022
IX(B) 1.06	Duties of Committees – Committee Service Agreement	N/A	Amended	September 22, 2022	September 22, 2022
IX(B) 1.07	Duties of Committees – Committee Meeting Attendance	N/A	Amended	September 22, 2022	September 22, 2022
IX(B) 1.07	Duties of Committees – Committee Meeting Attendance	N/A	Amended	September 16, 2024	September 16, 2024
XI 1.01	Parliamentary Procedure – Meetings	N/A	Amended	September 22, 2022	September 22, 2022
XII(A) 1.01	Amendments to Bylaws – Proposed Change	N/A	Amended	September 22, 2022	September 22, 2022
XII(A) 1.03	Amendments to Bylaws – Notice to Corporate Secretary	N/A	Amended	September 22, 2022	September 22, 2022
XII(A) 1.04	Amendments to Bylaws – Notice of Proposed Change	N/A	Amended	September 22, 2022	September 22, 2022
XII(B) 1.04	Amendments to Standard Operating Procedures – Temporary Change	N/A	Added	September 16, 2024	September 16, 2024
XII(A) 1.05	Amendments to Bylaws – Notice of Approved Change	N/A	Amended	September 22, 2022	September 22, 2022

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Current Section	Description	Prior Section*	Action	Enactment Date	Effective Date
N/A	Terms and Definitions – Branch Membership	XIII 1.01	Deleted	August 11, 2020	January 1, 2021
XIII 1.01	Definitions – Terms and Definitions – Chapter	N/A	Added	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Committee	N/A	Amended	September 22, 2022	September 22, 2022
XIII 1.01	Terms and Definitions – Company Size	N/A	Added	May 10, 2017	January 1, 2018
XIII 1.01	Terms and Definitions – Company Size	N/A	Amended	August 11, 2020	January 1, 2021
XIII 1.01	Definitions – Terms and Definitions – Creditor	N/A	Alphabetized	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Director	N/A	Amended	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Division	N/A	Amended	September 22, 2022	September 22, 2022
N/A	Definitions – Terms and Definitions – International Unit	XIII 1.01	Deleted	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Multi-State Unit(s)	N/A	Amended	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Performing services related to accounts receivable management	N/A	Amended	September 22, 2022	September 22, 2022
XIII 1.01	Terms and Definitions – Primary Office	N/A	Added	August 11, 2020	January 1, 2021
XIII 1.01	Definitions – Terms and Definitions – State	N/A	Amended	September 22, 2022	September 22, 2022
XIII 1.01	Definitions – Terms and Definitions – Unit	N/A	Amended	September 22, 2022	September 22, 2022

** If different than Current Section*

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