Participate in a strong collaboration of credit unions working together to promote the credit union movement and bring positive community changes.
A MESSAGE FROM THE CEO:

Dear Chapter Officer:

Congratulations on having been selected by your peers to serve as an officer on your Chapter board. Your election is a testament to your leadership, dedication and pride in your chosen field of endeavor, the credit union movement.

By selecting you, your counterparts in the Chapter have placed their trust in you and your abilities. I hope you find this latest edition of the Chapter Leaders Handbook an invaluable resource in your efforts. Combined with your resources and talents, this handbook will help you accomplish much for your Chapter and its credit unions.

Your position as a Chapter officer places you in a leadership role and requires your support in the education and development of you and those within your Chapter. It is vital to keep up with legislative and regulatory concerns and encourage others in your Chapter to join you when calls to action are issued. Keep up with the latest trends and technology by attending educational opportunities and encourage others to do the same. Most importantly, keep the people helping people philosophy first and foremost in your actions and words. Show your community why you have dedicated yourself to the credit union movement and what makes credit unions unique.

Thank you for taking on this very important position to help your Chapter realize its fullest potential.

Sincerely,

Tom Kane
Illinois Credit Union System
President and CEO
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INTRODUCTION

Since 1939, Illinois chapters have played a central role in credit union development. They provide governance of the league, assist in the professional development of leaders, and serve as the delivery channels for education, grassroots fundraising and political action. There are many inspiring examples - of how, over the years, the chapters have remained at the heart of advancing the credit union movement. This Chapter Leaders handbook is a source of ideas and information for the credit union officials who are faced with the responsibilities of Chapter leadership. It is to assist Chapter officials, representatives and committee members in understanding the roles they play in running a successful Chapter.

Before the Board sets the Chapter goals, it should review this handbook. The object of setting goals is to bring about an improvement in the Chapter. This means changing with the times and preparing for the future, while retaining the Chapter’s history. In addition to this handbook the ICU System Regional Directors are available to assist your Chapter in its planning endeavor. Please call (800) 942-7124 or your Regional Director for further details.
ILLINOIS CREDIT UNION SYSTEM MISSION STATEMENT

We, as the financial support system of credit unions, are committed to the "people helping people" concept of credit unions as cooperative financial institutions. Our purpose is to provide credit unions with a favorable operating environment and quality information, products and services which have value, and which enable credit unions to exist, compete and prosper in the financial marketplace.

SUGGESTED CHAPTER MISSION STATEMENT

We, as an integral part of the financial and support system of Illinois credit unions, are committed to the "people helping people" concept of credit unions as cooperative financial institutions. Our purpose is to provide credit unions a medium of exchange on issues of a political, social, educational or informational nature that enhance the local, statewide, nationwide and worldwide credit union systems.

BOARD OF GOVERNORS OATH

As an officer of this chapter for the ensuing year, it is my duty to assist in the conduct of its affairs, in accordance with its bylaws, and at all times to give my sincere support to the credit union movement, to be accomplished by my faithful conduct in accordance with the law and the highest credit union operating principles; by loyalty to the Illinois Credit Union League; by sincere and earnest cooperation in the development of service by CUNA.
PURPOSE OF THE CHAPTER

Credit unions are united into Chapters by geographic boundaries. Chapters are an integral and functioning part of the Illinois Credit Union System. The Chapter is dedicated to:

- Preserving credit union uniqueness.
- Informing member credit unions of new services and pertinent information for credit unions in general.
- Maintaining the importance of credit unions in our national economic structure.

Further, the Chapter has the responsibility to implement and support the policies and objectives of the Illinois Credit Union System and CUNA Incorporated, and to serve as a means of exchanging ideas and discussing problems of mutual concern.

The Purpose of the Chapter is to:

- Conduct regular meetings to inform and update member credit unions on topics that concern their operation.
- Help establish and maintain high credit union operating standards in their Chapter area.
- Provide credit unions with common counsel and assistance in attaining goals.
- Protect all credit unions against unjust criticism and unwarranted controls.
- Set goals to encourage the growth and development of the Chapter.
- Provide duly nominated candidates for election to the Board of Directors of the Illinois Credit Union System.
- Promote interest and cooperation between credit unions and credit union members
- Assist in the development and education of credit union directors, employees and committee members.
- Assist the Illinois Credit Union League in furthering the development and organization of additional credit unions.
- Promote membership in the Illinois Credit Union League for the furthering and protection of the credit union movement in CUNA Incorporated.
- Promote the observance of International Credit Union Day on the third Thursday of October each year, as a day of thanksgiving for the credit union privilege, in order to bring about a better understanding of credit unions and the important services they are rendering.
- Assist the Illinois Credit Union League in promoting favorable legislation for furthering the credit union movement in Illinois and throughout the United States.
- Promote the Illinois Credit Union Foundation (ICUF).
- Promote the Credit Union Political Action Committee (CUPAC).
STRUCTURE
A chapter is organized in conformity with Article X of the Illinois Credit Union League Bylaws, and governed by active member credit union delegates and Chapter officers. Each chapter is led by its board of directors and is responsible for planning and promoting activities within the chapter. The board provides overall direction in accordance with the bylaws of the chapter and the Illinois Credit Union League.

PARLIAMENTARY PROCEDURE
Parliamentary procedure is simple in principle, and based on common sense and courtesy.

There are five basic principles of parliamentary procedure.
1. Only one subject may claim the attention of the assembly at one time.
2. Each proposition presented for consideration is entitled to full and free debate.
3. Every member has rights equal to every other member.
4. The will of the majority must be carried out, and the rights of the minority must be preserved.
5. The personality and desires of each member should be merged into the larger unit of the organization.

RETENTION OF CHAPTER RECORDS
The following is to aid Chapter officers in determining the disposition of Chapter records. This is a recommendation only. Chapter records should be disposed of by action of the Chapter Board.

Permanent (May Be Microfilmed)
- Chapter Bylaws and amendments.
- List of records destroyed and microfilmed.
- Minutes of Chapter meetings.
- Audit reports.
- Cash receipts and disbursements ledgers.

Retained for 10 Years
- Voided and canceled checks or duplicate copies of share drafts.

Retained for 3 Years or 3 Audit Periods
- Documents relating to investment of funds.
- Annual report, income and expense.
- Bank or share draft statements.
- Bank deposit slips.
- Check stubs and registers.
- Paid bills and invoices.

Retained for 2 Years
- Monthly income and expense reports.
- Monthly attendance reports
BOARD DUTIES AND RESPONSIBILITIES

Chairman

The chairman of a Chapter has the responsibility to see that specific tasks are accomplished. Other than special duties, the chairman is the coordinator. His or her main job is to assign and delegate authority, and then follow through to see that tasks are performed successfully. The Chapter chairman is similar to a swimming instructor—someone who instructs, guides and encourages, but rarely gets into the water! Assignments and delegation of authority should not be handed out indiscriminately. The chairman should consider what qualities are required for an assigned task: responsibility, enthusiasm, ability to get along with others, time availability, initiative and diligence.

Specific duties:

- Preside at all meetings of the Chapter and those of the Chapter Board of Directors.
- Conduct and coordinate Chapter affairs in accordance with its bylaws.
- Assume responsibility for all meetings of the Chapter, including program and physical arrangements, either personally or by delegation.
- Appoint regular or special committees needed to carry out Chapter functions, and act as an ex officio member of such committees.
- Keep the Chapter informed on current correspondence, news and programs of the ICU System and CUNA by informing appropriate Chapter officials or by making announcements at Chapter meetings.
- Represent, or appoint someone to represent the Chapter at community and civic events upon invitation.
- Represent and speak for the Chapter at all other meetings when attending as a Chapter delegate.
- Develop trained and responsible leadership among the members of the Chapter. The Chapter chairman is a “team builder” who talks little, refers problems to the membership, and invites expression of opinion.
- Cooperate with the Chapter secretary in issuing meeting notices, and oversee the transmittal to System headquarters of all Chapter meetings notices and minutes for publication.

Vice Chairman

In the chairman’s absence or disability, you will be called upon to fill in. In the event there is more than one vice chairman, responsibility is assumed by the first, second or third vice chairman, in that order. Your chairman will undoubtedly rely on you at various times throughout the year. Become familiar with the chairman’s duties and roles.

Specific duties:
• Preside at meetings in the absence of the chairman. The vice chairman should become familiar with the rules of parliamentary procedure.
• Be trained to succeed to the chairmanship in the event of a vacancy in that office. The vice chairman should be thoroughly familiar with the duties of the chairman.
• Discover talent and find openings where inexperienced members of the Chapter can learn by doing. Since many people are reluctant to volunteer, the vice chairman should see that all members who want to take part are assigned to a committee where they can serve to their best advantage.
• Make sure all who serve on behalf of the Chapter are given their deserved recognition.
• Serve in whatever other capacity the chairman may assign. Often the vice chairman functions as the chairman of one of the major committees.
• Act as Chapter representative or delegate at all functions and meetings not attended by the chairman.

In addition to the specific duties outlined, the vice chairman has an obligation to be more than a figurehead in the activities of the Chapter. He or she should be aware of how all committees are functioning and be on the lookout for ways in which the Chapter may render more service. Difference of opinion and debate is normal and healthy, but the vice chairman should be alert to friction and signs of strife within the Chapter and work for conciliation and harmony.

Secretary
The role of the Chapter secretary is an important one. This person needs to be organized and detail orientated. The secretary must be diligent in reporting both to the Chapter and the ICU System.

Specific duties:
• Conduct, correspondence and maintain Chapter records. Also responsible for retention of records.
• Handle Chapter finances in the absence of the treasurer. (In some Chapters, the offices of secretary and treasurer are held by the same person.)
• Check attendance at all meetings and, with the assistance of a membership committee, maintain a current roster of all credit unions in the Chapter area and their attendance record.
• Take accurate minutes of all Chapter meetings, both regular and special.
• Mail program calendar to regional director upon completion of planning session. Work closely with the program chairman in coordinating the information contained in the Chapter Meeting Notices. Make sure this information is promptly reported to the ICU System's Regional Management Department for prompt delivery of your notices. (Information is needed one month prior to meeting for production of notices.)
• Act as presiding officer in the absence of the chairman and vice chairman.
• The Chapter secretary will receive a Chapter officials list from the ICU System in January of each year. This should be completed after elections and sent to the ICU System, Regional Management department. This is important for accurate mailing of Chapter Notices, certain publications, inclusion in the Year in Review and any other materials sent to officers from the ICU System. The Member Resource Department must be notified if there are any changes in officials during the year.
• The Chapter secretary shall perform such duties as may be assigned by Chapter Bylaws such as those required during League Director Elections

• The Chapter secretary shall perform such other duties as may be assigned by:
  o The Chapter
  o Its Bylaws

**Treasurer**

As treasurer, you are given custody of the funds and property, if any, of your Chapter. Keep only the amount of funds necessary to carry out specific projects; success can in no way be measured by the amount in the treasury.

Specific duties:

• Receive all funds and deposit them to the account of the Chapter.

• Pay all mandatory obligations, such as postage, stationery with the approval of the Chapter Board of Directors.

• Present current bills each month to the Chapter Board for approval. If the Chapter operates under a budget, budget items may be paid by the Chapter treasurer without further approval.

• Keep a complete record of all receipts and disbursements.

• Work with the education/program committee in planning Chapter dinners, Credit Union Day observances, meetings and other events involving expense.

• Submit a financial report at each regular business meeting.

• Send a billing of Chapter dues to each Chapter member credit union and post certificates to those who have paid.

• Keep an inventory of items owned by the Chapter. It is also advisable to keep a written record of who has possession of these items.

• The Chapter treasurer will receive, at the beginning of each year, a Financial Report Form - a tax form for the previous year (Form 990). This financial report needs to be completed and returned to the ICU System no later than March 1.

• In the absence of the Chapter secretary, take minutes, handle correspondence, and otherwise discharge the duties of that office.

**How are Chapter Funds Obtained?**

The operating expenses of each Chapter, such as postage, printing, rentals, etc., may be defrayed by assessing dues on all Chapter member credit unions at a rate to be determined by a majority vote of Chapter members at each annual meeting. Dues rates for Chapter membership are extremely variable; many Chapters charge a fixed annual membership fee per credit union; others assess dues as a percentage of income (with a maximum and minimum), or per capita amount. Other funds may be secured by means approved by Chapter members at any meeting. In addition, each year your League provides each Chapter with a subsidy to meet expenses.

**Information for Remitting Contributions:**
The following information explains how share drafts should be made payable to CUPAC, ICU Foundation and IYIC. We need to have the drafts written correctly so we can deposit them, and we need the chapters to use the memo portion of the draft to indicate exactly how the funds should be credited.

**CUPAC, IYIC and the ICU Foundation are grateful to the Chapters for their ongoing support of all our programs.** The explanations below will outline how to ensure the funds are properly handled and the correct person or chapter is credited with fundraising — these numbers are used for awards. When mailing the share drafts, feel free to put them in the same envelope. Simply indicate "ATTN: IYIC, CUPAC, or Foundation" on the front of the envelope to ensure it is delivered to the right person.

**IYIC Fundraising for CUPAC and ICU Foundation:** IYIC is instrumental in raising funds for CUPAC and the ICU Foundation. All of the IYIC fundraising funds are distributed to either CUPAC or the Foundation. It is very important that the share drafts be payable to the recipient group and that the memo indicate the funds are a result of IYIC fundraising. Please work with the IYIC representative in your Chapter as each receives credit for the funds raised.

- Payable to: CUPAC or ICU Foundation
- Memo: IYIC fundraising

**IYIC Fundraising for IYIC:** IYIC does not have its own account so we have to run all the funds through a line, item at the League. All share drafts should be made payable to the League and the memo should indicate the funds are to benefit IYIC. The share drafts with proceeds from IYIC fundraising, such as the annual candy sale, should also be handled in the same manner.

- Payable to: Illinois Credit Union League
- Memo: IYIC, IYIC-candy sale

**CUPAC Donations:** CUPAC receives a variety of types of donations from the Chapters. When the IYIC representative is responsible for the fundraising, please indicate "IYIC" in the memo. If the funds are a gift from the Chapter treasury, indicate "Chapter donation" in the memo. When the funds are raised by the Chapter, but the IYIC rep is not involved in the fundraising, state "Chapter fundraiser" in the memo; this category includes extra fees tacked on to the dinner ticket price.

- Payable to: CUPAC
- Memo: IYIC, Chapter Donation, Chapter Fundraiser

**ICU Foundation Donations:** The Foundation has a number of fundraising programs and your gifts need to be categorized according to how the funds should be used. When the funds are to be applied to a special event, indicate the event on the memo line.

The fundraising categories are:
- Annual Fund — general support of all Foundation programs
Community Involvement — special projects (Credit Unions for Kids)
Emergency Assistance — to aid in disaster recovery
Commemorative — to honor or remember a person
  > Payable to: ICU Foundation
  > Memo: Indicate category for funds

Legislative Forum Representative
The Legislative Forum Representative (LFR) is the principle coordinator for the legislative and political action activities sponsored by the League and CUNA. The LFR’s primary responsibility is implementing the action steps necessary to achieve the credit union legislative & political action agenda.

Specific Duties:
- Report at each chapter meeting on the latest developments regarding legislative, regulatory and/or political action events, including CUPAC (monthly report provided by the League Governmental and Public Affairs Department).
- Plan, organize and coordinate annual chapter legislative and political events, such as: Chapter Lawmaker Appreciation Nights, Receptions, Luncheons, Breakfasts or other chapter activities intended to acquaint lawmakers with credit unions or credit union officials with legislative or CUPAC activities.
- Act as a liaison between the Chapter and the League to suggest proposed credit union legislative and/or regulatory improvements for the League Legislative Committee’s consideration. Provide suggested changes to the League Governmental & Public Affairs Department.
- Plan, organize and arrange election-year candidate interviews in an effort to develop and maintain personal relationships with lawmakers and develop key credit union lawmaker contacts.
- Plan, organize and coordinate credit union campaign involvement in selected CUPAC supported candidate races.
- Monitor local election-year races for Congress, State Senator and State Representative. Send local newspaper articles of interest to the League Governmental & Public Affairs Department.
- Plan, organize and coordinate a chapter legislative action network, to encourage credit unions to write letters and make immediate telephone calls or personal visits to lawmakers in case of a legislative emergency.
- Attend CUPAC sponsored fundraising events, LFR educational sessions and League sponsored governmental affairs conferences.
- Join CUPAC as an advocate member and pro-mote CUPAC fundraising programs at Chapter meetings.
- Contact and work with Credit Unions to complete Project Zip Code and report any concerns to the Governmental Affairs Department or Regional Director.

Youth Involvement Board Representative
Responsibilities of the IYIC Chapter representative include: informing Chapter members of the professional development, youth marketing, community and political involvement, and fundraising efforts of the Illinois
Youth Involvement Council by arranging presentations, giving reports at Chapter meetings, and serving as a liaison between Chapter members, community organizations and IYIC.

Specific duties:
- Elect IYIC table officers in accordance with the IYIC Bylaws.
- Channel requests for programs and information on IYIC to the ICU System administrator.
- Coordinate Chapter level promotional and/or fundraising efforts with the Chapter officials and ICU System administrator.
- Keep informed of the current marketing and educational materials available from IYIC and the National Youth Involvement Board.
- Forward to the ICU System administrator any suggestions for potential community involvement or political action projects.
- Report to the ICU System administrator any credit union youth marketing programs that can be used as a model by credit unions interested in starting similar programs as well as forward names of credit unions in need of youth marketing assistance.
- Report to the ICU System administrator suggestions for professional development activities for younger credit union employees.
- Collect and forward to the ICU System administrator any funds donated at the Chapter level.
- Be willing and able to attend the IYIC annual meeting in April, and/or other IYIC meetings or seminars.
- Actively raise funds at the Chapter level to benefit IYIC, CUPAC and the Illinois Credit Union Foundation.
- Report activities of IYIC to Chapter at every meeting.
- Arrange for or conduct one Chapter meeting highlighting IYIC or IYIC-related topic per year.
- Complete monthly reports and submit them in a timely manner to the ICU System Administrator.

**Education Liaison**

It is the education liaison’s duty to inform the Chapter members of all educational opportunities available to them on a Chapter, regional, state and national basis.

Specific duties:
- Coordinate the Chapter’s special educational efforts, such as workshops and short courses, with the ICU System’s Education & Member Resources Department, specifically as to time, location, subject matter and presenters.
- Be aware of the various programs and materials that can be used in Chapter educational efforts, especially as presented at the Chapter level.
- Act as a contact person for the ICU System’s Education & Member Resources Department whenever subjects of special nature need to be presented at the Chapter level.
- Channel requests for educational programs from member credit unions to the ICU System’s Education & Member Resources Department.
• Promote the CUNA Certification Programs (STAR, VAP, Merit, CCUE), conferences, seminars and the Annual Convention sponsored by the Illinois Credit Union System.

Chapter Webmaster

During 2000, chapter web sites (hosted by the League on its web site) were designed to respond to the significant interest in online communication expressed by chapter leaders, and provide a key communication tool for them. To help facilitate the flow of online interaction, the position of Chapter Webmaster was created.

The responsibilities of this position include:
  • Holding a valid e-mail address.
  • Forwarding information to the League’s Member Resource Department as necessary and on a timely basis via e-mail to keep the chapter web site up-to-date.
  • Answering any e-mails that may arise from chapter leaders and others inquiring about chapter activities.

Regional Director

Your regional director is a staff member from the ICU System and serves as your communication link between the Chapter and the ICU System. Your regional director is available for Chapter board meetings, Chapter and manager meetings, and to facilitate your Chapter planning sessions.

Specific duties:
  • Assist Chapter officials in the planning and execution of Chapter functions.
  • Work with Chapter officials to ensure they understand their individual duties.
  • Assist the Chapter in strengthening the Chapter to be a vital part of the credit union support system.

Executive Committee

The governing force of a Chapter is its Board of Directors and officers, called the Executive Committee. Executive Committee consists of chair-man, vice chairman, secretary and treasurer. The previous year’s chairman may serve as ex-officio. Soon after the Board and officers are elected they should meet and outline the Chapter’s goals for the year ahead. Each member of the Board may serve as a representative or chairperson of one of the Standing Committees. A meeting of the Executive Committee should produce an outline of Chapter activities or “Chapter Planning Calendar” from which each member credit union can plan and carry out its responsibilities. This calendar can be distributed to the Chapter membership.

Communications must be established so that the Executive Committee will know what progress is being made at all times. It is important to hold regularly scheduled meetings of the Board to coordinate efforts of the various areas. Regular meetings of the Chapter are held as specified by the Chapter Bylaws or executive meetings.
Specific duties:
- Establish Chapter goals.
- Plan and coordinate all Chapter activities.
- Take charge of general management of Chapter.
- Appoint (or elect) representatives.
- Appoint (or elect) standing or special committees.
- Take charge of all Chapter meetings.
- Determine Chapter meeting schedule and frequency.

Chapter Committees
A committee is a group of two or more representatives/members appointed to perform duties or to investigate a subject that cannot be handled effectively by the Chapter as a whole. In some cases, one representative will handle a specific topic. Committees generally fall into one of two categories: standing/regular committees, and special committees.

The Committee Chairperson
He/she should actively direct all phases of the committee work.

Specific duties:
- Get the meeting off to a quick start; define objectives; present pertinent facts and ask for suggestions.
- Direct discussion; follow a logical and orderly procedure towards the meeting objective; resist needless debates.
- Raise questions to test the validity of points being discussed.
- Coordinate group thinking; summarize discussion ideas and reach conclusions.

Standing Committees and Representatives
Standing or regular committees and representatives are appointed to carry out long term Chapter activities within the framework of the goals planned by the Executive Committee for the year. Activities handled by these committees include:
- Program
- Public relations
- Community involvement
- Education
- Youth involvement
- Legislative affairs
- CUPAC
- Illinois Credit Union Foundation
- Membership

Special Committees
A special committee is one appointed by the Chapter Chairman to study or discharge a specific problem or project of temporary duration. The following are some of the special committees Chapters have used to complete the activities of the Chapter. Every Chapter need not have all of the committees listed, but may want any combinations as deemed necessary by the Chapter’s Board of Directors.

**Audit and Finance Committee**
Occasionally a committee is appointed to handle the financial transactions of the Chapter’s funds (Financial Committee). The head of this committee would be the Chapter treasurer. The books and financial records of the Chapter should be audited at least annually by a person or persons other than a Chapter officer (Audit Committee). The Audit Committee should perform at least the following functions:

- Verify that all receipts and disbursements are properly recorded in a ledger.
- Verify that all disbursements have been approved by Chapter Board of Directors.
- Check to see that depository statements are reconciled on a monthly basis.
- Verify balances directly with financial institutions at least yearly, including investment accounts.
- Verify that a detailed financial report is given to the Chapter Board at least quarterly.
- Submit results of the audit to the Chapter Board, with a copy to the ICU System (Member Resource Department).

**Membership Committee**
Steps should be taken to encourage continued attendance at Chapter meetings and to create a friendly atmosphere for all in attendance. This committee might consist of two to four people and involves:

- Arriving to the Chapter meeting early, wear a name tag that identifies you and your credit union affiliation.
- Personally greet all new members, introduce them to at least three other people, and welcome them to sit at your table. Make sure you get their names and credit union affiliation, and have an official welcome during the business portion of the meeting.
- The first time someone comes to your meeting, follow-up with a "thank you" note for attending and include an invitation to the next meeting with the date, time, topic and location.
- Keep records of attendance, including names. If someone has missed several meetings in a row, call and inquire why. The personal touch might help bring them back.
- Get the Chapter credit union status updates from the Chapter secretary, contact new managers and credit unions with a special welcome.
- Be aware of special attributes new members have and encourage them to become involved.
- Be responsible for involving all Chapter credit unions in the Chapter activities. The committee should personally contact credit unions that are not participating to find out what the credit union’s needs are at the Chapter level. This information should be communicated to the Chapter Board.
- Work with ICUL and Regional Management to achieve both maximum ICUL and Chapter affiliations.

**Nominating and Election Committee**
The Nominating and Election Committee, consisting of three persons, shall prepare and present at least one nomination for each office to be filled by vote of the members of the Chapter. The committee should:

- Determine interest of officers now serving to continue as a Chapter officer.
- Maintain a list of candidates to fill any vacancies that may occur during the year.
- Further nominations may be made from the floor.

PLANNING

Planning Session

Planning is a must if a Chapter is to change with the times. Each year the Chapter officials should meet to plan the year’s activities. Your regional director is available to assist and facilitate the Chapter planning session. The process should include: review of prior year’s accomplishments, identify Chapter’s strengths and weaknesses, determine key result areas and set objectives and goals.

Step 1: Review of prior year

- What was the average attendance?
- How many credit unions were represented?
- What meetings and programs received positive comments from attendees?
- Which programs failed to accomplish their objectives?

Consider conducting a Chapter survey to determine the expectations and needs of member credit unions.

Step 2: Strengths & Weaknesses

Identify and list all of the strengths and weaknesses of the Chapter. Once recognized, strengths can be used to attain set objectives and weaknesses can be turned into opportunities to fill the needs of member credit unions.

Step 3: Key result areas

What are the priorities for the Chapter? Chapters should limit priorities to four to six major key areas in which objectives will be set.

Step 4: Objectives

Objectives set the tone for goals. All Chapters should establish a basic set of objectives, and review them periodically to remain on target. The objectives should serve as an inspiration to the membership, but more importantly to the Chapter officials. A general list would include:

- Setting clear, legitimate and attainable goals.
- Being sensitive to what is happening; critical issues need to be dealt with immediately.
- Accepting the responsibility of informing credit union employees and volunteers on important credit union issues and services.
- Initiating lobbying for and supporting legislation on, both the state and national levels which will benefit credit unions and credit union law.
Participating wherever possible in civic affairs designed to improve the community and promote the credit union philosophy of "people helping people."

Bringing outstanding credit union service to every individual in the area through a cohesive organization of all the credit unions within the Chapter.

Helping every member credit union feel it plays an active part and is involved in the Chapter.

Step 5: Set Goals

Examples are:

- Increase meeting attendance from 75 to 100 attendees.
- Establish a community project.
- Activate two credit unions not currently attending the Chapter activities.
- Sponsor two educational workshops.
- Conduct one major fundraising project for CUPAC and the Illinois Credit Union Foundation.
- Involve more individuals in the Chapter on committees to develop future leaders.
- Conduct a survey to determine members' needs.

Program Planning—Schedule of programs and events

Once the objectives are set the program planning can begin. Program planning creates a year’s calendar of events for all the educational and social activities. Some of the biggest meetings flop as a result of planners being unsure of exactly why they’re having the meeting and from those attending never being told why they are present — exactly what they are expected to gain as a result. Here are some questions to help you plan each activity.

- Exactly what is the reason for this particular meeting?
  - Do we want to change knowledge, attitude, behavior, or skill?
  - Do we want to start some specific action?
  - Do we want to honor or recognize someone or something?
  - Do we want to entertain?
  - Do all concerned with preparing and presenting it have the same understanding of why we are having it?

- Will this meeting/activity help to accomplish the Chapter’s objectives?
  - Will the credit unions who attend really benefit from the meeting as we’ve planned it?
  - Will both the inexperienced and the experienced get something or be able to give something?
  - Will both the large and small credit unions find it worth the time and money?

- Within the activities calendar:
  - Are the meeting topics varied and informative?
  - Have the formats been varied?

Programming Do’s and Don’t’s

Do—
• Consider the Chapter audience. There is a mix of management, staff, volunteers and guests. Chapter program topics should consider all audiences and try to appeal to all.

• Consider the length of time available. Most programs begin around 6 p.m. Topics that take more than a half hour will lose their effectiveness.

• Remember that all meeting facilities cannot handle all audio-visual needs. When planning the program, it’s important to match it with the facility. Talk-only programs require only proper sound systems. A/V programs require a facility that is free of pillars and of adequate ceiling height (10 ft. minimum).

• Consider audience interactive programs, if possible. Adults learn by doing. They receive programs better if all senses are employed in the program.

• Vary the schedule. Rather than the usual cocktail hour-dinner-meeting-program format, consider changing the order or deleting one of these activities.

• Consider:
  o The forum where there is open discussion on any variety of topics.
  o The panel where two or three subject experts give vignettes followed by discussion.
    ▪ Requirements: Individuals who can project their thoughts objectively; facilitator; appropriate sound system.
  o A film on a related topic.
    ▪ Requirements: Proper facility; appropriate equipment.
  o The skit to illustrate a problem or technique.
    ▪ Requirements: "Actor's" script; appropriate staging and sound systems.
  o The lecture, which is the standard program format. Caution is given to present only a few main points.
    ▪ Requirements: A good public speaker; appropriate sound system.
  o The buzz session, where each table is given a short time to solve a credit union problem. After discussion, the table chairperson makes a report. The reports are summarized on a flipchart and facilitated.
  o Panel discussion.

Don’t—

• Have program on highly technical topics. Remember the audience and the time of day. "A mind can only absorb as much as the seat" is a learning phrase that is applicable.

• Deal with programs that will in some way benefit all. This is far-reaching, but some topics have little credit union or personal development relevance. Don’t do a program just to fill the time.

Options for Chapter Meeting Programs
In addition to educational or informative meetings, officials may want to consider other types of programs:

• Public relations events. Show the community that the credit unions care. Credit Union Day, a float in a local community parade, fundraising for a local or national charity, participation in a community project.
• Invite lawmakers as Chapter guests, and give them an opportunity to speak, ideally at the beginning of the meeting. Their schedules are busy and they have taken the time to come to your meeting. Coordinate the event with someone from the Illinois Credit Union System Governmental Affairs Department stating the officials coming to your Chapter.

• Chapter schools. The importance of Chapters assisting in the education of credit union employees and volunteers, especially in rural areas where members must travel long distances to ICU System-sponsored classes, cannot be overlooked. A true educational program or school should be void of dinner and entertainment. Educational programs should be targeted to specific audiences, and can be held in addition to regularly scheduled Chapter meetings. Details on holding such educational sessions should go through the ICU System’s Education & Member Resources Department’s Scholarships may be available from the ICU Foundation to help the chapter defray expenses.

• Chapter social events: Christmas parties, picnics, boat rides, golf outings and the like should not be overlooked. These casual events encourage networking on an informal basis and build unity within the Chapter.

Chapter Meetings

Understanding Why People Attend Chapter Meetings Is Important in Program Planning

How do we get people there? How do we get them to continue attending meetings?

Reasons for Not Attending

• Did not know about the meeting.
• Unfriendly atmosphere.
• Meeting uninteresting and not planned.
• Topic not connected with the credit union.
• Meeting scheduled to be in undesirable neighborhood.
• Small "clique" runs everything.
• Feels that he/she is not wanted.
• Too busy with other activities.
• Too far to drive.
• "Nothing in it for me."
• Afraid that he/she will get a job.
• Did not get a personal invitation.
• Meetings run too long.
• Tired of listening to lengthy and uninteresting reports.
• Lack of enthusiasm on part of officers.
• Credit union is too small.

Reasons Why People Attend Meetings
• Exchange ideas and information.
• Gain knowledge in general or to learn about a specific topic.
• Display their own knowledge.
• Get something for nothing (free meal, free materials).
• Meet a personal sense of obligation.
• Express gripes.
• Ask a specific question.
• Fulfill a sense of wanting to belong.
• Build a network of professional peers.

It is your job, as a Chapter leader, to eliminate or correct as many of the above reasons for not attending as possible.

• Be friendly.
• Consider the other person in your plans.
• Prepare for each meeting.
• Bring two or more credit union people to each meeting.
• Enthusiastically support the Chapter officials and programs.

As a Chapter official, use the following checklist to determine if your Chapter meetings are inviting to participants.

☐ Attractive and informative meeting notices, mailed three weeks prior to the date of the meeting.
☐ A friendly atmosphere, where attendees feel comfortable and express themselves.
☐ A Membership Committee that welcomes guests and established members, and phones those who have missed more than three meetings.
☐ Regularly scheduled meetings with rotation of meeting places.
☐ Interesting, well-planned and well-organized Chapter meetings and events.
☐ Concise, quickly moving agenda.
☐ Varied format of meetings, with informative programs developed to meet the needs of most of the credit union people in the Chapter area.
☐ A general discussion period included in each agenda.
☐ Confirm cost to attend is not prohibitive

Meeting Preparation
This planning involves the specific preparation of meeting facilities, participants' materials, meals, and all the other mechanics involved in preparing for a worthwhile meeting.

☐ Has a good agenda been prepared and a copy sent to each program participant?
- Invocation? Who?
- Opening remarks? Who? Time?
- Register of attendance? Who? How?
- Each report, activity and transaction? Who? Time?
- Closing time set?
- All involved told they will be limited to the time specified? (One of the best means of cutting attendance in the future is to allow the meeting to run overtime.)
- Does the meeting require any special funding?
- Will reservations be needed?
- Who will they be sent to?
- What’s the deadline?
- Have all the necessary facilities been arranged?
- Room engaged?
- Cost determined?
- Confirmation in writing?
- Public address system set up if needed, and tested?
- Sufficient chairs and tables already arranged? (Don’t waste time later.)
- Education aids needed?
- Checked with instructor on his/her needs?
- Light switches and electrical outlets located?
- Extension cords? Ash trays? Matches?
- Heating, cooling and ventilation all available and operation understood?
- Clean-up crew to square things away after it’s over?
- Will refreshments or a meal be served?
- Menu selected?
- Cost determined, including tax & tip?
- Refreshment breaks planned?
- Have all the officials of all the credit unions in the Chapter been informed?
- Has a notice been mailed to each credit union?
- Have telephone calls followed up with certain persons (those who would be most likely to benefit from this particular meeting)?
- Will there be personal follow-up by a few officials where convenient?
- Does the notice tell: Where? Why? Who? How to get there if place is different? A promised time that the meeting will begin and end?
- Has publicity been released?
- Credit union newsletters?
- Local newspapers (just the facts, ma’am, with lots of names)?
Radio and TV news releases?
Are special guests and instructors or speakers expected?
Who will meet the people?
Who will introduce them?
Names and titles pronounced correctly?
Biographical information assembled if needed and approved by the individual?
Have reminders been sent 30 days in advance?
Have you followed up with a phone call?
Will special arrangements be made for out of town persons? Who will do it?
Will prizes or awards be ready if they are to be given out? (Time saving procedure.)
Will you seek evaluation of this meeting from those attending? How?

Elements of a Chapter Meeting

- If this is a dinner meeting:
  - Get acquainted time.
  - Sale of raffle tickets.
  - Collection of funds, if needed.
  - Actual dinner, start on time! (Amount of time should be 90 minutes.)

- Business meeting should include:
  - Call to Order.
  - Roll call of credit unions.
  - Approval of last meeting's minutes.
  - Approval of treasurer's report.
  - Communications.
  - Acknowledgement of new credit unions or new attendees.
  - Introduction of guests.
  - Concise report of events of interest to the members.
  - Future programs and activities.
  - Reports: chairman, league director, representatives, committee chairmen, regional director, and others (determine before meeting). (Reports should be in writing with a three to five minute time limit.)

  (Amount of time should be 20-30 minutes.)

- Format of informational or educational portion of meeting:
  - Speaker to present comments on previously determined subject-panel — work groups.
  - Question and answer period.
  - Summary of closing remarks. (Amount of time should be 35-60 minutes.)
• Social or informal period to conclude meeting. (This time will be shorter if this has been a dinner meeting.)
  o Light refreshments.
  o Get acquainted.
  o Informal discussions.
  o Prizes.
  (Amount of time should be 30 minutes.)

End on Time!
A dinner meeting should last no more than three hours and a meeting without dinner should last no more than two. A sure way of having people not return is to let the meeting run too long!

Making Arrangements for a Speaker
Arrangements for speakers should be made immediately after your annual program planning meeting. There are some important points to help secure the speakers for your Chapter programs.
  • Designate one Chapter officer to coordinate your speakers. Your regional director can assist in speaker arrangements.
  • Invitation should be in writing. (If the initial contact is by phone, confirm in writing and request the speaker to confirm his acceptance, including subject, fee and expense, if any.)
  • Always call the speaker two to three days in advance of the meeting as a reminder.
  • Be sure the speaker understands the following:
    • Objectives of the meeting.
    • Specific topic on which to speak.
    • Amount of time to take.
    • Time, location and date of meeting.
    • When to arrive.
    • Make-up of the audience.
    • The occasion of the meeting.
    • It is not a sales presentation.

By phone or letter, ask your speaker if any special properties are needed for the program, such as chalkboard, display table, flipchart, platform, podium, etc., and who will be responsible for supplying them.
  • Arrange for it to be there before the business meeting.
  • It should be set up and ready to go.
  • If speaker uses a stage, don’t dim house lights.
  • Natural light should come from the left or right.

Remember:
  • Room should be properly ventilated and heated.
  • Avoid empty seats up front (good place for Chapter officials).
• Have officials join membership for the presentation.
• Only the president should remain at the table.
• A smoother program always results when you go directly from the business meeting to the program of the day.
• Arrange to meet and greet the speaker. (If the speaker doesn't arrive before the business meeting begins, ask a committee member to wait outside to meet him.)
• Send copy of program to speakers or leaders.

Introducing a Speaker
Anyone who introduces a speaker should build a bridge between the speaker and the audience.
• Strive to put the speaker at ease, and make him/her feel welcome.
• Make the audience feel that what is to be said is important, of interest to them.
• Let the audience know that the speaker is well-qualified to deliver the message.

Important:
• Pronounce the speaker’s name correctly.
• Be sure you have the speaker’s correct title or position.
• Know the subject of the speaker’s talk.
• Learn appropriate facts about the speaker.
• An introduction should take about 60 seconds, give or take 15 seconds.

Remember:
• The time belongs to the speaker.
• Express interest and importance of subject, but do not express your views on the subject.
• Be careful not to upstage the speaker.
• Beware of humor in an introduction.

Managers’ Meetings
These meetings are designed for credit union managers and department heads on topics that concern credit union operations. ICU System speakers are professionals in these fields. On some occasions, your regional director can hold open discussions that serve as a source of networking on current credit union concerns. Managers’ meetings are breakfasts or luncheons held monthly. In some Chapters, the regional directors coordinate these meetings as a service provided by the ICU System. If your Chapter does not hold managers’ meetings, inquire about them from your regional director.

Types of Meetings
Dinner Meetings
These can be both educational and social. A short social period before dinner can be a good way to become acquainted with other credit union leaders. The educational part of a dinner meeting is usually a speaker with a 20 to 30 minute presentation.

Dinner meetings are usually attended by credit union volunteers, employees and spouses. It is best to keep subject matter general to interest all groups.

**Luncheon or Breakfast Meetings**
These can be both educational and social. They would probably include a specific group such as presidents or managers.

**Brown-Bag Lunch**
As the name suggests, people are asked to bring their own lunches to a lunch meeting. Allow 15-20 minutes for people to eat their lunches and chat with the others sitting near them. The next 20-30 minutes can be devoted to a group discussion (roundtable format) of a topic, or a speaker can give a brief presentation on a specific topic. The advantage of this format is the ease and convenience of meeting arrangements. In addition, the cost to participants is kept low, which may encourage participation. It may be necessary to change the time of the meeting from noon to a breakfast or coffee-break, depending on the traffic flow experienced by group members at their credit unions. Hold the meeting at a credit union to keep costs down.

**Networking Reception**
A reception is often held after the credit union offices close for the day. Receptions usually last about 60 to 90 minutes and provide an opportunity for informal discussions among participants. It would be a good idea to invite people who could be "mentors" to attend this reception as well as people seeking advancement or career advice so you will have a good mix of people. A reception can follow a tour of a credit union or can be held prior to another meeting (such as a chapter meeting).

**Tours**
Find a credit union willing to give a tour of its facilities. This will provide people from other credit unions an opportunity to visit another credit union. The CEO of the host credit union can address the group and share information on how the credit union practices the "people helping people" philosophy as well as how the credit union operates. Each meeting could be hosted by a credit union and begin with a tour of the facility followed by a roundtable discussion or networking.

Organize a bus trip to visit the Illinois Credit Union System in Naperville and then north to Madison, Wisconsin, to visit the Credit Union National Association Headquarters. Credit union volunteers, presidents, employees, the Regional Director, etc., in other words, your usual meeting attendees, can participate. Videos can be shown on the bus ride, current events topics can be discussed, and time can be spent eating, networking, and sharing credit union news. You get a better understanding of how the System and CUNA operate. You also get to meet face-to-face people whom you speak with on the phone for help with your daily operations. Early planning can afford some very unique, unforgettable experiences.

**Workshops**
This type of meeting can be very good for employee or volunteer training. Two to three hours in the evening or all day can be very effective for intensive and specialized training.

**Social Meetings**
- Family picnic
- Dance
- Riverboat Casino
- Employee Appreciation Night

**Fund Raisers**
Fund raising programs can be fun. Children’s Miracle Network, ICU Foundation, and CUPAC are just a few of the organizations that credit unions and chapters can support. Auctions, golf outings, fairs, and holiday parties can be enjoyable, while helping worthwhile causes such as Big Brothers/Big Sisters, nursing homes, children’s groups, etc. A fund raiser such as a raffle, 50/50 marble raffle, eggstravaganza, dunk tank or silent auction can also be part of another program format.

**Program Planning Ideas**
Programs for dinner meetings or workshops can be presented many different ways.
- Lecture
- Panel
- Forum
- Film
- Skit
- Jeopardy, Bingo, or game night
- Buzz session
- Combination of the above

**Program Topic Ideas**
- Board of Directors - Duties and responsibilities
- Employee Handbooks
- Marketing
- How to use the self-study CUNA Certification
- What’s new in education
- Planning for the future
- Duties and Responsibilities of Credit Committee
- Regulatory and Compliance Issues
- NCUA update
- Developing a sales culture
- Financial Literacy Programs
- League update
SPECIAL PROGRAMS/RECOGNITION

There are many services the ICU System provides to the Chapters to help them function at maximum efficiency.

CUPAC Chapter Competition Award

This program recognizes the top three chapters that raise the most funds for the Credit Union Political Action Council (CUPAC). The top fundraising chapters are honored each year at the Chapter Leaders' Conference and presented with trophies. Cumulative totals are published in the CUPAC Chronicle and monthly Chapter Legislative Forum Representative Report. The program was designed to generate competition among the Chapters in raising funds for CUPAC. The following funds are included in Chapter competition totals: Money received from special Chapter events such as auctions, golf outings, raffles, etc.; Advocate and Associate
membership dues paid out of Chapter funds for Chapter board members; direct Chapter donations; and other types of fundraising activities coordinated by the Chapters.

Each year, each Chapter President receives a pledge form requesting that a pledge be made in an amount the Chapter reasonably expects to raise for CUP AC during the year. Chapters are not responsible for pledge amounts not raised.

**Chapter Leaders Conference**
Each summer the Chapter Leaders from around the state gather to network, gain information, and learn new techniques to assist them in improving their Chapters. This conference is free to two representatives from each Chapter, but all leaders are encouraged to attend.

**Chapter Meeting Notices**
The ICU System Member Resources Department can produce all meeting announcements for your Chapter and e-mail them to credit unions and Chapter officials as instructed by you.

**Regional Directors**
Your link to the ICU System, keeping you abreast of current activities and programs available to assist the Chapter and its credit unions. Regional Directors also assist Chapter officials in the planning and execution of chapter activities.

**Chapter Leaders Handbook**
The Chapter Leaders Handbook is provided by the ICUL Member Outreach Department. It helps Chapter leaders fully understand their duties and responsibilities within the Chapter framework and provides ideas on programs and speakers. It can be accessed via the League’s website.

**Shared Chapter Advertising Program**
Funds are set aside each year to encourage Chapters to advertise on behalf of member credit unions in their Chapter area. These funds are disbursed after December 15 to participating Chapters based on the Chapter’s advertising budgets and completed advertising projects.

**Chapter Grant of $300**
Provided to each chapter in compliance with the Chapter Corporate Governance Performance Standards, adopted by the ICUL Board of Directors on March 26, 2004, to help defray expenses.

**Foundation Grants**
Funds are available from the ICU Foundation to chapters for their community service projects. The Foundation will accept grant applications throughout the year, provided funds are available. Application forms are available on the League’s website.

**Foundation Scholarships**
Scholarships for chapter related education are available from the ICU Foundation. The main deadline for applications is March 31. The Foundation maintains a discretionary fund for scholarships that can be accessed
throughout the year, but people are encouraged to submit applications before the main deadline. Application forms are available on the League’s website.

Financial Education Outreach
Credit union people who are asked to give presentations to groups of students or to participate in Career Fairs can obtain assistance from the Youth Council. Handouts, outlines and other support materials are available to credit unions from the Youth Council. Contact the Youth Council Administrator at the League office for details.

Chapter Web Access
The Illinois Credit Union League completed the development of its new chapter web sites project in 2000. This project was designed to respond to the significant interest in online communication expressed by chapter leaders, and serve as a key communication tool for them. Hosted on the League’s web site this new section has many features, including:

- A chapter home page that includes a “point and click” chapter map, model bylaws, chapter purpose, League announcements, best practices, golf outings, and more
- A Chapter Official list serv;
- A standard web spot for each chapter that includes: chapter calendar, list of chapter officials, list of credit unions and links to their web sites, and an e-mail link to a contact person for chapter questions; and
- An interactive form for credit unions to submit best practices to the League.

All chapters are encouraged to remain active in this initiative. It is the responsibility of each chapter contact to forward information to Member Resource Department.

SHARED CHAPTER ADVERTISING PROGRAM GUIDELINES (SCAP)
The Board of Directors of the Illinois Credit Union League (a part of the Illinois Credit Union System) has allocated funds from the Illinois Credit Union System budget in order to encourage and support advertising at the Chapter level. These funds only partially reimburse Chapters for their advertising expenses, in proportion to the amount of advertising actually done in a calendar year.

In order to participate in the program, a Chapter must follow a two-step procedure. These are the guidelines for the program.

1. To qualify for shared funds, a Chapter must submit an outline (marketing plan) of its annual advertising program, including anticipated cost, to the Illinois Credit Union System (Attn: Member Outreach Department) for review and approval by March 31 of the year in which expenses are to be incurred. This figure would be a minimum figure and would be a pro-rata amount based on the figures submitted from each Chapter. Experience has shown that some Chapters do not spend the amounts they submit. As a result, the actual disbursements may be higher than the original estimate. It
does absolutely no good to submit a high initial figure, since all final disbursements are based solely on expenses actually incurred by each Chapter.

2. Copy of all bills must be submitted by December 1 of the program year, including proof of payment. When all qualifying Chapters have forwarded their paid bills, shared advertising funds will be disbursed. All funds not claimed by December 1 will be distributed to other qualifying Chapters.

Please Note:

- No SCAP funds can be disbursed without proof of payment. Chapter expenses without supporting documentation (copies of bills marked paid, etc.) will not be counted for rebate purposes.
- The March 31 and December 1 dates must be fairly firm in order to smoothly operate this program.

CHAPTER FORMS

Attached are several forms that Chapters may find helpful:

Planning Calendar. This is your guideline to programming for the year. It helps inform your members and the System of upcoming programs.

Pre-meeting Checklist. This form can be used as a checklist while organizing the Chapter activities to assure that each step in planning a Chapter meeting has been met and confirmed.

Chapter Meeting Information for Production of Notices. This form can be used to communicate, via mail or fax, meeting information to the Member Resources Department for the production of meeting notices.

Chapter Officials List. This list is used to report officials of the Chapters, titles and address.

990 Tax Form. This form will be sent to your Chapter treasurer and chairman in early January. It must be completed and returned to the ICU System office no later than March 15.

SCAP Reimbursement Request Form. The form is used to receive partial reimbursement for chapter advertising expense.

Foundation Grant Applications. Quick links to Scholarships and Community event grant applications.
SCAP Reimbursement Request Form

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**Total** $ 

**Deadline:** December 1. Attach receipts to this form and mail to: Illinois Credit Union System, Attn: Member Outreach, PO Box 3107, Naperville, IL 60566-7107. Completed form and receipts can also be scanned and e-mailed to joni.senkpeil@icul.com
Illinois Credit Union Foundation Group Scholarship Application Form

Illinois Credit Union Foundation Individual Scholarship Form

Illinois Credit Union Foundation Community Project Grant Application
### Chapter Program Planning Calendar

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Chapter Officials Form

ILLINOIS CREDIT UNION SYSTEM
2016 CHAPTER OFFICIALS

CHAPTER ________________________ DATE ________________

COMPLETED BY ________________ PHONE ________________

IMPORTANT: Please complete and return all pages even if you have no changes. Use only this new form for submitting 2016 Chapter Officials’ names. Completed forms become a permanent part of the ICU System’s Disaster Recovery records.

Please complete each Chapter official’s block in full. This information will be placed in the System database and used in the ICU System’s Year in Review and Directory, as well as, for Chapter communications. It is imperative that names be spelled correctly and that the information is complete and accurate. If you have a position that has not been filled by election or appointment, please indicate that the position is vacant, by writing “VACANT” next to the position name.

We need email addresses, zip codes, area codes, and credit union positions, such as board chairman, secretary, CEO, operations manager, etc. Include home phone numbers ONLY if the Chapter official gives permission for it to be included in the System Database.

Please return by March 1, 2016. If there are changes during the year, please notify the Member Services Department with complete information at (800) 942-7124, ext. 3211. Thank you for taking the time to fill out and return the form.

Credit Union Chapter dues: $__________ (amount each credit union pays to chapter for dues).
Associate Credit Union Chapter dues: $_______.

CHAIRMAN Name ________________________________
Credit Union Affiliation ____________________________ CU Position ________________
Phone: Office (___) ___________ ext. _______ Home (___) ____________
e-mail address __________________________ Fax (___) ____________
Chapter mailings will be sent to your credit union address unless otherwise indicated below:

________________________________________________________________________
City_________________________________ Zip___________________

FIRST VICE CHAIRMAN Name ________________________________
Credit Union Affiliation_________________________ CU Position ____________________
Phone: Office (___) __________________ ext. ______ Home (___) __________________
e-mail address __________________________________ Fax (___) __________________

Chapter mailings will be sent to your credit union address unless otherwise indicated below:

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**SECRETARY**

Name __________________________________________
Credit Union Affiliation ___________________________ CU Position _______________________
Phone: Office (___) __________________ ext. ______ Home (___) __________________
e-mail address __________________________________ Fax (___) __________________

Chapter mailings will be sent to your credit union address unless otherwise indicated below:

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**TREASURER**

Name __________________________________________
Credit Union Affiliation ___________________________ CU Position _______________________
Phone: Office (___) __________________ ext. ______ Home (___) __________________
e-mail address __________________________________ Fax (___) __________________

Chapter mailings will be sent to your credit union address unless otherwise indicated below:

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**IYIC BOARD REP**

Name __________________________________________
Credit Union Affiliation ___________________________ CU Position _______________________
Phone: Office (___) __________________ ext. ______ Home (___) __________________
e-mail address __________________________________ Fax (___) __________________

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</tbody>
</table>
A Chapter Representative is an official whose duties are not defined in any of the above positions.

Credit Union Affiliation ___________________________ CU Position ___________________________
Phone: Office (____) ___________________ ext. _______ Home (____) ___________________

Chapter mailings will be sent to your credit union address unless otherwise indicated below:

______________________________________________________________________________
City_____________________________ Zip ____________________________

LEAGUE REPRESENTATIVE/REGIONAL DIRECTOR

Name ____________________________
Phone: Office (____) ______________ ext. _______ Home (____) ______________
e-mail address ______________________________ Fax (____) ___________________
Mailing address (optional)

______________________________________________________________________________
City_____________________________ Zip ____________________________
Meeting Preparation Checklist

This planning involves the specific preparation of meeting facilities, participants’ materials, meals, and all the other mechanics involved in preparing for a worthwhile meeting.

- Has a good agenda been prepared and a copy sent to each program participant?
- Invocation? Who?
- Opening remarks? Who? Time?
- Register of attendance? Who? How?
- Each report, activity and transaction? Who? Time?
- Closing time set?
- All involved told they will be limited to the time specified? (One of the best means of cutting attendance in the future is to allow the meeting to run overtime.)
- Does the meeting require any special funding?
- Will reservations be needed?
- Who will they be sent to?
- What’s the deadline?
- Have all the necessary facilities been arranged?
- Room engaged?
- Cost determined?
- Confirmation in writing?
- Public address system set up if needed, and tested?
- Sufficient chairs and tables already arranged? (Don’t waste time later.)
- Education aids needed?
- Checked with instructor on his/her needs?
- Light switches and electrical outlets located?
- Extension cords? Ash trays? Matches?
- Heating, cooling and ventilation all available and operation understood?
- Clean-up crew to square things away after it’s over?
- Will refreshments or a meal be served?
- Menu selected?
- Cost determined, including tax & tip?
- Refreshment breaks planned?
- Have all the officials of all the credit unions in the Chapter been informed?
- Has a notice been mailed to each credit union?
- Have telephone calls followed up with certain persons (those who would be most likely to benefit from this particular meeting)?
- Will there be personal follow-up by a few officials where convenient?
- Does the notice tell: Where? Why? Who? How to get there if place is different? A promised time that the meeting will begin and end?
- Has publicity been released?
- Credit union newsletters?
- Local newspapers (just the facts, ma’am, with lots of names)?
- Radio and TV news releases?
- Are special guests and instructors or speakers expected?
- Who will meet the people?
- Who will introduce them?
- Names and titles pronounced correctly?
- Biographical information assembled if needed and approved by the individual?
- Have reminders been sent 30 days in advance?
- Have you followed up with a phone call?
- Will special arrangements be made for out of town persons? Who will do it?
- Will prizes or awards be ready if they are to be given out? (Time saving procedure.)
- Will you seek evaluation of this meeting from those attending? How?
Annual Chapter Report (A-D)

Illinois Credit Union League

For the year ending December 31, ______

<table>
<thead>
<tr>
<th>Purpose of Report:</th>
<th>This report is required so the League may file a consolidated group tax return for all chapters covered under the Internal Revenue Service group exemption letter.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due Date:</td>
<td>The completed form must be returned to the League office no later than March 1st. This will enable the League to compile all chapter data in time for the filing of the group return, Form 990.</td>
</tr>
<tr>
<td>Authorization:</td>
<td>I hereby declare under the penalties of perjury that this authorization (including any accompanying schedules and statements) has been examined by me and to the best of my knowledge and belief is true, correct and complete and made in good faith.</td>
</tr>
</tbody>
</table>

Name of Chapter President: ____________________________________________

Date ________________ Chapter President (Signature) ______________________

Name of Chapter Treasurer: ____________________________________________

Date ________________ Chapter Treasurer (Signature) ______________________

Total Revenue for the Year $ ____ If less than $25,000, sign and return. DO NOT COMPLETE pages b-d

Name of Contact concerning this report ____________________________________

Telephone ____________________

Chapter name ____________________________________________________________

Mailing Address _________________________________________________________

Federal Identification Number 36-__________________________________________

Name of Contact concerning this report ____________________________________

Telephone ____________________

Chapter name ____________________________________________________________

Mailing Address _________________________________________________________

Federal Identification Number 36-__________________________________________

Name of Contact concerning this report ____________________________________

Telephone ____________________

Chapter name ____________________________________________________________

Mailing Address _________________________________________________________

Federal Identification Number 36-__________________________________________

Name of Contact concerning this report ____________________________________

Telephone ____________________

Chapter name ____________________________________________________________

Mailing Address _________________________________________________________

Federal Identification Number 36-__________________________________________

Name of Contact concerning this report ____________________________________

Telephone ____________________
Name of Chapter ____________________
For the year ending December 31, _______

<table>
<thead>
<tr>
<th>Please answer each question</th>
<th>yes</th>
<th>no</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did you have over $1,000 gross income from unrelated business activities? (These include advertising, mailing lists sales, insurance commissions, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did you spend any amounts to influence public opinion about legislative matters?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Were any accounting records maintained on a computerized system?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the Chapter file Form 1120-POL this year? If yes, please provide the League with copy of form</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the Chapter borrow from, or make loans to, any of officers or volunteer of the Chapter?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did the Chapter have a written or oral agreement with ANY Individual for professional fundraising services? If yes, please provide the following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Activity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Did fundraiser have control of contributions?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Gross receipts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Amount paid to fundraiser</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Amount retained by Chapter</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Is the chapter licensed or registered to solicit funds in any state besides Illinois? If so, please list state _____________________

The books and records are in the care of:

Name
Address
Telephone

List your officers:
Name: ____________________ Title ____________________
### Income Statement | December 31, ________

<table>
<thead>
<tr>
<th>Income</th>
<th>Current Year</th>
<th>Previous Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>League Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest &amp; Dividends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertising Rebate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dinners &amp; Meetings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CUPAC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraiser</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sports Outing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raffles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income (list)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>Total</strong></td>
<td><strong>Total</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Net Income (loss)</strong></td>
<td><strong>Net Income (loss)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Equity at beginning of year</strong></td>
<td><strong>Equity at end of year</strong></td>
</tr>
</tbody>
</table>

**Expense:**

<table>
<thead>
<tr>
<th>Expense</th>
<th>Current Year</th>
<th>Previous Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CUPAC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holiday Party</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conferences &amp; Seminars</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dinners &amp; Meetings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flowers/Gifts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sports Outing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ICU Foundation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Officer’s Salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political Contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Printing/Office Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prizes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promotion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Publications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speakers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel &amp; Reimbursed Expense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Youth Involvement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Expense (list)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td><strong>Total Expense</strong></td>
<td><strong>Total Expense</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Net Income (loss)</strong></td>
<td><strong>Net Income (loss)</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Equity at beginning of year</strong></td>
<td><strong>Equity at end of year</strong></td>
</tr>
</tbody>
</table>
### Balance Sheet | December 31, ________

<table>
<thead>
<tr>
<th>Assets</th>
<th>Current Year</th>
<th>Previous Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in Bank:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets (list)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Liabilities and Equity

<table>
<thead>
<tr>
<th>Liabilities (list)</th>
<th>Current Year</th>
<th>Previous Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Liabilities &amp; Equity</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## CALENDAR OF EVENTS

**Chapter Notices can be sent if information is received by the ICUL Member Resources Department no later than one month prior to the meeting. Contact Diane Rotolo at (800) 942-7124**

| JANUARY | • No later than January 1, ballots will be mailed by ICUL Member Resources Department to each member credit union of each District/Class where League Director Elections are necessary.  
• Hold organizational meeting.  
• Billing of chapter dues to credit unions.  
• Chapter official forms - complete all information and send to the ICUL Member Resources Department office immediately after new officials are elected. |
| FEBRUARY | • Spirit of Service Employee and Volunteer of the Year Award Nominations due in early February  
• League Director Ballots are due February 15  
• CUNA Governmental Affairs Conference |
| MARCH | • Annual Convention registration  
• Chapter Officials form due March 1  
• March 1 League CEO will notify credit unions of Director Elections results  
• 990 Report complete and return to the ICU System Office by March 1  
• Shared Chapter Advertising - budget must be submitted to League Member Resources by March 31 if chapter is participating in this program  
• ICU Foundation first grant deadline March 31 |
| APRIL | • ICU System Annual Convention  
• ICU Foundation second grant deadline July 31 |
| JULY | • Louise Herring Philosophy in Action Award nomination deadline in August.  
• Dora Maxwell Social Responsibility Award nomination deadline late August.  
• Chapter Leaders’ Conference |
| AUGUST | • Planning session for New Year - prepare Chapter program calendar, send copy to Regional Management Department  
• International Credit Union Day Celebration.  
• ICU Foundation final grant deadline October 31 |
| SEPTEMBER | • November 15 is notification by ICUL Member Resources Department to member credit unions in Districts/Class where League Director’s term will expire at the next Annual Meeting of the League |
| OCTOBER | • Shared Chapter advertising - all documentation (bills, receipts, and proof of payment) must be received by Member Resources Department for rebate to be submitted to Chapter, no later than December 1.  
• December 15, deadline date for League Director nominations to be received by ICUL Member Resources Department.  
• Submit funds for CUP AC chapter competition deadline mid-December |
CHAPTER MAP

Regional Director Territories

Rick Goluszka | rick.goluszka@lsc.net
Galesburg
Central Illinois
Fox Valley
Northwest
Greater Chicagoland
Illinois Quad Cities

Robin Hollis | robin.hollis@lsc.net
William H. Brietzke
Kankakee Valley
Chicago Metro

Gary Peck | gary.peck@lsc.net
Tri-County
Rockford Area
Bloomington
Thomas W. Doig

Kevin Shaw | kevin.shaw@lsc.net
Quincy
Sangamon Valley
Greater Decatur
George G. Burnett
Southern Illinois

Pat Voss | patrick.voss@icul.com
Director, Strategic and Regulatory Services
Egyptian
R.W. Boyle
John L. Kelly
Danville Area
Elected by the members of the Illinois Credit Union League, the Board consists of 12 directors, four from each of the three districts. Three are at-large and nine represent membership size, three from each category:

- Under 3,000 members
- 3,000 to 9,999 members
- Over 10,000 members

Each director serves staggered three-year terms.

**District 1**
R.W. Boyle, Danville Area, George G. Burnett, Egyptian, Greater Decatur, John L. Kelly, Quincy, Sangamon Valley, Southern Illinois

**District 2**
Bloomington, Central Illinois, Chicago Metro (former Southeast), Galesburg, Greater Chicagoland, Illinois Quad Cities, Kankakee, Tri-County

**District 3**
William H. Brietzke, T.W. Doig, Fox Valley, Northwest Illinois, Rockford
## CHAPTER BOUNDARIES

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Boundaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloomington</td>
<td>Ford, Livingston and McLean Counties</td>
</tr>
<tr>
<td>R.W. Boyle</td>
<td>Coles, Crawford, Cumberland, Douglas, Effingham, Jasper &amp; Moultrie Counties</td>
</tr>
<tr>
<td>William H. Brietzke</td>
<td>That portion of Cook County bounded on the north by Devon Ave., on the east by Lake Michigan, on the south by North Ave., and on the west by Austin Ave., and that portion of Cook County bounded by on the north by North Ave., on the east by Lake Michigan, on the South by Cermak Rd., and on the west by Halsted St.</td>
</tr>
<tr>
<td>George G. Burnett</td>
<td>Bond, Calhoun, Fayette, Jersey, Macoupin, Madison (North of 1-270/170) &amp; Montgomery Counties</td>
</tr>
<tr>
<td>Central Illinois</td>
<td>Fulton, Marshall, Mason, Peoria, Putnam, Stark, Tazewell and Woodford Counties</td>
</tr>
<tr>
<td>Chicago Metro</td>
<td>That portion of Cook County extending southward from North Avenue to the Will County line west of Halsted Street and extending southward from Cermak Road to the Will County line east of Halsted Street</td>
</tr>
<tr>
<td>Danville Area</td>
<td>Clark, Edgar &amp; Vermillion Counties</td>
</tr>
<tr>
<td>Thomas W. Doig</td>
<td>That portion of Cook County generally situated north of Devon Ave; that portion of Cook County bounded on the north by Devon Ave., on the east by Austin Ave., on the south by North Ave., and on the west by the Cook County line; and that portion of DuPage county situated in the City of Bensenville bounded on the north by Irving Park Rd., on the east by the DuPage County line, on the south by Green St., and on the west by Center St., and that portion of Lake County generally situated east of Illinois Route 59</td>
</tr>
<tr>
<td>Egyptian</td>
<td>Alexander, Franklin, Gallatin, Hamilton, Hardin, Jackson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, White &amp; Williamson Counties</td>
</tr>
<tr>
<td>Fox Valley</td>
<td>The counties of DeKalb, and McHenry; that portion of Kane County situated North of Illinois Route 38; and that portion of Lake County generally situated west of Illinois Route 59</td>
</tr>
<tr>
<td>Galesburg</td>
<td>Hancock, Henderson, Eastern Henry, Knox, McDonough and Warren Counties</td>
</tr>
<tr>
<td>Greater Chicagoland</td>
<td>Will County, Kendall County; all of DuPage County except for an area situated in the City of Bensenville bounded on the north by Irving Park Road, on the west by Center Street, on the south by Green Street, and on the east by the Cook/DuPage County boundary line; and that portion of Kane County south of Illinois Route 38 and including the entire City of Geneva.</td>
</tr>
<tr>
<td>Greater Decatur</td>
<td>Christian, DeWitt, Macon &amp; Shelby Counties</td>
</tr>
<tr>
<td>Illinois Quad Cities</td>
<td>Western Henry, Mercer, &amp; Rock island Counties</td>
</tr>
<tr>
<td>Kankakee Valley</td>
<td>Iroquois &amp; Kankakee Counties</td>
</tr>
<tr>
<td>John L. Kelly</td>
<td>Champaign &amp; Piatt Counties</td>
</tr>
<tr>
<td>Northwest Illinois</td>
<td>Carroll, Jo Davies, Western Lee, Western Ogle, Stephenson &amp; Whiteside Counties</td>
</tr>
<tr>
<td>Quincy</td>
<td>Adams, Brown, Pike &amp; Schuyler Counties</td>
</tr>
<tr>
<td>Rockford Area</td>
<td>Boone, Eastern Lee, Eastern Ogle, &amp; Winnebago Counties</td>
</tr>
<tr>
<td>Sangamon Valley</td>
<td>Cass, Greene, Logan, Menard, Morgan, Sangamon &amp; Scott Counties</td>
</tr>
<tr>
<td>Southern Illinois</td>
<td>Clay, Clinton, Edwards, Jefferson, Lawrence, Madison (South of 1-270/1-70), Marion, Monroe, Randolph, Richland, St. Clair, Wabash, Washington &amp; Wayne Counties</td>
</tr>
<tr>
<td>Tri-County</td>
<td>Bureau, Grundy and LaSalle Counties</td>
</tr>
</tbody>
</table>
CHAPTER BYLAWS

ILLINOIS CREDIT UNION LEAGUE
AMENDED AND RESTATED
MODEL CHAPTER BYLAWS

Chapter of Credit Unions
of the
Illinois Credit Union League
(Revised XX/XX/XX)

Constitution

The credit union movement belongs to the credit unions, which are motivated by the same principles and perform the same service under whichever law they may be organized. To promote the credit union movement and to insure efficient operation, credit unions are united through the Illinois Credit Union League and CUNA Incorporated. This Chapter, as part of the Illinois Credit Union League, is an integral part of the credit union movement as so organized. Recognizing the value of the cooperative effort through the interchange of ideas and of social contact, this Chapter is established to make possible more efficient coordination of these elements so fundamental in the credit union movement.

Bylaws

Article I. Name and Location

The name of this Chapter of the Illinois Credit Union League shall be: ____________________. Its boundaries as approved by the board of directors of the Illinois Credit Union League are as follows:_____________________________________________________________________.

Article II. Government

This Chapter is organized in conformity with Article X of the Illinois Credit Union League Bylaws, and shall be governed by active member credit union delegates and Chapter officers as therein provided, and in accordance with its own Bylaws as hereinafter set forth.
Article III. Objectives

The objectives of this Chapter shall be:

A. To promote interest and cooperation between credit unions and credit union members within this area.

B. To assist in the development and education of credit union directors, employees and committee members.

C. To assist the Illinois Credit Union League in furthering the development and organization of additional credit unions.

D. To promote membership in the Illinois Credit Union League for the furthering and protection of the credit union movement in CUNA Incorporated.

E. To provide meetings of the credit unions in this area for the purpose of interchanging ideas and information of mutual interest.

F. To promote the observance of International Credit Union Day on the third Thursday of October each year, as a day of thanksgiving for the credit union privilege, in order to bring about a better understanding of credit unions and the important services they are rendering.

G. To assist the Illinois Credit Union League in promoting favorable legislation for furthering the credit union movement in Illinois and throughout the United States.

Article IV. Membership

Section 1. Eligibility

Any credit union within the geographical area defined in Article I of these bylaws, whether organized under state or federal law, is eligible for membership in this Chapter. Any credit union legally assigned to another Chapter which requests transfer to this Chapter, and which has been authorized to transfer by its home Chapter, may be accepted as a member of this Chapter by a majority vote of delegates at any regular or special meetings. Such transfers must be approved by the board of directors of the Illinois Credit Union League. Any individual as defined in Section 2 of this Article is also eligible for Chapter membership.

Section 2. Classes of membership
There shall be three classes of members whose rights and privileges, as well as their qualifications to membership, are given in the following paragraphs.

A. Active members

1. Active regular members—all credit unions that are within the geographical area defined in Article I and which are affiliated and in good standing with the Illinois Credit Union League shall be active members in this Chapter with full voting powers; provided they are in good standing with the Chapter as defined in Article IV, Section 3. Such voting powers shall be vested in one representative from each such credit union. Such representatives shall be known as delegates to the Chapter.

2. Active branch members—all credit union branch offices that are within the geographical area defined in Article I, and whose home offices are affiliated and in good standing with the Illinois Credit Union League or the league of the state in which such home office is located, may be affiliated with the Chapter as active branch members with the same full voting powers granted active regular members, provided they are in good standing with the Chapter as defined in Article IV, Section 3; and further provided that active branch members shall not be permitted to vote on issues involving the Illinois Credit Union League.

B. Associate members—credit unions that are not affiliated with the Illinois Credit Union League but are within the geographical area defined in Article I may be affiliated with this Chapter as associate members for a period of one (1) year, by a majority vote of delegates at any regular or special meeting. An associate member shall have only the right of participation in discussion without power to vote. Membership in this Chapter shall terminate at the expiration of the one (1) year period, unless prior thereto the associate member becomes an active member by affiliating with the Illinois Credit Union League.

C. Honorary members—individuals rendering meritorious service to the credit union movement, deemed worthy of honorary recognition, may from time to time be admitted as Chapter members by a majority vote of delegates at any regular or special meeting but shall have only the right of participation in discussion without power to vote.

Section 3. Good standing

In order to be deemed a Chapter member in good standing, a credit union must be current in its payment of all Chapter and Illinois Credit Union League dues which have been assessed. Failure to pay Chapter dues shall in no way affect the determination of whether a credit union is a member in good standing of the Illinois Credit Union League.
Article V. Meetings

Section 1. Annual meetings

The annual meeting of the Chapter shall be held prior to March 1 of each year. Notice of such meetings shall be sent by the secretary of the Chapter Board to all members at least seven (7) days prior to the date of the meetings.

Section 2. Regular meetings

The Chapter Board shall determine the number and schedule of regular meetings.

Section 3. Special meetings

Special meetings may be called by the chairman of the Chapter Board or by ten percent (10%) of the active member credit union delegates. Notices of such meetings are to be given by the secretary to all members, stating the purpose, time and place of the meetings, at least seven (7) days prior to the meetings.

Section 4. Quorum and vote

Ten percent (10%) of delegates shall constitute a quorum at annual, regular, and special meetings. Unless otherwise provided in these bylaws, the vote of a majority of those present at a meeting at which a quorum is present shall constitute the action of the delegates.

Section 5. International Credit Union Day meetings

This Chapter shall sponsor and promote an International Credit Union Day meeting, to be held during the month of October each year. This meeting may replace the regular monthly meeting for October each year.

Section 6. Order of business—annual meetings

The suggested order of business for annual meetings of the Chapter is as follows:

A. call to order
B. determination of quorum
C. minutes of last annual meeting
D. report of the chairman
E. report of the treasurer
F. report of the standing and special committees
G. old business
H. new business
   1. election of Chapter Board
2. presentation of budget
3. adoption of dues schedule

I. adjournment

Section 7. Order of business—organizational meetings

The suggested order of business for organizational meetings of the Chapter Board is as follows:

A. call to order
B. determination of quorum
C. election of officers
   1. chairman
   2. vice chairmen
   3. secretary
   4. treasurer
D. appointment of representatives
   1. legislative forum
   2. I-CARE
   3. Illinois Youth Involvement Council (IYIC)
   4. education liaison
   5. Illinois Credit Union Foundation
   6. Webmaster
E. adjournment

Section 8. Order of business—regular meetings

The suggested order of business for regular meetings of the Chapter is as follows:

A. call to order
B. determination of quorum
C. approval of minutes
D. introduction of new members and guests
E. reports
   1. chairman
   2. treasurer
   3. representatives
      a. legislative forum
      b. I-CARE
      c. Illinois Youth Involvement Council (IYIC)
      d. education liaison
      e. Illinois Credit Union Foundation
   4. CUNA Mutual representative
   5. League director
   6. ICUL Regional Manager
Article VI. Delegates and Their Duties

Section 1. Selection of delegates

Each active member credit union in good standing shall select one representative from their credit union to serve as delegate to this Chapter. Each credit union in the Chapter will report the name of their delegate to the Chapter secretary by March 1 each year.

Section 2. Duties

A. At each annual meeting the delegates shall elect a Chapter Board as prescribed by Articles VII and XII of the bylaws to serve until the next annual meeting.

B. At any regular or special meeting, the delegates shall vote on all motions presented to the membership.

Section 3. Oath

The delegates shall take an oath as set forth in Article VII, Section 4 of these Bylaws.

Section 4. Alternate delegate

An alternate delegate may be selected by each active member credit union to act in the absence of the delegate. The credit union will report the name of its alternate delegate to the Chapter secretary by March 1st each year.

Article VII. Chapter Board and Its Duties

Section 1. Qualifications

The Chapter Board shall consist of _____ (at least five) members, each of whom shall be a member and a director, committee member or employee of an active member credit union in this Chapter.

Section 2. Ex-officio members
The immediate past chairman of the Chapter and the ICUL Regional Director shall be ex-officio members of the Chapter Board.

Section 3. Term of office

The term of office shall be for a period of one (1) year and such term shall begin on March 1 each year.

Section 4. Duties

The Chapter Board shall have the general management control of the affairs, funds and records of this chapter and perform such other duties prescribed in these bylaws.

Section 5. Meetings

A. The Chapter Board shall meet within sixty (60) days of the annual meeting, to elect from its own number a chairman, treasurer, secretary and such other officers and committees as the Chapter Board shall from time to time determine. The secretary shall report the results of the election to the Illinois Credit Union League Member Services Department upon a form provided for that purpose.

B. The Chapter Board shall meet upon request of the chairman, or upon the request of any three (3) members of the Chapter Board. Due notice of such meetings must be given by the secretary to every member of the board.

Section 6. Quorum and Vote

A majority of the Chapter Board shall constitute a quorum. Except as otherwise expressly provided in these bylaws, the vote of a majority of those present at a meeting at which a quorum is present shall constitute the action of the Chapter Board.

Section 7. Oath

To qualify as a member of the Chapter Board of this chapter, the Chapter Board member shall be required to take the following oath:

As a member of the Chapter Board (officer, delegate) of this chapter for the ensuing year, I will perform my duties in accordance with its bylaws, and at all times give my loyal support to the credit union movement and Illinois Credit Union League, to be accomplished by my faithful conduct in accordance with the law and the highest credit union operating principles.

Section 8. Vacancy
Any vacancy on the Chapter Board because of death, resignation, removal, disqualification or otherwise shall be filled for the unexpired portion of the term by vote of a majority of the Chapter Board then holding office.

Article VIII. Officers and Their Duties; Representatives

Section 1. Election

The officers of this Chapter shall be elected from and by the Chapter Board, and shall serve one year terms. The officers shall take an oath as set forth in Article VII, Section 4 of these bylaws. Nomination for and election of each office shall be completed before proceeding to the next office. Where only one person has been placed in nomination for an office, the election for the office may proceed by unanimous consent.

Section 2. Officers

The officers of this Chapter shall consist of a chairman, secretary and treasurer. A vice chairman may also be elected. No officer shall serve more than ______ (__) consecutive terms in the same office. An officer may also serve as a representative of the Chapter.

Section 3. Chairman

The chairman shall preside over all meetings and shall, in the way and manner outlined by the Chapter Board, manage the affairs of this Chapter and shall appoint all committees. The chairman shall be an ex-officio member of all committees.

Section 4. Vice chairman

The vice chairman shall, in the event of the absence or disability of the chairman, preside over all meetings, perform the duties of the chairman and perform such other duties as the Chapter Board may assign from time to time.

Section 5. Secretary

The secretary shall keep correct records of all meetings of this Chapter, and shall give notices of all meetings to the members in the manner prescribed by the Bylaws and shall perform all other duties incident to this office.

Section 6. Treasurer
The treasurer shall be the custodian of Chapter funds; shall keep a set of books containing in detail the financial transactions of the Chapter; shall make all collections and disbursements determined by the Chapter Board and report relative thereto at each meeting of the Chapter. The treasurer shall also furnish the Illinois Credit Union League by March 15 of each year, all financial information requested on forms supplied by the Illinois Credit Union League, so that all Chapter group exemption 990 tax returns may be filed on a timely basis.

Section 7. Vacancy in office

A vacancy in any office, committee or position described in these bylaws because of death, resignation, removal, disqualification or otherwise, shall be filled for the unexpired portion of the term by vote of a majority of the Chapter Board then holding office.

Section 8. Representatives

A. The representatives shall be elected or appointed from and by the Chapter Board to serve in the following positions:
   1. legislative forum
   2. I-CARE
   3. Illinois Youth Involvement Council (IYIC)
   4. education liaison
   5. Illinois Credit Union Foundation
   6. Webmaster

B. Each representative shall be a member and a director, committee member or employee of an active member credit union in this Chapter.

C. Duties and responsibilities of the representatives shall be established, maintained and amended from time to time as necessary, by the Chapter Board, in consultation with management and staff of the Illinois Credit Union League. A representative may also serve as an officer of the Chapter.

Article IX. Committees and Their Duties

Section 1. Nominating and Bylaws Committee

A. Members—the committee chairman and members shall be appointed by the Chapter Board chairman from among the delegates.

B. Duties—to present a slate of candidates to be elected to the Chapter Board at the annual meeting each year. To review and make recommendations for changes to the bylaws of
this Chapter, with such recommendations to be presented to the Chapter delegates as provided under Article XIII of these Bylaws.

Section 2. Audit Committee

A. Members—the committee chairman and members shall be appointed by the Chapter Board chairman from among the delegates other than the treasurer, subject to ratification by the Chapter Board.

B. Duties—to examine the financial records of the Chapter and make a report to the membership at the annual meeting. A copy of such report shall be furnished to the Illinois Credit Union League Regional Management department.

Section 3. Other committees

Other committees and their respective chairmen and members shall be appointed at the discretion of the Chapter Board chairman, subject to ratification by the Chapter Board.

Article X. Removal

Section 1.

Any officer, member of any committee, or Chapter representative representing this Chapter shall be subject to removal only after a proper hearing has been provided at a regular or special meeting of the Chapter, for which proper notice has been given to all member credit unions at least thirty (30) days prior to such hearing.

Section 2.

A vote shall be taken for such removal not sooner than the next regular meeting of the Chapter. A three-fourths (3/4) majority vote of the delegates voting shall be necessary for such removal.

Article XI. Finances

Section 1. Method

The method of financing this Chapter, including without limitation the assessment of dues, shall be based upon recommendations made by the Chapter Board to be submitted at the annual meeting of the Chapter. Such method shall be adopted as approved or revised by the delegates present at the annual meeting. It shall be the duty of the Chapter Board to follow the method of financing prescribed at the
annual meeting. In addition, the board of governors shall be responsible for the annual report as to expenditures for each year.

Section 2. Safeguarding funds

The funds of the Chapter shall be safeguarded in the way and manner determined by the Chapter Board. Coverage is provided to the Chapter under the terms of the bond between the Illinois Credit Union League and CUNA Mutual Group.

Section 3. Disbursements

All disbursements of monies are to be made in accordance with the policy and procedure established by the Chapter Board, which policy shall specify that any check or share draft must be signed by any one (1) of the following three officers: chairman, treasurer or secretary.

Article XII. Election Procedure

Section 1. Nominating and Bylaws Committee

At least 30 days prior to each annual meeting, the chairman of the Chapter Board shall appoint the Nominating and Bylaws Committee of not fewer than three (3) persons from among the delegates. It shall be the duty of such committee to nominate at least one (1) eligible candidate for each vacancy, for which elections are held.

Section 2. Procedure

After the nomination of the Nominating and Bylaws Committee have been placed before the delegates, the chairman of the Chapter Board shall call for other nomination, from the floor. Nominations shall then be closed; tellers shall be appointed by the chairman of the Board; ballots shall be distributed; the vote shall be taken and tallied by the tellers; and the results shall be announced. All elections shall be determined by plurality vote and shall be by secret ballot, except where there is only one (1) nominee for each office, in which case the election may proceed by unanimous consent.

Article XIII. Amendments

Section 1.

This constitution and these Bylaws may be amended at any regular meeting by a three-fourths (3/4) vote of the delegates present or voting on the proposed bylaw amendment by mail or fax ballot, if notice of
the proposed amendment has been given to every active member credit union in writing at least thirty (30) days prior to the meeting such amendment is to be acted upon.

Section 2.

Delegates may vote on proposed bylaw amendments in person or by means of secret mail or fax ballot.

A. All active member credit unions shall receive an official mail ballot. Each active member credit union may elect to mail or fax the vote of its delegate to the Tellers of Election appointed by the Chapter Board, in lieu of having its delegate vote on the proposal at the regular meeting. The Tellers of Election shall deliver all such mail and fax ballots to the regular meeting, to be included in the count by the Tellers of Election at the regular meeting.

B. The color of ballots distributed to delegates at the regular meeting shall be distinct from the mail and fax ballots, which shall be identified as mail and fax ballots and printed on white paper.

C. In the event of re-balloting conducted at the regular meeting due to a tie vote, mail and fax ballots shall be counted in each such subsequent balloting.

D. Only delegates present at the regular meeting shall have an opportunity to vote on other business brought to a vote of the delegates at the regular meeting.

E. The Chapter Board may establish such additional rules and procedures, from time to time, as it deems necessary or appropriate to conduct the mail and fax balloting process set forth herein, consistent with any requirements contained in these bylaws.

Article XIV. Parliamentary Authority

Section 1.

In all matters not covered by the Bylaws of this Chapter, Robert’s rules of order, revised, shall apply.

Section 2.

A parliamentarian may be appointed by the Chapter Board chairman.

*   *   *
Certificate of Resolution

The undersigned, being the duly elected and qualified Secretary and the keeper of the records of the ________ Chapter of Credit Unions of the Illinois Credit Union League, an Illinois not-for-profit corporation (“League”), hereby certifies that on ______________, at a duly called meeting of the active member credit unions of said Chapter at which a quorum was at all times present, said Chapter credit unions, through their duly appointed delegates, approved a motion adopting the Amended and Restated Model Chapter Bylaws; and that such motion is now in full force and effect and is not in contravention of, or in conflict with, the bylaws or articles of incorporation of the League.

Date: ________________ ________________ CHAPTER OF CREDIT UNIONS

By: ____________________________

Type Name: ____________________________

Chapter Secretary

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CHAPTER CORPORATE GOVERNANCE PERFORMANCE STANDARDS

Under the Chapter Constitution and Model Chapter Bylaws approved by the Board of Directors of the Illinois Credit Union League (“League) and pursuant to applicable tax law and the League’s Bylaws, the Chapters are part of the League. The Chapter structure exists to support the League, which in turn focuses its attention on serving its affiliated credit unions in the various Chapters.

The Model Chapter Bylaws provide direction to League-affiliated credit unions on the management and direction of Chapter affairs. While the League maintains a flexible approach in granting the Chapters latitude in running their own affairs, it is important that activities relating to basic organizational activity not run afoul of applicable legal standards. For consistency in interpretation, the following list summarizes fundamental corporate governance standards applicable to all Chapters, irrespective of their adoption of the Model Chapter Bylaws.

1. **Non-Affiliate Credit Union Participation in Chapter Activities:** A credit union, that is not affiliated with the League but within the geographical area of the Chapter may affiliate with the Chapter as an associate member only: (i) upon majority vote of the active member credit union delegates at any regular or special Chapter meeting, and (ii) for a period not exceeding one (1) year, without affiliating with the League as an active member. (Model Chapter Bylaws. Article IV, Section B - Membership)

2. **Qualifications to Serve on the Chapter Board:** To serve on the Chapter Board, a person must be a: (i) member of an active member credit union (i.e., affiliated and in good standing with the League - all League and Chapter dues paid in full), and (ii) director, committee member or employee of an active member credit union. (Model Chapter Bylaws. Article VII, Section 1 - Chapter Board and Its Duties)

3. **Qualifications to be Elected or Appointed as an Officer or Representative of the Chapter:** To serve as an officer or representative of the Chapter, a person must be a: (i) member of an active member credit union (i.e., affiliated and in good standing with the

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1 Adopted and approved by the Board of Directors of the Illinois Credit Union League on October 16, 2012
2 Article X, Section 4 of the League Bylaws provides in pertinent part: “The purposes of the Chapters shall be ... to promote League membership, the League mission statement and organizational strategies and the products, services and programs of the League ...”
3 Article X, Section 5 of the League. Bylaws requires that: “Each Chapter shall operate within a set of bylaws adopted by its members. Such bylaws shall be consistent with the Bylaws of the Illinois Credit Union League.”
League - all League and Chapter dues paid in full), and (ii) director, committee member or employee of an active member credit union. (Model Chapter Bylaws. Article VIII, Sections 1 and 8 - Officers and Their Duties; Representatives)  

4. **Oath:** Qualification to serve on the Chapter Board includes recitation of the oath prescribed in the Model Chapter Bylaws, which includes reference to “loyal support... to the Illinois Credit Union League.” (Model Chapter Bylaws. Article VII, Section 7 - Chapter Board and Its Duties)  

This oath of office must be administered to all Chapter directors, officers and representatives annually.  

5. **Annual Meetings:** A Chapter must hold an annual meeting by March 1 of each year. (Model Chapter Bylaws. Article V, Section 1 - Meetings)  

6. **League Chapter Grant:** The annual League grant to each Chapter is contingent upon the Chapter’s adherence to the performance standards identified herein and all criteria in the League Bylaws and League Model Chapter Bylaws. Disbursement of the Chapter grants to eligible Chapters shall be made as soon as practicable after the March 1 credit union membership suspension date, established pursuant to Article IV, Section 4 of the League Bylaws.  

4 Standards 3 and 4 cumulatively mean that persons from non-affiliated credit unions shall not hold any of the following Chapter positions:

- Chapter Board Member Chapter Officer
- Legislative Forum Representative IYIC Representative Education Liaison ICU
- Foundation Representative Web Master  

5 Disbursement after the March 1 membership suspension date enables League management to confirm whether the Chapter positions described herein are filled by eligible persons, and whether the other time sensitive criteria have been met.
CHAPTER STANDARDS RELATED TO VENDORS

ILLINOIS CREDIT UNION LEAGUE

CHAPTER STANDARDS RELATING TO VENDOR SUPPORT OF AND PARTICIPATION IN CHAPTER ACTIVITIES

The Chapter Vendor Support and Participation Standards set forth herein compliment the Chapter Corporate Governance Performance Standards adopted and approved by the Board of Directors of the Illinois Credit Union League on March 26, 2004 (a copy of which is attached hereto and incorporated herein by reference).

As stated in the Chapter Corporate Governance Performance Standards, the Chapters are part of the League and they exist to support the League.\(^1\) While the League maintains a flexible approach in granting the Chapters latitude in running their own affairs, it is important that activities relating to vendor support and participation not run afoul of applicable legal standards or place the League and its affiliated companies at a competitive disadvantage.\(^2\)

For consistency in addressing vendor relationships, the following list establishes basic Illinois Credit Union System (“ICU System”) marketing, promotional and endorsement standards applicable to all Chapters:

1. The Chapters should proactively promote the League, its affiliated companies and all ICU System vendor relationships. In its role as the communication hub of the ICU System, the Regional Management Group is in the best position to provide that guidance to the Chapters on a continuing basis.

2. To the extent practicable, the Regional Directors should provide reports to the Chapters on behalf of ICU System endorsed vendors that are unable or unwilling to attend Chapter functions.

3. The Chapters should not promote or provide marketing opportunities to competitors of the ICU System or its endorsed vendors. This standard is satisfied so long as a competitor is merely attending a chapter event, as opposed to conducting it or presenting at it.

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\(^1\) Article X, Section 4 of the League Bylaws provides in pertinent part: “The purposes of the Chapters shall be … to promote League membership, the League mission statement and organizational strategies and the products, services and programs of the League …”.

\(^2\) Article X, Section 5 of the League Bylaws requires that: “Each Chapter shall operate within a set of bylaws adopted by its members. Such bylaws shall be consistent with the Bylaws of the Illinois Credit Union League.” Given that standard, the League has encouraged the Chapters to adopt the Model Chapter Bylaws developed by the League.
4. In no event may the Chapters violate the non-competition provisions in the LSC/CUNA Mutual Group ("CMG") marketing agreement, as those provisions are amended from time to time.

   (a) Current CMG non-competition provisions tie to a specific list of CMG competitors. Competitors on the list should not be invited to Chapter functions. In the event a competitor is invited to a chapter function, the Regional Director for the Chapter should consult with Chapter officials to confirm how the competitor will participate in the Chapter function.

   (b) The restriction against promoting a competitor doesn’t apply to competitor participation in exhibit hall or other program events held or arranged by the League or the Chapter (as opposed to events held or conducted by the competitor). As stated above in paragraph 3, ICU System and Chapter responsibility to avoid promotional opportunities for competitors is satisfied so long as the competitor merely makes an appearance at or attends the Chapter event, as opposed to conducting it or making a presentation at it.

   (c) Excluded from the CMG non-competition provisions are all compliance and advocacy services offered by the League

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