

CREDIT PROFESSIONALS INTERNATIONAL
STANDING RULES

1. MISSION STATEMENT To support the members of Credit Professionals International by providing opportunities for networking, career development and community involvement.

The objectives set forth to carry out the MISSION are as follows:

- A. To develop appropriate strategies to meet the needs of the members in facing the economic and technological changes in the credit industry.
 - B. To provide quality educational materials to keep the members well informed about current credit standards and sound business practices.
 - C. To develop closer contact among those employed in the credit and collection industry.
 - D. To provide to the members opportunities for personal growth and development.
 - E. To exercise a high degree of care, skill and diligence in providing benefits and ancillary services to the members.
 - F. To continuously search for and be alert to development opportunities for the formation of similar associations.
 - G. To maintain a high level of social responsibility by providing credit education to the general public.
 - H. To support the principle of interdependence by cooperating with other credit associations at the local, district and international level.
 - I. To use marketing strategies to increase awareness of CPI as a positive and valuable association in the community and in the credit industry.
 - J. To support the Credit Education Resources Foundation as a vehicle to promote community involvement.
2. SPOKESPERSON The official spokesman for the association on all matters pertaining to organization policy and legislative matters shall be the President of the Corporation. This is not intended as an attempt to curb free speech, but to protect the corporation.

3. MEMORIALS GUIDELINES The following guidelines to be used with respect to memorials, flowers and cards from the designated volunteer:

Flowers or memorial donation of \$35.00: Death of Past International Presidents, current board member, international officer or CPI office staff.

Flowers to \$25.00: Hospital confinement of CPI officers (International); office staff, Past International Presidents.

Sympathy Card: Death of close relative of above named people.

Personal card or note from corporate office: Hospital confinement of above named people.

Announcement of any death or serious illness to come from the corporate office to the board and the designated volunteer.

4. COMMITTEE CHAIRMEN The Chairmen of all committees, within thirty days after publication of appointment, shall contact and work closely with their committee members on all matters assigned to them.

5. COMMITTEE DUTIES: The CPI Guidelines manual further details duties of each committee.

NOMINATING COMMITTEE:

- 1. The Nominating Committee shall consist of three (3) members with the Immediate Past President serving as chairman, and two (2) members appointed by the President following the Annual Meeting.
- 2. It shall be the duty of the committee to screen all nominees presented for a corporate office. Nomination forms must be returned to the chairman within a specified time, complete with the name, qualifications and signed by the Local Association President and the District President.

The report listing all nominees shall be printed in the Pre-Conference Capsule listing qualifications of approximately 100 words for each nominee.

- 3. At-Large member's nomination forms must be returned to the chairman within a specified time complete with the name,

qualifications and signed by the respective District President.

4. The committee shall use the following rules and guidelines in selection of nominees:
 - a. Each nominee must meet the eligibility requirements as described in Article IV, Section 2.A or Section B, At-Large members.
 - b. Nominees must have served as President of their respective district.
 - c. Nominees may not be named by the nominating committee whose candidacy has not been recommended by their respective local association and endorsed by their respective district.
 - d. At-Large members may not be named by the nominating committee whose candidacy has not been endorsed by their respective district.
 - e. All nominees must be consulted and willing to serve.
 - f. A district will be allowed a second nominee.
 - g. The nominating committee may have the privilege of selecting the most highly qualified nominees from the nominees submitted for the officers of the corporation.
 - h. If, for any reason, neither the First nor the Second Vice President is available for the office of President, the nominee for President must have served as Past International President.

BYLAWS COMMITTEE:

1. The Bylaws Committee shall consist of three (3) members with the second Past International President as chairman. The President shall appoint not later than thirty (30) days after the Annual Meeting, two (2) International Past Presidents to act on the bylaws committee.
2. It shall be the duty of this committee to study all recommendations submitted for amending these bylaws. The report of the bylaws committee shall be made to the membership sixty (60) days prior to the Annual Meeting and presented to the members for vote.

TELLER COMMITTEE:

1. Teller Chairman receives the nominating and bylaws voting results and reports to the membership at the annual meeting.

BUDGET COMMITTEE:

1. The Budget Committee shall consist of the third Past International President as chairman, the President, First Vice President, and the Secretary/Treasurer.
2. It shall be the duty of this committee to prepare a budget based on the estimated income and the estimated expenditures allocated to the various purposes and needs of the organization, following the guidelines set forth in the CPI guidelines.
3. The budget shall be presented to the Board of Directors for amendments and adoption at the Pre-Conference Meeting.

ADVISORY COMMITTEE:

1. The Advisory Committee shall consist of the fourth, fifth and sixth active Past International Presidents, serving for three (3) years with the senior member serving as chairman, whose term shall end at the Annual Meeting.
2. This committee may consult or be consulted by the officers and the corporate staff for advice on any matter regarding the operation or policy of Credit Professionals International. This committee shall also function on all matters which are referred to it by the officers, corporate staff or members for clarification.
3. This committee shall present the Credit Professional of the Year Award.
4. This committee will receive nominations for Hall of Fame and Honorary Membership and will forward the information to the Executive Committee for final selection.
5. The committee will perform an annual financial review at the corporate office in October of each year.

MEMBERSHIP AND EXTENSION COMMITTEE:

1. The Membership and Extension Committee shall consist of the First Vice President as chairman and District Membership and Extension Chairmen shall serve as members of the committee.
2. It shall be the duty of this committee to work closely with the corporate office in advising, planning and furthering extension efforts. When requested, it shall provide assistance in specific areas in behalf of the membership and extension activities.

EDUCATION COMMITTEE:

1. The Education Committee shall consist of the Second Vice President as chairman and District Education Chairmen shall serve as members of this committee.
2. It shall be the duty of this committee to work closely with the corporate office and Credit Education Resources Foundation in advising, planning and furthering educational efforts and also perform whatever other assignments proposed by the President and the board.
3. It is the responsibility of the education chairman and committee to obtain material for the Credit Professionals International Manual for the following year.

STRATEGIC PLANNING COMMITTEE:

1. The President shall appoint a chairman at the Post-Conference Board Meeting. Members of the committee shall be the Board of Directors and any other interested parties.
2. The committee meets twice a year.
 - a. At conference prior to the pre-conference board meeting.
 - b. A fall meeting in conjunction with the Executive Committee meeting.
3. A questionnaire may be sent to members requesting their recommendations for the association.
4. It is the responsibility of the committee to review current plans for the association and update those plans annually advising members through the annual report/or conference folio.
5. The chairman will present a report at the annual meeting.

PUBLICATIONS COMMITTEE:

1. The President shall appoint a chairman at the Post-Conference Board Meeting.
2. The chairman shall assist the corporate office with publications as requested.
3. The duties of the publication chairman shall be to periodically review the contents of CPI publications and make recommendations to the corporate office.
4. The chairman shall provide suggestions and materials to the editor which can be used in the publications of Credit Professionals International.

MARKETING COMMITTEE:

1. The Marketing Committee shall consist of three members. The President shall appoint a chairman and 2 members at the Post-Conference Board Meeting.
 2. Serve as a communication link to stimulate increased publicity at all levels.
 3. Provide support and assistance to other international committees as requested.
 4. Promote the professional, educational and personal benefits of membership in Credit Professionals International through the utilization of all media including print, electronic and personal interaction.
6. CONFIDENTIALITY All information which is given to board members and on which it is their responsibility to act, will remain

confidential to that board unless published in the annual meeting minutes. Officers and District Presidents, while reflecting the opinion of their districts, are on the board as individuals.

7. FUND-RAISING Local associations limit solicitation of support in fund-raising activities to their local association area and not include the officers, directors and committee members. At the international conference the incoming President's local and/or district may have a fund-raising table which is to help with the expenses and support of the incoming President.
8. SPECIAL MEETINGS The President of the corporation, when invited, will attend distinguished special meetings which must be considered on their own merits and value to international and should such participation be deemed worthwhile, the necessary funds will be provided to cover the expense.
9. DISTRICTS This corporation shall be set apart in districts designated and described as follows:

District 3 & 4:	States of Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, and Tennessee.
District 5	States of Illinois, Indiana, Michigan, New York, and Ohio.
District 7 & 9	States of Arkansas, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Colorado, New Mexico, Utah and Wyoming
District 8:	State of Texas
District 10:	States of Alaska, Arizona, Hawaii, Idaho, Montana, Oregon and Washington; Provinces of Alberta and British Columbia, Canada
District 12:	States of Pennsylvania, Virginia, West Virginia, and Washington, D.C.

 - Any unassigned state must align with a contiguous district
10. DISBANDING LOCAL ASSOCIATIONS District Presidents shall notify the International President and the corporate office or Secretary/Treasurer immediately when a local association shows signs of disbanding.
11. LATE DUES The Corporate Office or Secretary/Treasurer will notify the District President and First Vice President when the dues of a local association in said district have not been paid by the 15th of January. It is the duty of the District President to inform the corporate office or Secretary/Treasurer by February 15th if the local association plans to pay dues for current year.
12. EXTENSION ANNOUNCEMENT Local associations are to announce the name of the town or city where they plan to organize a new local association at their district post-conference board meeting. Send the name of town or city where a local association is to be organized to the First Vice President and corporate office. At the end of six months, District First Vice Presidents should request a progress report from the local association and forward a copy to the corporate office.
13. EXTENSION EXPENSE Guidelines for expenses of a local association's extension work are to be set up by each district for their local association requirements.
14. CONSUMER CREDIT EDUCATION Credit Professionals International will cooperate at all levels with the consumer education programs being sponsored by other organizations.
15. EVALUATION The President and Immediate Past President will evaluate the performance of the corporate office staff at the first Executive Committee meeting after the annual conference.
16. CANDIDATES No gifts are to be given out or entertaining to be done by candidates as campaigning.
17. CORRESPONDING SECRETARY The President may appoint a corresponding secretary. The duties of the corresponding secretary shall be to assist the President with personal and social functions and not to assume the duties of an elected officer.
18. HISTORIAN The President shall appoint a historian at the Post-Conference Board Meeting. It shall be the duty of the historian to compile material received from local associations and districts for the President's history book. The Historian will receive monies, if a budgeted line item. The Historian will assist with photos for the Post Conference Capsule.
19. PLAQUE - INTERNATIONAL PRESIDENT A plaque, in addition to an appropriate gift, to be presented to the Past International President at the conclusion of the term acknowledging the leadership efforts by the President. The Corresponding Secretary will be responsible for the purchase of the plaque in addition to the appropriate gift.
20. AWARDS Awards programs are outlined in an attached document.

21. DIRECT MEMBERS: A Direct Member shall receive for their membership dues the following: an Educational Manual, Membership Certificate, Membership Directory, The Credit Connection (quarterly newsletter and legislative update), the Credit Professional (biannual magazine), Pre- and Post-Conference Capsules, and opportunities to attend seminars and conferences.
22. AT-LARGE MEMBERS: A Member At-Large shall receive for their membership dues the following: an educational manual, Membership Certificate, The Credit Connection (quarterly newsletter and legislative update), the Credit Professional (biannual magazine), Pre- and Post-Conference Capsules, Membership Directory and opportunities to attend seminars and conferences
23. PARLIAMENTARIAN. The President shall appoint a Parliamentarian at the Post-Conference Board Meeting. The Parliamentarian will abide by Roberts Rules of Order, newly revised.
24. VOLUNTEER COORDINATORS Various members will volunteer their time for assistance to the corporate office upon executive approval, without remuneration. For example, Certification, O.C. Tanner, Webmaster, Memorials, Volunteer Bookkeeper, and Financial Reviewer.
Their responsibilities will be listed in the CPI Guidelines.

STANDING RULES
AWARDS PROGRAM

1. CREDIT PROFESSIONAL OF THE YEAR AWARD Awarded to the outstanding member of the year for service and dedication to Credit Professionals International. This award to be based solely on the most recently completed local association year's activities - October 1 to September 30. The following categories are the basis used in determining the winner and there is no limit on the number of points that can be accumulated. The categories are:.

Local Attendance & Other CPI Meetings Attended
Educational Certification
Membership and Extension Efforts
Editorial Submissions
Cooperation & Assistance to CPI
Promotion for CPI
Community Credit Activities & Community Participation

Procedures for Choosing:

- A. LOCAL ASSOCIATION LEVEL: When the first notice about this award is received, it will be the responsibility of the Local Association President to consult with the members of the board regarding the possibility of nominating one of the local association members. Review the list of activities on which the award will be based. If the board feels one of their members qualifies, they will recommend the person to the local association for approval. Copies of a letter from the Local Association President will be sent with the qualifications -- properly signed -- to the state (where applicable), then to the district advisory committee on or before the due date. The Local Association President must ensure the nominee has met the following criteria:
1. The qualifications of a nominee must be above and beyond what is expected in the normal course of their position in the local association or as required by their employment.
 2. The nominee shall not nominate her/himself.
 3. If the nominee is both the nominee and the Local Association President they shall only sign the application as the nominee and the Local Association First Vice President shall sign as the local association representative.
 4. Having met the above criteria, a letter of not more than 250 words, agreed to by the local association membership, recommending the nominee and containing only data pertaining to the nominee and for the qualifying year, will be sent to the appropriate individuals.
- B. DISTRICT LEVEL: It will be the responsibility of the district advisory committee to confer and choose the district "Credit Professional of the Year". The Chairman of the advisory committee shall send a copy of the letter from the local association and the qualifications to each member of the international advisory committee on or before the due date.
1. In submitting the application for District Credit Professional of the year to the International Advisory Committee, the District Advisory Chairman must attach a letter of recommendation stating that the applicant has been chosen as the district nominee.
 2. No district nominee for the " Credit Professional of the Year" shall be considered if the form is received by the advisory committee after March 31st.
- C. INTERNATIONAL LEVEL: Members of the international advisory committee will confer and choose the most qualified applicant and report the name to the corporate office by the due date.
1. If the decision is made that no nominee had adequately fulfilled the requirements for the Credit Professional of the Year Award, it shall be at the discretion of the advisory committee that **NO** award be given.

The award to be in the form of an engraved plaque and a free registration to the next year's International Conference. A summary of the qualifications to be given at the time the award is presented. A certificate of recognition to be given to each of the runner-up participants acknowledging their efforts and those in attendance at the time of the presentation be introduced.

2. HONORARY MEMBERSHIP in Credit Professionals International may be awarded on four levels: local, state (if applicable), district and international. To qualify for international honorary membership, it is necessary that the candidate must have served in an outstanding capacity on the international level. This does not mean that merely holding an international office, even that of President, entitles one to international honorary membership. This would depend on what had been accomplished for the international organization during and after term as officer or committee chairman. Naturally participation in local association (where applicable) and district would have some bearing on contributions to international, as the candidate would not have reached the higher level without first having served the local association, state (where applicable) and district. Each candidate must be considered on his/her own merits. The Advisory Committee will screen all nominations and will forward to the Executive Committee for final selection. A plaque will be presented to the recipient. The plaque should be ordered by the President.
3. EMERITUS MEMBERS Past International Presidents shall be designated as emeritus members as follows:
 - a. When holding membership in a local association they shall be a Regular Member.
 - b. When not a member of a local association, they shall hold a Member At Large Membership.
4. CREDIT PROFESSIONALS INTERNATIONAL HALL OF FAME To give special recognition to members and non-members who have made special contributions of a lasting nature to Credit Professionals International.
 - A. Member Qualifications:
 1. Nominee must have been a member of Credit Professionals International for at least 15 years.
 2. Nominee must be an exceptional member who has made a lasting impact or outstanding contribution for the benefit of Credit Professionals International.
 - B. Non-Member Qualifications:
 1. An individual, not a member of Credit Professionals International, but who has made a lasting impact or outstanding contribution for the benefit of Credit Professionals International.
 - C. Nominations are received by the Advisory Committee and forwarded to the Executive Committee for final selection.
 1. Recipients not to exceed three (3) per year.
 2. Should the Executive Committee determine there is no recipient for the current year, it shall be so stated at the annual business meeting.
 3. Holding International Office does not guarantee winning the award.
 - D. Recipients to receive an inscribed plaque. The plaque should be ordered by the President.
 - E. International Office shall display a plaque with recipients' name and year of recognition.
6. 5'R PIN AWARD this award shall be given to any Credit Professionals International member for securing five (5) new members within the local association year, October 1 to October 1. New members may be acquired for the applicant's own local, or any other local association. New members in the charter organization of a new local association may not be used. Applications may be made to the Corporate Office on forms provided. Those achieving the award are entitled to wear the 5'R pin which can be purchased through the Corporate Office.