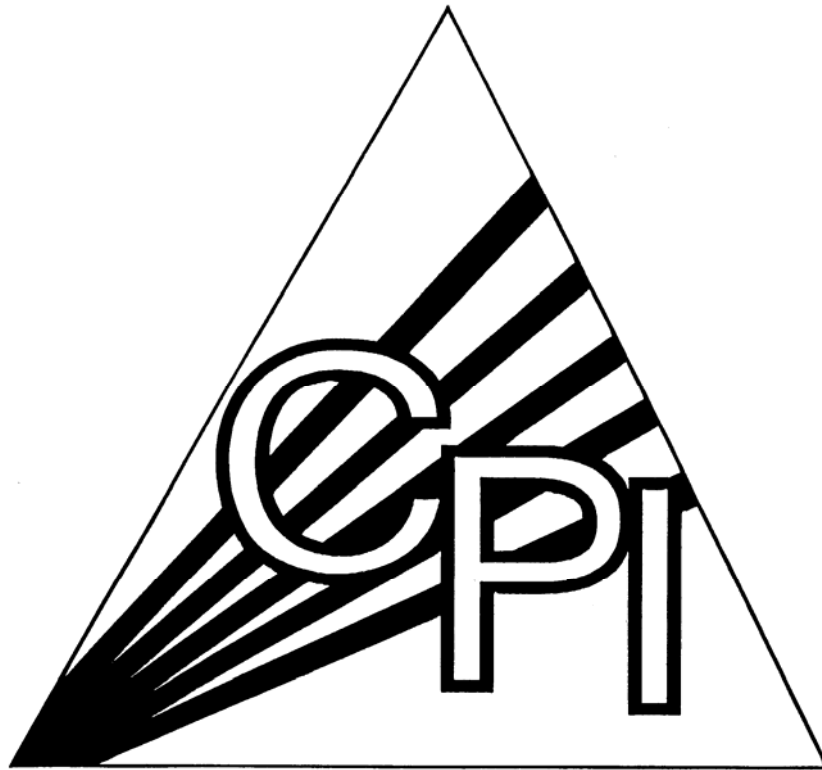


**GUIDELINES**  
**FOR**  
**DISTRICT PRESIDENTS**



Credit Professionals International

Revised 2004

## TABLE OF CONTENTS

|  |    |
|--|----|
| I. During the Year .....                             | 1  |
| ..... 3  |    |
| • After Your District Conference                     |    |
| II. Before the International Conference .....        | 4  |
| III. During the International Conference .....       | 5  |
| IV. Now That You Are An International Director ..... | 6  |
| • International Bylaws .....                         | 7  |
| • Standing Rules .....                               | 11 |
| V. Corporate Policies (District Section) .....       | 18 |

# CREDIT PROFESSIONALS INTERNATIONAL

These suggestions for District Presidents pertain principally to your duties as a member of the International Board of Directors, and to your relationships and responsibilities to the various International Committees. Since each district has its own bylaws and procedures, no attempt has been made to include district duties.

Starting on page 7 you will find sections of the International Bylaws and current Standing Rules affecting your various activities. Bear in mind that both are revised from time to time. A revised copy is sent to all members of the International Board immediately following the conference each year.

We believe the district president's activities in relation to international can be divided roughly into three areas: (1) During the year, (2) Immediately before conference, and (3) During the international conference.

## **I. DURING THE YEAR**

Since you, as **District President**, are the chief administrative officer of the district, it is your responsibility to see that your district officers work closely with their international counterparts in carrying out the overall programs for the year.

Your **First Vice President** on the Membership & Extension Committee will be working with the International First Vice President in carrying out international's plans for organizing new local associations, membership drives and contests, as well as promoting your own district's goals.

Your **Second Vice President** will be working with the International Chairman of the Education Committee, promoting the study of the manual and other educational goals, and checking with the local associations to make sure their reports of those taking the exams are in before the deadline (if required by your district).

Your **Secretary** is responsible for the minutes of your meetings and the records of your district.

Your **Treasurer** should follow-up promptly with those local associations in your district which have not paid dues to International.

NOTE: The International Secretary and Treasurer positions were combined into one position at the 1996 Annual Meeting. The position will now be referred to as the Secretary/Treasurer. Districts have the option of keeping both positions or combining them.

### **Quarterly Reports**

At the end of each quarter - December 31, March 31, June 30 and September 30, the corporate office prepares a comprehensive report which shows the local associations in each district, the number of members (for each local association) for whom dues have been paid to international. Copies are sent to each District President.

These reports are invaluable tools for you and your district officers, pointing out the local associations that may need help and those which need reminders. Pass along the information to the  
*Credit Professionals International*

proper chairman or officer as soon as possible after you receive the reports.

**Share your communications**, newsletters and bulletins with the other District Presidents, the International Officers, and the Corporate Office. This is the only link you have with each other during the year. A roster of District Presidents is available from the corporate office.

### **Follow-up**

As with any executive job, after the goals are decided upon, and the responsibilities assigned, the most important phase is that of seeing that the job gets done and the plans are brought to conclusion. This is frequently the most difficult task of all, requiring patience, tact and unending persistence.

Because of distances involved, the most economical way to communicate with your officers and chairmen is by mail: publications, monthly letters and personal letters. We all know that some people who are capable, well informed and efficient *just do not write letters*. There may be good reasons why - perhaps the job doesn't provide access to a typewriter or computer and some may hesitate to answer in longhand or to ask someone to help.

While the ability to communicate effectively in writing is probably a "must" requirement for the office of District President, other officers and chairmen may be effective and get their jobs done in other ways. If you have an officer or chairman who just doesn't answer letters, perhaps you could send a list of questions and say you will be calling at a definite date and time, perhaps an evening or weekend, asking the officer to call and arrange another time if the one suggested is not convenient.

When Credit Professionals International members accept the responsibility of an office or chairmanship, it is with the understanding that they will arrange the time to carry out the duties and responsibilities of the office. If, for some reason, they are not able to function, perhaps they should be replaced, rather than have the entire district program suffer for the year.

If your non-writer is functioning, you can work around it. If the officer is neither functioning nor answering your letters, then it is time to take a long hard look at what should be done to make your year successful. Are you sure the non-functioning officer or chairman knows what to do?

One of the most frequent mistakes in situations of this kind is that of assuming the other person understands what is expected, when perhaps they do not.

### **Future Officers**

One of the rewarding activities of a President is the encouragement and "building" of the officers serving with you and who want to continue into higher offices. You will soon be chairman of the district nominating committee. Your knowledge and experience will be invaluable in helping choose those who have been conscientious as members of your board or as chairmen of committees. Like every good executive, you can be on the watch for "promotable" people. You soon learn to tell the difference between the people who want the "honor," and those who are willing to devote the time, effort and planning necessary to be a successful officer or chairman.

The districts are also the training grounds for future international officers.

## **AFTER YOUR DISTRICT CONFERENCE**

1. Be sure to send to the Corporate Office immediately the names, addresses and telephone numbers of the new district officers. A **Change of Officer's form** is available for that purpose on the CPI website.
2. When changes in **District Bylaws** are made, a copy of revised bylaws are to be sent to the corporate office within 30 days after the district conference.
3. Send to the **International Chairman of the Strategic Planning Committee** copies of all formal resolutions passed by your Annual District Business Meeting having to do with suggested changes in the International Bylaws, Standing Rules or procedures. District Presidents are members of this committee.

## **Recommending Nominees for International Officers**

**Nominating forms** are sent to the District Presidents in September of each year. The *District Presidents* are responsible for mailing the forms to all the local associations in their district in time for them to complete them and return to you by November 1st.

The *District President* is responsible for sending to the International Nominating Chairman the following information by February 1st:

1. International nomination form and the local association endorsement form.
2. Nominee biography form with complete information requested.
3. A picture of the Nominee: portrait type - glossy print.

Some districts have adopted formal procedures for selecting the nominee that the district will endorse for International Office. For those districts which do not have a procedure, this suggested routine will give all the local associations a chance to have a voice in the choosing.

1. After the nominations have been received from the local associations, screen them for eligibility.
2. Mail a list of suggested nominees and a local association endorsement form to each local association by December 1st. These need to be returned to the District President by January 15. A brief cover letter can also be sent stating the qualifications of the proposed candidates.
3. Every effort should be made to contact each local association regarding their nomination and endorsement forms. The candidate receiving the most endorsements would logically be your district's nominee.

*NOTE: This routine would be followed only by those districts which do not already have a formal procedure for selecting their nominees for International Office.*

The International Nominating Committee is charged with the responsibility of choosing the candidates that they feel will make the most capable and successful international officers. Help them

by nominating your most outstanding Past District Presidents.

## **II. BEFORE THE INTERNATIONAL CONFERENCE**

Since most of the activity of the International Board is carried on at their two meetings during the International Conference, it is at this time of year that you will receive the most correspondence from the corporate office.

1. **Conference Registration forms** usually go out in January or February mailings.
2. **Voting** for **bylaw changes** and **election of officers** shall be by written ballot. Each paid member is entitled to:
  - one (1) vote for bylaws, and
  - one (1) vote for election of officers.

Two Ballots, one (1) for by-law changes and one (1) for election of officers will be mailed from the corporate office to each paid member sixty (60) days prior to the annual meeting. Included in that mailing will be an explanation of the proposed by-law changes, biographies and pictures of candidates and instructions. Voting may be done by fax, mail or electronic mail. No proxy votes will be allowed.

3. **Strategic Planning Committee Information** will be sent to you sometime in May. You will be asked to review a number of recommendations made by the Committee Chairman as a result of the replies received from the local associations and/or members. You will probably be asked which of the recommendations you feel should be considered at the committee meeting during conference. Not all suggestions from local associations are practical and workable at the international level, and the overall progress of the entire organization is the goal to be kept in mind.

This is a function that will be carried out by the person who is the District President at the time of the international conference. *If you are the outgoing president, be sure to share this information with the new president who will be representing your district and be a member of the committee.*

4. Your **District's Nomination for Credit Professional of the Year** Information regarding qualifications are sent out from the Corporate Office, and each district's advisory committee selects the District Credit Professional of the Year. Keep in mind that because the standards are high, not every district will have a person who can qualify every year. Rather than naming someone that is not qualified, it is better for your district "image" to report that you have no candidate. If the award is to be meaningful, the standards must be maintained.
5. **Names of Deceased Members**, and the name of their local association should be sent to the corporate office to be included in the permanent memorial records and to be included in the in memoriam at the international conference.
6. **Arrival and Departure - International Conference**. You will receive information from

the International President about the meetings you will be expected to attend and can plan your arrival and departure accordingly. The first scheduled meeting, usually on Thursday evening, is the Strategic Planning Meeting. The Post-Conference Board Meeting is the last Credit Professionals International function on Sunday morning.

7. **International Walk-A-Thon** is held each year at the international conference. Credit Professionals International donates 25% of all money raised to the National Center for Missing and Exploited Children. Participation is simple. You do not have to be a "speed walker" for our Walk-A-Thon, we welcome cheerleaders. You will receive a sponsor pledge form with your conference confirmation packet. Just take the form everywhere you go, your local meeting, your place of employment, the grocery store...wherever you go. Remind people we are walking for the Children. As you collect your donations, remind sponsors to make all checks payable to Credit Education Resources Foundation. Contributions made payable to the foundation are tax deductible in the United States. Then just bring the checks to conference with you.

Each District will have a goal of \$3.00 per member, based on the number of paid members in your district. It is recommended that you send a letter to each Local Association President in your district two or three months prior to conference asking them to send \$3.00 per member to support your district. The local association may send the money to you or to the corporate office. We will keep a record at the corporate office, and bring the total to conference to be credited to your district. Awards will be given at conference.

8. A **District Raffle** is generally held each year at the conference. Each District President is asked to bring a raffle item. We will sell raffle tickets during the conference and the raffle will take place during one or more of the meetings. You may bring one item or a basket of items from your district valued about \$25.00. Some districts choose to bring one item from each state represented in their district, others choose something significant from their area. Bring your raffle item to the registration area when you pick up your packet and badge. Money is used for Credit Education.

### **III. DURING THE INTERNATIONAL CONFERENCE**

*If you have been fortunate enough to attend the International Conference during your year as District First Vice President, you will already know much of the information in these guidelines.*

It goes without saying that every person attending the conference should plan to be in the meeting rooms a few minutes before the meetings are scheduled to be called to order.

Special seating arrangements are made for members of the Board of Directors. Seating charts for the Pre-Conference Meeting, Annual Meeting and Post-Conference Meeting will be in your Board of Directors folder, which you will receive at the Pre-Conference Board Meeting. Be prompt, since the Board may be entering the meeting room in a pre-determined order.

1. **Strategic Planning Meeting is held at the International Conference.** *All District Presidents and First Vice Presidents should attend.* This is an informal meeting where the District Presidents and First Vice Presidents get together to talk over their mutual activities, to become better acquainted and enjoy "shop talk" about Credit Professionals International. The International President normally appoints the Future Planning Chairman to chair the meeting, someone to help get the "ball rolling." You will probably be asked if you have any topics which you would like to have the group discuss.
2. **Pre-Conference Board Meeting.** This is the first "official" meeting of the conference and is usually held the day prior to the Annual Meeting. It is important that you attend since you will be representing your district. Each District President does have a vote on the International Board of Directors. District First Vice Presidents are also invited and encouraged to attend this meeting.
3. **Business Meeting.** The Annual Meeting is the big event of the year. Please note the time and location on your conference schedule. This is when the primary business of the corporation takes place. Special seating in the front is arranged for the district presidents.
4. **Installation of Officers** usually takes place the evening of the Annual Meeting. All district presidents will be at one of the head tables or at specially arranged seating and will be installed along with the corporation officers.

Often the incoming international president will request those being installed to wear clothing of a certain type or color. This information will be sent to you approximately two months prior to conference.

5. **Post-Conference Board Meeting.** This meeting is scheduled for a time when it will not conflict with the other conference responsibilities of the International Officers who usually are Co-Chairman of all the general conference sessions.

The time and place of the meeting will appear on the program. Note it on your personal list of "must" meetings. It is at this meeting that action is taken on items referred from the Annual Meeting to the Board of Directors. The incoming International President will ask for your theme and your goals for the upcoming year.

#### **IV. NOW THAT YOU ARE AN INTERNATIONAL DIRECTOR**

*District Presidents, by virtue of their office, are members of the International Board of Directors.*

##### **Things you need to know:**

1. Know the purposes and ideals of this organization, have a thorough understanding of the Bylaws and Standing Rules and strive always to adhere to them. Be familiar with the

mission statement.

2. Be familiar with parliamentary procedure.
3. Develop leadership qualities within yourself such as:
  - a. The ability to get along with people
  - b. Tolerance
  - c. Impartiality
  - d. The ability to work well with others
  - e. The quality of being natural - "Being yourself"
  - f. A friendly, cheerful attitude - always positive and optimistic
  - g. A willingness to learn from others
4. Always present your best image for Credit Professionals International.
5. Be enthusiastic -- be alert -- be progressive.
6. Remember, to others, **you are** Credit Professionals International.

**For your information:**

It shall be generally accepted that formally planned and announced receptions at the Annual Conference will be limited to those honoring the incoming and outgoing presidents.

However, districts or local associations wishing to honor other officers may schedule parties or receptions in rooms or suites as they wish, as long as they do not conflict with the scheduled receptions or other official conference events. These parties should not be general invitation affairs, but should be restricted to the officer's own district members, and if desired, the International Officers.

**INTERNATIONAL BYLAWS**

To be an effective officer in any organization, one must be thoroughly familiar with the rules. In Credit Professionals International, these are contained in the current Bylaws and Standing Rules.

Each International Officer is sent a revised copy immediately following the International Conference. If you do not have a copy, you can obtain one on the CPI website or request one from the corporate office. Do so as soon as possible and review all the information giving special attention to these sections.

The bylaws of the corporation are very important. However, the following pertains only to those sections relative to the responsibilities of the District Presidents.

**ARTICLE VI, BOARD OF DIRECTORS**

**Section 1.** The affairs of the Corporation shall be managed by its Board of Directors which shall consist of the corporate officers, the three immediate Past International Presidents, and the respective

District Presidents. All other Past International Presidents and the Standing Committee Chairmen shall be non-voting members of the Board. Each director shall hold office until the next annual meeting and until his/her successor shall have been qualified and elected. Directors need not be a resident of Illinois.

## **Section 2. Meetings**

A. ANNUAL. The Board of Directors shall hold two regular meetings yearly: a Pre-Conference Board Meeting immediately preceding the Annual Meeting of the members and a Post-Conference Board Meeting immediately following the Annual Meeting of the members

The Board of Directors may provide by resolution the time and place either within or without the State of Illinois for the holding of additional regular meetings of the Board upon such notice as they shall determine.

B. SPECIAL. Special meetings of the Board of Directors may be called by or at the request of the President, or any two directors.

The person or persons authorized to call special meetings of the board may fix any place, either within or without the State of Illinois, as the place for holding any special meeting of the board called by them.

1. NOTICE. Notice of any special meeting of the Board of Directors shall be given at least twenty (20) days previous thereto by written notice delivered personally or sent by mail, fax, or electronic mail to each director at his/her address as shown by the records of the Corporation. If mailed, such notice shall be deemed to be delivered when deposited in the mail in a sealed envelope so addressed with postage thereon paid. Any director may waive notice of any meeting.

The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened.

The purpose of any special meeting shall be specified in the call to such meeting. Only business mentioned in the call of a special meeting can be transacted unless otherwise permitted. This would require a two-thirds vote.

C. QUORUM. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the board of directors.

**Section 3. Manner of Acting.** The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors except where otherwise provided by law or by these bylaws. In the event that any of the seven immediate Past International Presidents are not in attendance, their vote may be assumed by non-voting Past International Presidents present, in the order of those most recently holding office, not to exceed a total of seven (7) votes.

**Section 4. Vacancies.** A vacancy in the Board of Directors, due to the change of the District President shall be filled by the representative District. The appointed Director will serve the unexpired of the predecessor in office.

*NOTE: A few years ago, it was found that occasionally urgent business must be transacted on short notice, and important decisions frequently had to be made between the annual meetings. Since the board was designated as the governing body at that time, it was necessary to poll a group of 24 people - widely separated geographically. To bring our organization into line with others having the same situation, we followed their lead, and established an Executive Committee. Since you, as a member of the board will be working closely with this committee, Article VII is being included in this collection of bylaws affecting you.*

## **ARTICLE VII. EXECUTIVE COMMITTEE**

**Section 1.** The Executive Committee shall be composed of the President as Chairman, the First Vice President, the Second Vice President, the Secretary/Treasurer and the Immediate Past President. A representative from the corporate office, appointed by the president, shall be an ex-officio member of the committee without vote. This committee shall meet prior to the Pre-Conference Board of Directors Meeting, a majority of the Committee to be considered a quorum, for the discussion of business which will be presented to the Board of Directors and the Annual Meeting. This committee shall also meet prior to the Post-Conference Board of Directors Meeting.

The Executive Committee shall have the authority to transact any special or emergency business arising between board of director meetings, voting by mail, conference telephone call, or in a special session called by the majority of the Board of Directors or the majority of the Executive Committee.

*NOTE: While District Presidents may be appointed to serve on other Committees, they are, by virtue of their office, always a member of the Strategic Planning Committee.*

## **ARTICLE VIII. COMMITTEES**

**Section 1. Standing Committees.** Nominating, Bylaws, Budget, Advisory, Membership and Extension, Education, Strategic Planning, Publications, and Marketing. The chairmen shall be appointed by the President, unless otherwise herein specified, and shall be approved by the Board of Directors at the Post-Conference Meeting. The members serving on these committees shall be appointed by the President except where the procedure is otherwise herein specified. The duties of the committees are outlined in the Standing Rules.

**Section 2.** The International Chairman of any committee must be actively involved in a local association.

**Section 3.** The President shall be ex-officio member of all committees except the Nominating Committee.

**Section 4.** Committees shall notify the President of all meetings and shall send copies of official correspondence to the President.

**Section 5.** Special committees may be appointed by the president with the approval of the Board of Directors. They shall serve until the completion of their assignment but may be dissolved at any time by the Board of Directors.

## **ARTICLE XI. DISTRICTS**

**Section 1.** This Corporation shall be set apart in Districts designated and described as follows: District 3 & 4, District 5, District 7&9, District 8, District 10, District 12.

The states and provinces included in each district are listed in the Standing Rules.

**Section 2. Officers.** Each district shall elect at least the same number of officers as the corporation; president, first vice president, second vice president, and secretary/treasurer. A District can choose to elect a third vice president, a secretary and a treasurer. The District President automatically becomes a director of the corporation by virtue of the office. Eligibility to the office of District President shall be dependent upon being a local association member in accordance with ARTICLE IV, SECTION 2, and having served as President of a local association.

**Section 3.** The Board of Directors of a District shall conduct the business of the district.

**Section 4. Membership.** Members of a district shall be those members of each local association which meets the requirements set forth in ARTICLE XII, ORGANIZATION OF LOCAL ASSOCIATIONS.

**Section 5. Annual Meeting.** Each district shall hold Annual Meetings according to their bylaws. District conference meetings to be held at time other than with international conference when possible. If held simultaneously, the district will not be privileged with an international representative if meeting times conflict.

**Section 5. Advisory Committee.** Each district shall be required to establish an Advisory Committee composed of three Past District Presidents. Each members shall serve 3 years in staggered terms. The member serving his/her third year shall be filled by appointment by the District President at the District Post-Conference Board Meeting.

### **Section 7. Charters.**

a. Each district shall be issued a Charter by the Corporation, stating the name of each district of Credit Professionals International. Said Charter shall be kept and maintained by the district officers at all times in good standing and in conformance with the terms and provisions of these bylaws and with duly adopted rules, regulations and requirements of the Corporation.

b. Each district shall adopt bylaws provided that they shall not conflict with these bylaws and shall be subject to the approval of the corporation. Any amendments made to district bylaws are to be sent to the corporate office within thirty (30) days of the district conference.

c. The charter of any district shall be subject to suspension and revocation for violation or non-conformance with any provision of these bylaws; the rules, regulations and requirements of the corporation; or for any justified reason or cause that is prejudicial to the best interest of the corporation.

1. Upon written complaint, presented to the Executive Committee, that committee by majority vote if it believes the complaint to be substantial and meritorious may recommend to the

Board of Directors that the District Charter be suspended if it believes such action advisable.

2. Any district, after notification of suspension by registered or certified mail to the Executive Committee or elected officers shall be entitled to have a hearing before the Executive Committee and shall be given not less than twenty (20) days notice before such hearing. The Executive Committee shall submit a full report of such hearing and its recommendations for such action as it deems advisable to the Board of Directors.
3. The Board of Directors, after consideration of the Executive Committee report and by a two-thirds (2/3) vote of the entire board, may impose such disciplinary action as it deems advisable or appropriate, or may revoke the charter and re-issue it to other properly organized officers of the district as may be approved by the board.

*NOTE: At present, there are approximately 25 Standing Rules. Only a few of them directly affect you as a member of the International Board. They have been included here for your convenience.*

### **STANDING RULES (INTERNATIONAL)**

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 corporate office:

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 Past International President; board members, office staff.

Personal card or note from corporate office: Hospital confinement of international officer.

Further announcement of any death or serious illness to come from the corporate office to the board to keep members informed and give opportunity for personal acknowledgement where desired.

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**

**NOMINATING COMMITTEE:**

1. The Nominating Committee shall consist of five (5) members with the Immediate Past President serving as chairman, and four (4) 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, endorsements 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. 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.
  - 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. All nominees must be consulted and willing to serve.
  - e. A district will be allowed a second nominee, provided one of the nominees is currently serving as First Vice President or higher.

- f. The nominating committee may have the privilege of selecting the most highly qualified nominees from the nominees submitted for the officers of the corporation.
- g. 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.

**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, Hall of Fame and Honorary Memberships as outlined in the Awards Program.
4. 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,

- District 8: Oklahoma, South Dakota, Colorado, New Mexico, Utah and Wyoming  
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.
20. **AWARDS** Awards programs are outlined in an attached document.

21. **DIRECT MEMBERS:** A Direct Member shall receive for their membership dues the  
*Credit Professionals International* 17 *Guidelines for District Presidents*

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, and Memorials. 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 CPI15%  
 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 "Credit Professional of the Year" pin. 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. A plaque will be presented to the recipient.
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 Direct 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. Recognition to be determined by the Executive Committee.

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.

E. International Office shall display a plaque with recipients' name and year of recognition.

5. 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.

## **V. CORPORATE POLICY BOOK**

*The following pages are the district part of the CPI Guidelines:*

### **SECTION IV: GUIDELINES FOR DISTRICTS**

#### **A. DISTRICT OFFICERS**

1. The guidelines for District Presidents are in a separate document and available from the corporate office. These guidelines are to be presented to the District Presidents and First Vice Presidents by the International Representative at each district conference. They can also be located on the Website.
- o2. The International President, First Vice President and corporate office should be notified when a local association shows signs of disbanding or prepares for organizing a new local association.
3. An International Mentor will be assigned to your District at the International Annual Meeting. They will possibly be your conference representative. They are available to assist in any need.

#### **B. GUIDELINES FOR DISTRICT FOR INTERNATIONAL REPRESENTATIVE**

1. Please complete the information form sent to District President from the International Rep that will attend your district conference.
2. Advise Representative if any fees or expenses are paid by your district.
3. Make reservations at conference hotel and arrange for transportation.
4. Inform Representative of seating arrangements and dress requirements.
5. Inform Representative of time schedule at least two months out for travel arrangements.
6. If the Representative is to be the installing officer, please have materials and props ready. Please provide the Representative with a copy of the installation ten days before conference for review.
7. If the installation should be written by the Representative, please advise.
8. If you wish the Representative to present a workshop, please advise if you wish a specific topic.
9. Appoint a hostess for the Representative.
10. Advise Representative if the President's reception will have a receiving line.
11. The Representative should be invited to all meetings before and after conference.

12. Remember to add to the conference agenda, the International Update speech and give allotted time frame during business session.
13. If there are any customs or traditions in your district, please advise Representative.

**C. GUIDELINES FOR INTERNATIONAL REPRESENTATIVE AT DISTRICT CONFERENCE**

1. The International update speech should be in your own words, and emphasizing the points the International President wishes to convey.
2. Present “Guidelines for District President” to both incoming President and Vice President at Post Conference Board Meeting or appropriate time.
3. Find out your duties for all meetings.
4. Have the new District President and Secretary complete change of officer form and In Memoriam Forms and forward to corporate office by May 15.
5. Prepare your bio and give to District President for introductions.