

BEAVER AMBASSADOR CLUB
PROCEDURES AND REGULATIONS MANUAL
APPROVED SEPTEMBER 2017

1. Rallies

1.1 Definitions and Requirements

1.1.1 All rallies are either international rallies or regional rallies.

1.1.2 International rallies are those designated as such by the Board of Directors and at which there are Corporate Meetings, Board of Directors meetings, and meetings of the various committees. International rallies are sponsored by BAC.

1.1.3 Regional rallies are sponsored by a single region. They must involve at least five member coaches and must run for at least two nights, although these requirements may be waived by the President for good cause. A regional rally that starts in one location and finishes in another is referred to as a rolling rally.

1.2 Financial Support for Rallies

1.2.1 International Rallies

1.2.1.1 Board Members. BAC will pay the rally fee, up to a maximum of \$150, for the elected officers, Regional Directors, and holders of such appointed positions as the Board may determine. No family shall be the beneficiary of more than one such payment. If a beneficiary of such payment does not actually attend the Board meeting, then he or she shall reimburse BAC for the \$150 unless in the judgment of the President, Past President and Treasurer, acting together determine that the absence was caused by emergency conditions beyond the individual's control.

- 1.2.1.2 Rally Masters and Co-Rally Masters. Three rally fees may be paid for the rally masters, co-rally masters and volunteers, to be divided among them as the rally master determines. The total the rally may absorb will be reduced by any amount paid to those individuals under the provisions of 1.2.1.1
- 1.2.1.3 No family shall receive more than one total rally fee under the combined effect of 1.2.1.1 and 1.2.1.2
- 1.2.1.4 BAC will pay the campground fee for early arrival of the President and Treasurer for the night before the Budget Committee meeting until the start of the rally. It will pay for other individuals designated in 1.2.1.1 and for others designated by the President for the night of the Budget Committee meeting until the start of the rally. If the Budget Committee and Board meeting are not on consecutive days, appropriate adjustments shall be made.
- 1.2.1.5 BAC will reimburse the President, Secretary, and Treasurer 50% of fuel costs incurred in traveling to and from two international rallies each year, with a limit of \$1500 per rally. It will reimburse other individuals listed in 1.2.1.1 50% of fuel costs over \$4.00/gallon. If the individual does not actually attend the Board meeting, reimbursement will be made only if in the judgment of the President, Past President and Treasurer, acting together the absence was caused by emergency conditions beyond the individual's control. Mileage calculation will use a commercially available routing program from the individual's base location last used before the rally to the one first used after the rally; in the case of a full-timer the locations 30 days before and 30 days after the rally shall be considered the base locations.
- 1.2.1.6 BAC will grant each international rally an amount to be determined by the Board (currently \$10,000).

1.2.2 Regional Rallies

- 1.2.2.1 President: BAC will pay the rally fee, up to a maximum of \$300 for each rally and a maximum of \$3000 for each fiscal year for rallies attended by the President. No more than three of these rallies shall be in any one region.

- 1.2.2.2 Vice Presidents: BAC will pay the rally fee, up to a maximum of \$300 for each rally and a maximum of \$1500 for each year for rallies attended by the Vice President (or in his or her absence, the Regional Director if designated by the Vice President) in his or her own region.
- 1.2.2.3 Rally Masters and Co-Rally Masters: One rally fee may be paid by the rally. It may be divided among the rally master, co-rally master and volunteers at the discretion of the rally master.
- 1.2.2.4 If a portion of the rally fee is in the form of a direct payment to the campground or a required attendance at an FMCA rally, then the officer may include the amount paid to the campground or FMCA in the reimbursement, subject to the limitations in 1.2.2.1 or 1.2.2.2.
- 1.2.3 Each rally shall bear its own costs. The rally master shall submit his or her budget to the appropriate Vice President (or the President in the case of an international rally) for review and approval. In the event of a loss, the Treasurer will reimburse the rally master up to \$100 without further approval and up to \$1000 with the approval of the appropriate Vice President (for regional rallies) or the President (for international rallies). Board approval is required for reimbursements over \$1000.
- 1.2.4 Each rally will be assessed \$10 per coach actually attending for support of Beaver Tales advertising. This to be built into the rally fee. However, this is suspended effective October 1, 2016.
- 1.2.5 A rally master may obtain an advance to cover disbursements before adequate rally fees are collected. Approval of the appropriate Vice President (or the President in the case of international rallies) is required. Approval of the President is required for advances larger than \$1000. The Treasurer is responsible for specifying the form for the request and approval. The advance must be repaid as soon as adequate rally fees are received.

1.3 FMCA Conventions

- 1.3.1 BAC will pay the FMCA Convention fee, up to \$300 each, for the National Director and Alternate National Director for a maximum of two conventions per year.

1.4 Conflicts

- 1.4.1 No regional rally shall be held within the ten days before and after an international rally without the approval of the President. This approval will normally be granted when the rally is located and timed to attract members on the way to or from the international rally.
- 1.4.2 The Rally Coordinator checks with all Vice Presidents at the beginning of each month for any new or potential rallies. Information on all rallies is distributed to the Vice Presidents, Regional Directors, President, Membership Director and Beaver Tales Editor, and any new rallies added during the month cause an updated distribution. Real-time updates are particularly important as Beaver Tales deadlines approach (25th of January, April, July and October). The Vice Presidents should resolve any conflicts among themselves and refer any unresolved one to the President, who has the final authority.

1.5 Rally Bars and Badges

- 1.5.1 Rally bars are ordered by the Rally Support Manager and sent directly to the rally master. The rally master must send the order for the bars together with a current list of registrants to the Rally Support Manager at least 30 days before the start of the rally. The rally will be billed for the number of bars ordered. Rally masters may order extra bars if they wish to ensure that they will have bars for late registrants.
- 1.5.2 One extra rally bar is provided by the supplier at BAC expense and used to update the case containing all past rally bars at Beaver Coach Sales in Bend, OR.

- 1.5.3 Along with the order for rally bars, the rally master should identify first timers. The Rally Support Manager verifies that this is correct and orders the appropriate badges to be sent to the rally master.
- 1.5.4 Both the traditional bolo and the dress badges are to be presented at the rally, by the First Timer Host if present and otherwise by the rally master.

1.6 Rally Reports

- 1.6.1 The Treasurer will specify the form for rally reports. The Rally Support Manager will provide a link to the current form to the rally master.
- 1.6.2 The rally master shall send the completed report with supporting receipts to the Treasurer no later than 60 days after the end of the rally. A copy of the report (without receipts) shall be sent to the appropriate Vice President and the President. The final rally roster shall be sent to the Rally Support Manager.
- 1.6.3 Receipts should be organized in a manner that facilitates verification by the Treasurer that each line on the rally report is supported. The rally master should provide an explanation for any case where a line is not fully supported.
- 1.6.4 Vice presidents are responsible for working with rally masters to ensure that reports are complete, accurate and timely.

1.7 Refunds

- 1.7.1 The rally master has authority to issue refunds in the event of cancellation or no-show, but also authority to make no refund or only a partial refund when non-recoverable costs have been incurred. The Beaver Tales ad should specify a date after which a full refund is not promised.

- 1.7.2 The rally master has authority to issue refunds to rally participants if rally income significantly exceeds expenses. One guideline that has been used is to issue refunds in even multiples of \$10 or \$20. Refunds should be documented just as are rally expenses (a signed receipt list if the refunds are made at the rally, cancelled checks if checks are issued).
- 1.7.3 Any rally net shall be paid to BAC along with payment for rally bars.

1.8 Miscellaneous

- 1.8.1 Each rally shall be advertised in Beaver Tales and no reservations may be accepted until an issue with the advertisement has been distributed. With the approval of the President, reservations may be accepted earlier if an email flyer has been distributed to all members with email addresses.
- 1.8.2 Officers have no preference in obtaining a place at a rally, except that a rally master may hold a place for the President or appropriate Vice President for ten days in order to give that officer time to make a registration decision.
- 1.8.3 Two spaces shall be held at international rallies for first-timers who joined BAC after first advertisement of the rally. If not filled 60 days before the start of the rally, these spaces are released.
- 1.8.4 A Beaver Guest is a non-member who attends a rally as a guest of a member attending that rally with the approval of the appropriate regional vice president. The rally may accept a Beaver Guest registration 30 days after the first issue of Beaver Tales advertising the rally has been available to members on the BAC website. The guest will pay a surcharge equal to the first year dues for a new member (currently \$40) which can be applied to a first year membership if the application is submitted and the requirement for FMCA membership is satisfied at the rally. The surcharge will not apply to the Quartzite rally or to security volunteer rallies. The waiting period will not apply to rallies where there is unlimited space.

2. Board of Directors

- 2.1. The President, immediate Past President, five Vice Presidents, Secretary, Treasurer, National Director and Alternate National Director shall constitute the Board of Directors. If the most immediate Past President is unable or unwilling to serve, the most recent past President who is able and willing shall serve.
- 2.2. The five Regional Directors, the Membership Director, the Beaver Tales Editor, and the Chair of the Procedures and Regulations Committee are designated advisory members of the Board, but shall have no vote.
- 2.3. The Board shall meet at each international rally, normally on the day before the rally arrival date. Other meetings shall be held at the call of the President. Meetings may consist of an exchange of emails or other electronic communications and decisions made in such meetings shall have the same force as if made at a regular meeting
- 2.4. In the event that a Vice President is not present at a meeting, the appropriate Regional Director may represent the region at the meeting with the same authority the Vice President would have if present. If neither the Vice President nor the Regional Director is present, the President may designate another member from that region to represent the region at the meeting with the same authority the Vice President would have if present.
- 2.5. A quorum shall consist of six voting Board members. A majority of the Board members present and voting shall be required for adoption of any matter. Routine matters, as determined by the President, may be passed by voice vote, but any member of the Board may call for a vote by each member.
- 2.6. The location and/or schedule for any Board meeting may be changed provided that notice is provided to all Board members in advance.
- 2.7. Notices to members of the Board shall be delivered by US Mail or by electronic means and shall be deemed received 7 days after deposit in the US Mail or 24 hours after being sent by electronic means.

3. Officers

3.1. General

3.1.1. The sections of the FMCA Member and Volunteer Handbook on officer responsibilities are incorporated herein by reference.

3.1.2. All officers except the Vice Presidents shall be elected for a two-year term in even numbered years. The Vice Presidents from Regions 3 (North Central) and 5 (Eastern) shall also be elected in even numbered years. The Vice Presidents from Regions 1 (Northwest), 2 (Southwest), and 4 (South Central) shall be elected in odd numbered years

3.1.3. The President, Secretary, and Treasurer may be elected to no more than two consecutive terms. The Vice Presidents may not be elected to more than one consecutive term. The National Director and Alternate National Director may be elected to consecutive terms without limit.

3.1.4. Any member in good standing shall be eligible after two years of continuous membership for election to any office, subject to specific qualifications stated elsewhere in this section, for a two-year term of any office.

3.1.5. The term of office shall run from October 1 of the year in which elected through September 30 of the second year following or until his or her successor is duly elected and qualified.

3.1.6. All officers, holders of appointed positions and committee chairs shall be reimbursed by the Treasurer for reasonable expenses upon presentation of appropriate supporting documentation as determined by the Treasurer.

3.2. President

3.2.1. The President shall:

3.2.1.1. Serve as the Chief Executive Officer of BAC and as such direct the business of BAC.

3.2.1.2. Attend and preside at all meetings of the Board of Directors and the membership.

3.2.1.3. Except for the Nominating Committee and the Audit Committee, appoints all committees and serve as an ex-officio member thereof. Appoint the Audit Committee but not serve on that committee. Assist the membership in identifying candidates for the Nominating Committee.

3.2.1.4. Attend as many BAC rallies as possible

3.2.2. If the President is absent from any meeting or is unable or unwilling to preside, the Vice President from the region where the meeting is held (or if that Vice President is absent, the one geographically closest to where the meeting is held) shall assume the duties of President.

3.2.3. In case of a vacancy in the office of the President, the Board shall appoint an interim President to be selected from current or prior Presidents or Vice Presidents to fill the vacancy until the membership can ratify the appointment at the next corporate meeting.

3.2.4. Candidates for President shall have served at least one term on the Board of Directors, but this requirement may be waived by the Board upon representation by the Nominating Committee that no member meeting this requirement is willing to serve.

3.3. Vice Presidents

3.3.1. Vice Presidents must be registered in the region they represent at the time of election; however this does not preclude a Vice President from residing for part of the year in another region.

3.3.2. The Vice Presidents shall:

3.3.2.1. Assist the President in performance of his or her duties as requested.

3.3.2.2. Recruit, direct and assist rally masters in conducting rallies in the region. Approve any rally to be held in the region and resolve conflicts with rallies in other regions. Review and approve budgets prepared by rally masters. Inform the President, Rally Coordinator and Beaver Tales Editor of rallies in the region.

3.3.2.3. Approve all requests for advanced rally funds and submit them to the Treasurer for payment.

3.3.2.4. Assist rally masters in preparation of rally reports as necessary and ensure timely submission.

3.3.2.5. Recruit and appoint a Regional Director to assist him or her in conduct of the region's activities.

3.4. Secretary. The Secretary shall:

3.4.1. Prepare accurate minutes of Board of Directors and Corporate meetings.

3.4.2. Arrange for storage of such minutes and other corporate records.

- 3.4.3. Ensure compliance with FMCA provisions requiring chapter reports.

- 3.4.4. Send notices of meetings, correspondence and other actions as designated by the President or Board of Directors.

- 3.4.5. Arrange for conduct of elections, including voting on proposed amendments to the governing documents of BAC.

- 3.4.6. Be custodian of the seal of the corporation and apply that seal to documents as appropriate.

3.5. Treasurer. The Treasurer shall:

3.5.1. Ensure receipt and deposit of all funds and pay all bills. The Treasurer may pay any expense authorized in the annual budget approved by the Board and any unanticipated expense up to \$2500; above that approval of the President is required. All expenditures must be supported by an appropriate receipt or voucher.

3.5.2. Prepare financial reports for each Board and Corporation meeting and for the fiscal year.

3.5.3. Deposit all BAC funds in FDIC-insured accounts or in such other investments that the Board shall determine are sufficiently safe.

3.5.4. Arrange for preparation and filing of all forms required by the Internal Revenue Service, the Oregon Secretary of State and the Oregon Department of Revenue and payment of all taxes required.

3.5.5. Send notices of dues required to all members. Notify the BAC Records Manager of changes to membership expiration date and of the selection made by the member for delivery of Beaver Tales and the Membership Directory.

3.5.6. Deliver all appropriate records and BAC property, with transactions posted to the date of delivery, to his or her replacement as Treasurer.

3.5.7. Provide complete records annually to the Audit Committee at a time determined jointly with the chair of that committee.

3.5.8. The Board may designate a member to act for the Treasurer in the event of that officer's temporary inability to fulfill the functions of the office.

3.6. The National Director and Alternate National Director shall represent BAC on the Governing Board of FMCA and report periodically to the Board and members on FMCA matters of interest to BAC.

4. Appointed Positions and Committees

4.1. Regional Directors

4.1.1. Each Vice President shall recruit and appoint a Regional Director with the assistance of the Nominating Committee

4.1.2. In the absence of the Vice President, the Regional Director shall represent that officer at meetings and rallies.

4.2. Membership Director

4.2.1. The Membership Director is appointed by the President.

4.2.2. The Membership Director is responsible for contacts with prospective members, for processing of new members applications and payments received in paper form and for processing of applications received online.

4.2.3. The Membership Director provides information on all new members to the appropriate Vice President and (except those who register online) to the Records Manager.

4.3. Records Manager

4.3.1. The Records Manager is appointed by the President.

4.3.2. The Records Manager is responsible for maintaining the membership records of BAC and for producing lists and documents based on those records (e.g., Membership Directory, Beaver Tales mailing lists and lists of members whose membership will expire in the near future).

4.4. Rally Support Manager

4.4.1. The Rally Support Manager is appointed by the President.

4.4.2. The Rally Support Manager maintains records of rally participation; orders rally bars and badges, and provides required material to rally managers.

4.5. Beaver Tales Editor

4.5.1. The Beaver Tales Editor is appointed by the President with the consent of the Board.

4.5.2. The Beaver Tales Editor is responsible for the publishing, editing, and in general the management of Beaver Tales, the club newsletter.

4.5.3. The Beaver Tales Editor has authority to revise, rewrite, edit, shorten or decline to publish all material submitted. He or she may submit controversial matters to the President for decision, and that officer will inform the submitting member of any decision not to publish.

4.5.4. In addition to reimbursement for expenses, the Beaver Tales Editor is eligible for fuel reimbursement on the same basis as the President, Secretary and Treasurer.

4.6. Webmaster

4.6.1. The Webmaster is appointed by the President.

4.6.2. The Webmaster is responsible for maintenance of the BAC website and for systems permitting online voting when that is determined to be in order by the Board.

4.7. Nominating Committee

4.7.1. Nominating Committee members are elected from their respective regions, with only members from the region voting. The Board may specify a number (no greater than two) at-large members who are elected by the whole membership. Elections are held at the corporate meeting. The Committee selects its chairperson and notifies the President of same.

4.7.2. The Nominating Committee has the discretion to nominate only one or more than one qualified candidate for each office. If multiple candidates are named, the Committee shall secure the agreement of each such candidate to participate in a contested election.

4.7.3. Each regional Committee member shall have full discretion in recommending one or more candidates for Vice President in his or her region and the Committee shall consider such recommendations.

4.7.4. The Committee shall deliver its report to the President prior to the winter Board meeting and shall report its nominations at the immediately following Corporate meeting. Additional nominations may be made from the floor with the consent of the nominee.

4.7.5. Candidates may be requested to submit resumes which will be included with the ballot.

4.8. Procedures and Regulations Committee

4.8.1. The Procedures and Regulations Committee is responsible for maintaining the governing documents of BAC (Articles of Incorporation, By-Laws, and this Manual).

4.8.2. All proposed changes to the governing documents shall be referred to the Committee, which shall make its recommendation to the Board. If necessary it will develop the language necessary to implement a proposal.

4.8.3. Upon request of the President, or on its own initiative, the Committee may prepare a discussion paper on an issue for consideration by the Board or another committee.

4.9. Budget Committee

4.9.1. The Committee shall consist of the Treasurer (who shall serve as chair), the President and the immediate past President. The President may also appoint one member from each region, with preference for someone who is not a current or past officer or Regional Director.

4.9.2. The Budget Committee normally meets the day before the Board meeting at an international rally and makes whatever recommendations to the Board it thinks appropriate.

4.9.3. At the September meeting (or the closest meeting thereto), the Committee shall propose a budget for the following fiscal year and submit it to the Board.

4.10. Rally Committee

4.10.1. The President shall appoint members of the Rally Committee and designate one of those members as the chair.

4.10.2. The Committee is responsible for maintaining a Rally Masters Handbook which, when approved by the Board shall have the same force as if it were included in this Procedures and Regulations Manual.

4.10.3. No changes shall be made in the Handbook without approval of the Board of Directors, except that the Treasurer may modify the rally report form and the related instructions on his or her own authority.

4.11. Audit Committee

4.11.1. The President shall name a chair of the Committee, who shall recruit at least two other members of the Committee. Members should be located to facilitate at least one working session at a common location. It is desirable that at least one member have previous experience on the Committee.

4.11.2. The Committee shall follow guidelines adopted by the Board.

4.12. Tally Committee

4.12.1. The President shall appoint a Tally Committee which shall receive ballots, count them, and report the results to the Board and the membership.

4.12.2. The Committee has authority to resolve ballot discrepancies and its decision is final.

5. Elections and Voting

5.1. General

5.1.1. The Board of Directors shall decide whether elections of officers or to decide on changes to the By-Laws should be held at a Corporate meeting or by ballots sent to all members. If offices are not contested and if proposed By-Laws changes are not controversial, then the Corporate meeting approach is suggested.

5.1.2. The President, Secretary and chair of the Nominating Committee shall determine the form of ballots for election of officers. The President, Secretary and chair of the Procedures and Regulations Committee shall determine the form of ballots for changes to the By-Laws.

5.1.3. Each adult family unit member shall be entitled to one vote on any matter, with a maximum of two votes for any family unit.

5.1.4. A plurality of all votes cast shall be sufficient to elect a candidate for office. A majority of all votes cast is sufficient to approve and pass all other matters except amendments to the By-Laws, where a 65% approval is required.

- 5.1.5. On matters applying to only one region (such as the election of a Vice President or member of the Nominating Committee), only members recorded on the BAC records in that region shall be entitled to vote.

5.2. Elections at Corporate Meetings

- 5.2.1. Notice shall be given to all members of any proposed By-Laws change to be voted on in a Corporate meeting, either through publication in Beaver Tales or by notice provided by electronic means (with notices sent by US mail to members without email addresses on the BAC records). Such notice shall include the Board's recommendation for approval or rejection of the change. If the Board recommends rejection, then the member proposing the change may include a statement supporting the change.
- 5.2.2. A member who will not attend the Corporate meeting but wishes to vote will be provided a paper ballot by the Secretary. Such ballot shall be returned to a place and at a time designated by the Board in a sealed envelope. That envelope must be inserted in a second envelope marked with the member's FMCA number and the sealed envelope will be withdrawn, opened and the ballot counted if and only if the member is in fact not present at the Corporate meeting.
- 5.2.3. For positions without opposition, a motion to instruct the Secretary to cast a unanimous vote for the nominee will be in order. For contested positions and for By-Laws changes a show of hands is required, unless the Board has determined that a paper ballot shall be provided. If a paper ballot is used, the President shall appoint a Tally Committee to count the ballots and report back to the meeting or at an adjournment thereof.

5.3. Elections by Corporation-Wide Ballots

- 5.3.1. A ballot shall be provided to each family unit with provision for two adult members to vote. A family unit with only one adult member shall vote only once.
- 5.3.2. Ballots may be provided by US Mail, by electronic means with provision for return of a physical ballot, or by electronic means with provision for electronic voting. In any event,

members without an email address on the BAC records shall be provided a ballot by US mail.

- 5.3.3. Provision of the ballot is adequate notice of the matter.

- 5.3.4. Ballots must be returned or electronic voting completed by a date and time determined by the Board of Directors, but such date must provide adequate time for the ballot to reach a member (including a reasonable delay for mail forwarding) and be returned; however a period of 30 days from initial mailing is presumptively sufficient.

- 5.3.5. The Tally Committee will open and count ballots, or summarize the results of electronic tabulation and report the results to the President, to be announced at the next Corporate meeting.

6. Dues

- 6.1. At a Corporate meeting prior to 2004, the membership authorized the Board to set dues at any level up not above \$40/year. The Board has set dues at \$30/year.
- 6.2. Annual dues for commercial members shall be equal to or greater than the dues for family members and have been set at \$40/year.
- 6.3. Life membership can be purchased by any family unit at a rate depending on the age of the older adult member. The rate is set by the Board and is \$700 for less than 55 years, \$600 for 55-59 years, \$500 for 60-64 years, \$400 for 65-69 years, and \$300 for over 70 years. A Life Member who no longer meets the requirements for membership shall be entitled to a copy of Beaver Tales sent by bulk mail.
- 6.4. When a new member joins the expiration date shall be set at the last day of the current month.
- 6.5. When a member is deleted for non-payment of dues and then pays those dues within three months of the deletion date, it will be treated as late payment of dues and the expiration date will not be changed. If the dues are paid thereafter it will be treated as a reinstatement and the expiration date will be set at the last day of the current month. If the reinstated member requires new badges, the normal charge for badge replacements will apply.
- 6.6. When a second member is added to a membership with only one name, or when one second member is replaced by another, a charge of \$20 will apply unless the Membership Director determines that badges have not been previously provided to a second member.

7. Amendments to Governing Documents

- 7.1. Any member may propose a change to the By-Laws. Such changes shall be referred to the Procedures and Regulations Committee, which shall make its recommendation to the Board. If the Board recommends adoption, then the change shall be submitted to the members. If the

Board recommends rejection, then the member submitting it has the option of withdrawing the proposed change; if he or she does not withdraw it, then the proposed change shall be submitted to the members.

7.2. Changes to this Procedures and Regulations Manual may be submitted by any member. Such changes shall be referred to the Procedures and Regulations Committee, which shall make its recommendation to the Board. The Board has final authority to determine whether a change shall be made, but may determine that the matter is of such interest to the members that it should be submitted to the membership, in which case it shall be processed in the same manner as a By-Laws change, except that a simple majority vote is sufficient to approve the change.

8. Miscellaneous

8.1. BAC is not responsible for personal statements, opinions or representations advanced in Beaver Tales or other newsletters, newspapers, electronic forums or in discussions in meetings.

8.2. The Registered Agent shall be the person shown in the Annual Report filed with the Oregon Secretary of State or Amendment thereto.

8.3. The address of the principal office of the corporation is Beaver Ambassador Club, c/o Beaver Coach Sales of Oregon, 62955 Boyd Acres Rd., Bend, OR 97701.

8.4. The Board may authorize any officer or officers, agent or agents to enter into any contract or to execute and deliver any instrument in the name of or in behalf of the corporation; such authority may be general or confined to specific instances.

8.5. No loans in excess of \$10,000 shall be contracted on behalf of the corporation and no evidence of indebtedness shall be issued in its name except as authorized by the membership.

8.6. Members are normally assigned to a region based on the principal address listed at the time of application; one with a mailing service address is asked to select a region. The member may elect to change region at any time.