



# Chapter Leaders HANDBOOK

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### About This Handbook

This Chapter Leaders Handbook is designed to provide an overall picture of the important role Chapters play in the Michigan credit union community. We, at the Michigan Credit Union League (MCUL), hope that this handbook will be a useful tool to help you to have an active, more effective chapter. The first section details the structure and the function of a chapter. The remaining sections provide the information necessary for you to function in your role as a leader.

We trust that this handbook will be a valuable resource. This document is located on our website at <https://www.mcul.org/chapter-handbook>

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## PURPOSE OF THE CHAPTERS

### CHAPTERS AND MCUL: ROLES AND RESPONSIBILITIES

**Purpose and Operation:** Chapters are integral to the League, created under MCUL bylaws to promote credit unions, enhance community outreach, and spread MCUL initiatives. As MCUL Chapters operate under the MCUL employer identification number (“EIN”), all chapters must ensure their activities align with MCUL’s tax-exempt purpose, according to MCUL bylaws, Articles of Incorporation, and policies.

**Objectives:** Chapters should set goals to promote and protect credit unions and support the League’s mission.

**The Role of League Representatives:** MCUL employs League Representatives to build and maintain relationships with member credit unions and assist chapters. They:

- Attend chapter meetings and report on league initiatives.
- Serve as liaisons, helping credit unions and chapters navigate MCUL resources.
- Ensure credit union needs are met by MCUL, CUSG, and their partners.
- Help credit unions understand and use MCUL/CUSG products and services.

**Getting Involved and How Chapters can Assist:**

- Chapters can organize advocacy events, fundraising efforts, and community outreach activities.
- Engage in education and training initiatives.
- Utilize MCUL support and compliance resources to strengthen credit union operations and regulatory compliance.

By actively participating in these areas, chapters help advance the credit union movement and support the League's mission.

**MCUL Focus Areas and How Chapters can Assist:**

#### 1. **Advocacy:**

- Engage in grassroots advocacy and PAC fundraising.
- Participate in events like MCUL GAC, ACU GAC, MCUL Hike the Hill, and chapter advocacy events.
- Elect representatives to the Government and Political Affairs Forum who:
  - Understand legislative issues affecting credit unions.
  - Act as liaisons between the Forum and the chapter.
  - Engage with legislators on urgent issues.
- Build relationships with state and federal officials and candidates.
- Ensure compliance with federal PAC solicitation rules by having credit unions sign a “permission agreement.”
- Help raise money for state and federal PACs and ASFM by participating in fundraising

activities like lapel pins, casual days, PAC The Pub events, plush toys, and the ASFM Annual Golf Outing.

**2. Promoting the Credit Union Difference and How Chapters can Assist:**

- Support the Cooperative Advertising Campaign and CU Awareness to strengthen Michigan's credit union community.
- Contribute to the Michigan Credit Union Foundation (MCUF) as financial donors and participants.
- Participate in CMN/Credit Unions for Kids fundraising events.
- Collaborate with the MCUL Communications department for media outreach, promoting community events, financial education, and awards.
- Use creative advertising methods such as community fundraisers, school career days, and sponsoring community events (e.g., 5K races, concerts, Small Business Saturday).
- Include MCUL and fellow chapters in public relations planning and keep MCUL staff informed of chapter activities for wider amplification.
- Help build a contact list of local media, government officials, community service clubs, schools, consumer groups, chambers of commerce, religious organizations, sponsor groups, other MCUL chapters, and community leaders.

**3. Education and How Chapters can Assist:**

- Utilize training and networking opportunities provided by MCUL's Education and Events department.
- Promote MCUL events, schools, conferences, seminars, and workshops at chapter meetings, through email notices, newsletters, and personal contacts.
- Coordinate chapter education events with MCUL to avoid duplication and date conflicts.
- Appoint representatives to the Educational Needs Committee to share training ideas, learn about upcoming training initiatives, and provide feedback on conference experiences.

**4. Support and How Chapters can Assist:**

- Highlight MCUL compliance resources, including:
  - Compliance Helpline and weekly Helpline digest.
  - Compliance Network Listserv for networking and sharing best practices.
  - Cheers! to Compliance quarterly informational happy hours.
  - SAS Compliance Office Hours for small-asset-sized credit unions.
- Encourage credit unions to utilize additional compliance products and solutions like League InfoSight, CU PolicyPro, RecoveryPro, ComplySight, AffirmX, and CU Vendor Management.
- Collaborate with MCUL on regulatory advocacy by providing data, anecdotes, and feedback to assist in crafting responses to regulatory rulemaking.
- Refer to MCUL's RegCorner eNewsletter for updates on regulatory changes.
- Help solicit feedback on MCUL compliance offerings to enhance tools and support and provide to the League.

## CHAPTER COMPOSITION AND MANAGEMENT

Each chapter is composed of a Chapter governing body, which consists of each of the League's member credit unions whose principal places of business are located in a chapter, and have the following chapter governing body and authority as provided in the MCUL Bylaws [MCUL Bylaws, Article IV, Section 2; Article VI, and Article IX, Sections 2, 7 and 8]:

**Chapter Governing Body**: Each chapter will be managed by a Chapter governing body made up of League member credit unions within the chapter. Each MCUL member credit union in a chapter is considered a member of the Chapter governing body and gets one vote at regular or special meetings of the League and District or Chapter annual meetings. The vote will be cast by the Manager, President, CEO, or their representative.

**Chapter Voting Delegates**: Each Chapter's governing body shall elect no more than three (3) Chapter Voting Delegates and one (1) Alternate to serve for terms of one (1) year. Chapter Voting Delegates and Alternates are agents and representatives of the body they represent and, if the chapter so desires, are subject to binding instructions as to the casting of their vote at all annual and special meetings of the League.

**Chapter Executive Committee (Chapter Board)**: Each chapter shall be governed through a Chapter Executive Committee. The affairs of each chapter shall be managed by an Executive Committee that is composed of not less than six (6) members to be elected (in alternating years) during the chapter annual meeting by the Chapter governing body, by plurality vote, to serve for a term of two (2) years.

**Chapter Officers**: The chapter officers are a chairperson, one or more vice chairpersons (as decided by the executive committee), a secretary, and a treasurer. They must all be members of the Chapter Executive Committee. Additional officers and assistants can also be elected or appointed by the Chapter Executive Committee.

Chapter Officers and Voting Delegates to the MCUL annual meeting are elected at the first meeting of the Chapter Executive Committee held after each chapter's annual meeting.

Each Chapter's Governing Body shall meet as often as it may deem fit and shall have the power to review all acts of the Chapter Executive Committee and take such action as it sees fit. The Chapter Executive Committee shall manage the affairs of the chapter and carry on the business of the chapter between meetings of the Chapter Governing Body.

## CHAPTER ELECTIONS AND ELECTED POSITIONS

### ELECTIONS

Ballots for separate elections in all categories are available (see [“Procedures for Voting at Chapter Annual Meetings”](#)). The process of nominating and electing Chapter Executive Committee Members and other delegates is very important. A chapter nominating committee presents nominations and calls for nominations from the floor.

#### Election Sequence

- Chapter Executive Committee Members
- Chapter Voting Delegate(s)
- Chapter Voting Alternate Delegate
- Chapter Legislative Forum Representative

### CHAPTER EXECUTIVE COMMITTEE

Chapters are led by an elected Executive Committee with at least six members who serve two-year terms, elected in staggered elections by the Chapter Governing Body. It's recommended that half of the members be elected in alternate years after the chapter's annual meeting. The committee includes the chapter officers (chair, vice chair, secretary, and treasurer) and other elected members.

To serve on the Chapter Executive Committee, a person must be a member of the Chapter Governing Body and an employee, director, or committee member of a chapter member credit union. An employee working at a branch in a different chapter can be elected as an additional member of that chapter's Executive Committee but cannot serve as a Chapter Voting Delegate or Alternate. (MCUL Bylaws, Article IX - Section 8)

### CHAPTER OFFICERS

Chapter Officers consist of a chairperson, vice chairperson(s), secretary, and treasurer and are elected annually by the Chapter Executive Committee at the first meeting of the Executive Committee held after each chapter annual meeting. The duties of each position are listed below.

#### Duties of the Chapter Chairperson:

- Preside over all meetings of the chapter.
- Ensure that chapter affairs are conducted and coordinated in accordance with the MCUL Bylaws and parliamentary procedure.
- Appoint (in consultation with chapter officials) regular committees and special committees that are needed to carry out the functions of the chapter.
- Appoint a nominating committee.

### **Signing Contracts:**

- Chapter chairpersons cannot bind MCUL to a contract without specific authority.
- They can authorize chapter treasury payments if the chapter approves and has funds.
- Before signing, ensure chapter approval and funds are in place.
- Carefully read every word of a contract before signing.
- Do not sign contracts involving terms like “indemnity,” “hold harmless,” or “force majeure” without MCUL counsel review. Only the MCUL Board can authorize such contracts.
- Chapters may not enter into contracts or arrangements that create multi-year financial commitments, ongoing obligations, leases, or implied leases without prior written approval from MCUL.
- Seek assistance from MCUL if needed (800.262.6285 / [educate@mcul.org](mailto:educate@mcul.org)).
- Avoid signing contracts beyond your authority to prevent liability issues. If a chapter chairperson signs a contract beyond his/her authority, that person has potential liability to either MCUL or the other party to the contract. This is particularly a problem with hold harmless and indemnification clauses. We do have insurance coverage designed to reduce our vulnerability in this area; please contact your League Representative for more information. However, it would be best to avoid it altogether. Again, don’t hesitate to ask questions.

Chapters can sign contracts for meeting space, meals, etc., but be cautious of fine print in contracts from hotels, restaurants, and other organizations.

### **Duties of the Chapter Vice Chairperson**

- Preside over meetings in the absence of the chapter chairperson.
- Ensure that chapter affairs are conducted and coordinated in accordance with the MCUL Bylaws and parliamentary procedure in the absence of the chapter chairperson.

### **Duties of the Chapter Secretary**

- Prepare and maintain accurate records of all chapter officials and chapter membership meetings.
- Prepare proper notice of all regular and special chapter official and chapter membership meetings.
- Maintain and report all chapter correspondence.
- Preside at meetings in the absence of the chapter chairperson or chapter vice chairperson.

*(Also see the [“Record Retention - Minutes and Financials”](#) section for more information on chapter officers’ responsibilities on maintaining and retaining chapter meeting minutes.)*

### **Duties of the Chapter Treasurer:**

- Receive and hold funds that may be presented to the chapter.
- Disburse payment for all invoices upon the direction of the chapter officials.
- Maintain accurate records of receipts and disbursements and report same at each meeting of the chapter membership.
- Provide quarterly chapter financial statements to MCUL’s Accounting Team for tax, compliance,

financial reporting, and audits. Email to the MCUL Accounting Team at [ChapterReporting@mcul.org](mailto:ChapterReporting@mcul.org).

#### **Additional Financial Information for the Treasurer:**

- Fundraisers and Dues: Chapters may conduct fundraising activities, receive grants, and collect dues only when such activities are directly related to advocacy, education, or promotion of the credit union movement. Chapters may not engage in activities that resemble commercial or unrelated business operations that could jeopardize MCUL's tax-exempt status. Examples of prohibited activities include retail sales/concessions, sale of commercial advertising, consulting or professional services for hire, and rental of space/parking to third parties.
- Federal Employer Identification Number (FEIN): All chapters use MCUL's FEIN. Each chapter is required to maintain complete records of receipts and disbursements, which must be made available to the MCUL Accounting Team upon request for financial reporting purposes.
- Reportable 1099 Vendors: Each chapter must identify all reportable vendors and service providers for tax purposes, collect required documents (form W9, invoice copies, vendor email addresses) and provide the necessary information to MCUL by January 15<sup>th</sup> each year for preparation of Form 1099. Send information to the MCUL Accounting Team at [ChapterReporting@mcul.org](mailto:ChapterReporting@mcul.org). Examples of reportable vendors include independent contractors, consultants, attorneys, and certain service providers paid \$600 or more during the year.
- Financial Commitments: Chapters are discouraged from entering into multi-year financial commitments, pledges, donation agreements, or contribution obligations. Where a multi-year agreement is deemed necessary, chapters must submit the contract terms to the MCUL Accounting Team for review and obtain approval prior to signing.
- Record Retention: Refer to the "[\*Record Retention - Minutes and Financials\*](#)" section for details on maintaining and retaining financial statements and reports.

#### **Quarterly Treasurer Reporting:**

- Each Chapter's Treasurer shall provide a quarterly reporting package to the MCUL Accounting Team, including the following:
  - Balance Sheet, as of quarter end
  - Income Statement, with year-to-date reporting through quarter end
  - Cash balance statement, as of quarter end
  - Comments on any significant or unusual activity (if applicable)
- The quarterly reporting should be provided to MCUL's Accounting Team via email at [ChapterReporting@mcul.org](mailto:ChapterReporting@mcul.org), in accordance with the below schedule:
  - January through March: Due by April 10th
  - April through June: Due by July 10th
  - July through September: Due by October 10th
  - October through December: Due by January 10th

#### **Expenditures:**

- Chapters may not commit to expenditures on behalf of MCUL without authorization from the MCUL Board of Directors.

## CHAPTER VOTING DELEGATES AND ALTERNATES

Each chapter elects up to three voting delegates and one alternate delegate for a one-year term at the chapter's annual meeting (or at the first meeting of the Chapter Executive Committee held after each chapter's annual meeting). These delegates also represent chapter members who are not present at MCUL's annual and special meetings of the League.

### Voting Delegates:

- Serve for a one-year term, elected at the chapter's annual meeting.
- Cast votes on behalf of absent chapter members at League or special meetings.
- Act as agents and representatives of their chapter.
- Can follow binding instructions from the chapter on how to vote.
- At least one voting or alternate delegate must be present at the MCUL's annual and/or special meetings of the League.

### Eligibility:

- Must be a member of the Chapter Governing Body.
- If they leave the chapter board, their delegate position becomes vacant and will be filled according to MCUL bylaws.
- A person can serve as both a League Individual member representative and a Chapter Voting Delegate or Alternate.

## GOVERNMENT & POLITICAL AFFAIRS FORUM REPRESENTATIVE

### Chapter Representation:

- Each MCUL chapter elects a Forum Representative to serve as the key contact for political action and grassroots advocacy.
- Chapters may also elect an alternate Forum Representative.
- All elected Representatives and alternates, along with appointees made by the MCUL Board Chair, make up the Forum.

### Eligibility Requirements:

- Only employees and volunteers of MCUL-affiliated credit unions are eligible to be Representatives.
- A candidate must belong to the chapter where their credit union is a member.
- If a Representative loses eligibility during their term, their position is terminated.

### Term & Role:

- Representatives serve a one-year term.
- Forum members also serve as the steering committee for A Stronger Financial Michigan (ASFM) in support of the Board of Trustees/Directors.

## STANDING AND SPECIAL CHAPTER COMMITTEES

Chapters are strongly encouraged to set up committees to support and engage their members. Members of the Chapter Executive Committee can also serve as representatives or chairpersons of these committees.

### Committee Creation and Duties:

- The Chapter Executive Committee appoints committee members based on chapter goals and available resources.
- Clearly define and document each committee's duties and authority in the meeting minutes when the committee is created.
- Examples of standing committees include Education, Charity/Fundraising, and Program & Events.

### Education Liaison:

- Each chapter should have an education liaison to coordinate educational efforts with the MCUL Education department and serve on the MCUL Educational Needs Committee.

## DISTRICT ELECTIONS COMMITTEE

### MCUL Board of Directors:

- Each MCUL district elects one (1) director and one (1) alternate director, as defined in MCUL Bylaws (Article VII).

### District Elections Committee:

- Comprised of the secretaries from each chapter in the district.
- The committee consults with chapter officials to determine how elections will be held annually.
- They must notify the League executive office of the election plan at least 120 days before the annual meeting.

### Election Procedure:

- Each district elects its director and alternate director using one of the two procedures outlined in MCUL's Bylaws (Article VII, Section 2).

## CHAPTER ANNUAL PLANNING

Generally, chapters should conduct a special planning meeting on an annual basis to examine the factors that will impact their operations and activities in the future. The primary objective of the planning session should be to identify the chapter's strategic issues through an assessment of the "environment" and examining its strengths and weaknesses. After identifying the critical strategic issues, the chapter can then more easily set annual goals.

## CHAPTER MEETINGS

Regardless of how frequently you meet, regular chapter meetings are essential to strengthening relationships and maintaining strong cooperative spirit.

Chapters are required by the MCUL Bylaws to have an annual meeting that shall be held at least twenty (20) days prior to each League Annual Meeting. Further details regarding the notice and procedures of the chapter annual meeting and other meetings can be found in MCUL's Bylaws. (MCUL Bylaws, Article IX - Section 8 - 15).

You can find information and resources on how to run an effective chapter meeting in [Appendix B](#)

## CHAPTER ANNUAL MEETING PROCEDURES

### SUGGESTED CHAPTER ANNUAL MEETING PROCEDURES AGENDA

- **Call to Order:**
  - Chapter Chair announces the roll call.
  - If a ballot vote is conducted, the chapter secretary distributes ballots to eligible representatives and voting delegates.
- **Roll Call:**
  - Secretary uses an updated Attendance Record Form (*that consist of a list of credit unions within the chapter*) to mark attendance and votes. Lists can be obtained from your League Representative.
  - Each credit union present responds by having a representative come forward, state their name, and confirm who is eligible to vote on behalf of the credit union (typically the Manager/President/CEO or their designee). The Secretary then should ask if there are any credit unions present that were not called on and record those in the minutes. (*this does occur occasionally as some credit unions headquartered outside of a chapter who have branches within a chapter attend these meetings*)
- **Determination of Quorum by Secretary:**
  - At least 20% of the chapter membership must be present to constitute a quorum.
- **Minutes of Previous Meeting:**
  - Approval of previous meeting minutes.

- **Reports:**
  - Present any required reports.
- **Old Business:**
  - Address unfinished items from previous meetings.
- **New Business**
  - Call for Nominations
  - Recognition of 25th and 50th anniversary credit unions and presentation of other awards (if any).
- **Adjournment**

## PROCEDURES FOR VOTING AT CHAPTER ANNUAL MEETINGS

### ELECTION PROCEDURES

1. Chapter chairperson calls for report of the Nomination Committee. Committee chairperson or chapter chairperson then places the names of the committee candidates in nomination and calls for nominations from the floor.
2. Declare nominations closed. A motion to close nominations is in order only when no further nominations from the floor are forthcoming. Ask persons nominated from the floor whether they accept. Ask them to stand.
3. (a) If there is only one candidate for a position, a ballot vote is not needed.  
  
(b) If more than one candidate, the names of all are read with equal prominence.
4. Appoint tellers and a head teller. Proceed to voting.  
(a) Chapter Executive Committee Members and Delegate(s), Names of the nominees are numbered for these elections. Chair instructs representatives how many candidates to vote for by circling numbers on ballot. If so, instruct tellers to report rank order of those elected.  
  
Alternate Delegate, if separately elected, chair instructs representatives to write in name of their candidate on the ballot.
5. Close Polls (ballot voting). When the chair has ascertained that everyone has voted, announce that the polls are closed.
6. The chair announces election results. It is better not to announce the number of votes received

by candidates, but rank order will need to be reported for Voting Delegates #1, #2 and #3 for voting purposes at the League annual meeting, or if an alternate is chosen by the fourth position.

7. After all elections are over, a motion is in order to destroy the ballots and discharge the tellers.
8. The names of those elected to chapter positions established by the MCUL Bylaws, must be certified to the MCUL. (MCUL Bylaws, Articles VI - Sections 1 - 7; and Article IX - Section 8, 9, 12) The "[Certificate of Chapter Elections](#)" form meets these requirements. **Please complete and return the form promptly to your MCUL Chapter League Representative after the chapter annual meeting and the first meeting of the new Executive Committee have both been held.**

## GETTING THE WORD OUT ABOUT A MEETING

Once you have an agenda and meeting date set, the next thing to do is notify the credit unions about the meeting. When your chapter is holding its annual meeting, MCUL will help you inform chapter credit unions. Information regarding the annual meeting should be provided to MCUL about six weeks prior to the chapter annual meeting and may take up to seven days before the meeting notice goes out. Please complete MCUL's chapter notice work order form <https://www.mcul.org/about-us/chapters/chapter-work-order> and send to MCUL. In that notice form, be sure to fully complete all the fields with as much detail as possible for your chapter meeting notices.

## RECORD RETENTION – MINUTES & FINANCIALS

### Chapter Minutes Procedures and Guidelines

- **Importance of Minutes:**
  - Minutes are the complete history of the chapter and must be carefully written and preserved for future reference.
  - Should be stored electronically in chronological order by year.
- **Submission of Approved Minutes:**
  - After approval at the Chapter Executive Committee meeting, submit minutes to the MCUL chapter portal by uploading them to the appropriate MCUL District Chapters SharePoint Portal.
- **File Naming:**
  - Include the meeting date and full chapter name in the file name before "Meeting Minutes" or "Financial Statement/Report".
  - **Examples:**
    - "1.11.2024 – Metro East Chapter Meeting Minutes"
    - "3.2024 – Moon Chapter Financial Statement" or "Financial Report"

- **Record Retention Guidelines:**
  - **Chapter Minutes:** Permanently
  - **Chapter Financial Statements/Reports:** Permanently
  - **Audit Reports:** Permanently
  - **Charitable Contribution Records:** 7 years
  
- **Approval of Minutes:**
  - Minutes from the last meeting are read or distributed early in the meeting.
  - After review, they are either approved or corrected and then signed by the chairperson and secretary.
  
- **Motions in Minutes:**
  - Record the exact wording of all motions and the name/credit union of the person making the motion.
  - Results of all votes are entered, but discussions of motions are not included.
  - Withdrawn motions are not recorded.
  - When a motion rescinds a previous action, note it in both the current and original meeting minutes.
  
- **Committee Reports:**
  - All written committee reports should be filed with the minutes by the secretary.

#### **Required Content of Minutes:**

1. Name of chapter and type of meeting (regular or special)
2. Date of meeting
3. Place of meeting
4. Time of call to order
5. Number of chapter member representatives present
6. Name of presiding officer
7. Minutes of previous meeting read and approved
8. Reports of officers, regular and special committees
9. Record of business transacted
10. Time and place of next meeting
11. Time of adjournment

## **IN SUMMARY...**

This Chapter Leaders' Handbook is designed to help you fulfill your responsibilities as a MCUL leader and the important role chapters play in the Michigan credit union community.

## **APPENDIX A**

For the full MCUL bylaws [click here](#).

## **APPENDIX B**

### **GUIDE TO RUNNING AN EFFECTIVE CHAPTER MEETING**

#### **Parliamentary Procedure - *A Quick Reference Guide for Chapter Leaders***

Parliamentary Procedure is a safeguard that protects individuals and groups in their exercise of free speech, free assembly, and freedom to unite in groups and organizations. Its purpose is to promote efficient meetings so business can be transacted in an orderly manner. The rules of Parliamentary Procedure come from actual court decisions, which mandate the proper way to conduct business.

While this ready reference does not go in depth into every rule needed to run effective, successful meetings, it does provide a few basics to get started or refresh memory.

Organizations using parliamentary procedure usually follow a fixed order of business. Below is a typical example:

1. Call to order
2. Roll call of members present
3. Approval of previous meeting minutes
4. Officer's Reports & Committee Reports
  - a. Treasurer's Report
  - b. Chapter Chairman's Report
  - c. The MCUL Director's Report
  - d. The MCUL League Representative Report
    - i. Michigan Credit Union Foundation Report
    - ii. Young Professionals
  - e. Legislative Representative – Forum Representative Report
  - f. Cooperative Advertising Committee Report
5. Special orders — Important business previously designated for consideration at this meeting
6. Old/Unfinished business
7. New business
8. Announcements / Date and place of next meeting
9. Adjournment

### ***Steps in Making a Board Decision:***

- 1. Motion:** A motion is a request that something be done or that something is the opinion or wish of the District. Only one motion should be placed before the Board at a time, at which point it is debatable and amendable.
- 2. Second:** Someone from the District Board must “second” the motion or agree to the motion so it can be discussed by the full Board.
- 3. Discussion:** The motion “on the floor” is discussed by all members to address its pros and cons.
- 4. Re-state the motion:** The Chair re-states the motion before the Board votes on it.
- 5. Vote:** Votes by voice (aye/no) by show of hands; by standing; by secret ballot; or by roll call vote are all acceptable ways to carry out a vote.

### ***Basic Principles***

- Only one topic or motion should be addressed at a time, and proceedings must be carried out in the correct order.
- Once presented for consideration, the topic is entitled to full and free discussion.
- All members are equal.
- Majority rules, but minority rights must be recognized.
- Secret ballot is a right.

### ***Basic Terms and Definitions:***

**Abstain**—to give up one’s vote when a vote has been called.

**Amend a motion**—to add, insert, or substitute words, strike or delete words, or substitute an entire motion for original.

**Motion**—all business begins with a motion, which needs to be stated carefully and clearly. For a motion to proceed, it needs a second. Once it is seconded, it can be followed by discussion and, finally, a vote.

**Second**—to voice agreement to a motion so it can be discussed.

**Quorum**—the number of voters required by the District to transact business. When a simple majority of voting members is in attendance—one over half of the total number of Board members—a quorum is achieved. Note that while a quorum is not needed to hold a meeting, motions cannot be voted on or action taken without a quorum of members present.

## ***RULES OF ORDER***

Rules of order are simply the public manners or “code of conduct” for people who are meeting together to transact Chapter business.

### **Basic Principles Behind Rules of Order:**

**One question at a time:** This is done by means of a motion. The heart of parliamentary law is the making and handling of motions, putting the group through the process of making up its mind on each proposal submitted. Under rules of order, motions are clearly expressed, and votes accurately counted.

**Free and full debate:** Members should take turns so everyone has a chance to speak. After speaking once, a member should not speak a second time on the same question if others wish to speak. It is the right and duty of members to secure information and understanding of the matter before the group will be able to form an opinion and cast an intelligent vote. In securing information, there are two fears to overcome: fear to express disagreement and fear to ask questions. The key to debate is to discuss, not to dispute.

**Majority rule:** The will of the majority must prevail, yet the minority shall be protected by the guarantee of individual rights. The majority must also be protected from the minority.

**Equality:** Every member has an equal right to introduce, debate and vote on matters before the group. The time to express an opinion is during the meeting, not later when leaving. Time to think should be allowed. To have rules of order is a convenience; to find out what people really think and want is a necessity.

**Courtesy:** Wise safeguards are provided. Members should wait to be recognized and then direct all discussion to the chair. There is no direct argument between members.

### **REACHING DECISIONS**

**Making Motions:** A member rises, addresses the Chair, and identifies himself/herself:

Member: "Mr. Chairperson, I am \_\_\_\_\_ from \_\_\_\_\_ Credit Union."

Chairperson: "The Chair recognizes \_\_\_\_\_."

Member: "I move \_\_\_\_\_."

Another member seconds the motion. (It is not necessary to rise.) The chairman states the motion in full after it has been seconded. After full discussion a vote is taken.

### **Order of Motions:**

- a. No motion may conflict with the Chapter Bylaws, standing rules, resolutions, the MCUL Bylaws or state or federal law. Before introducing a motion that creates a conflict with bylaws or standing rules, it is necessary to amend them. Conflicts with previous resolutions also require action to rescind or amend the prior resolution.
- b. All motions have relative precedence and there is a strict order in which successive motions may be introduced when a subject is being considered.

c. The four (4) types of classified motions are described below in order of precedence. When any motion is pending, those below it on the list are in order but those above it are not in order and may not be entertained.

1) **Main motion** brings a subject before the meeting for decision: it may not be made when any other question is before the meeting and yields to all privileged, incidental and subsidiary motions; that is, any of these can be made while a main motion is pending.

2) **Subsidiary motion** proposes a method of disposing of the main motion: it may modify, postpone, or refer to committee for study. When a subsidiary motion is made it must be decided before the main motion can be acted upon.

A motion to amend is a subsidiary motion that modifies or changes the main motion under consideration. The following are methods of amending: striking out a certain word or words or a sentence; inserting a word or words; and/or substituting a new motion for the one being considered.

There may be only two amendments to a main motion at any one time: the amendment itself and an amendment to the amendment. If the amendment is lost another may be introduced, provided it differs from the one that lost.

3) **Incidental motion** disposes of procedural problems that arise from a pending question and relates to methods of voting, questions of order and appeal, and suspension of the rules. Incidental motions take precedence over main and subsidiary motions but yield to privileged motions.

4) **Privileged motion** does not relate to the pending question but is of such great importance as to take precedence over all questions. A privileged motion cannot be debated.

## CHAPTER MEETING PLANNING

Planning a program that will appeal to the diverse group who are attending chapter meetings may require investigation, so we have provided some suggestions below:

- Use interest surveys or topic suggestion cards to ask representatives of member credit unions what type(s) of information they need.
- Review articles in America's Credit Union (ACU), MCUL, and other publications for current issues in the financial services industry and determine how they relate to credit unions.
- Other groups often seek access to chapter meetings to present informative programs.
- Once topics have been selected, potential speakers need to be identified. Speakers may be vendors of financial products and services, college and/or university faculty members, staff members of the organizations that sponsor credit unions or simply credit union people themselves.
- Review chapter notices from other chapters.

**TABLE OF MOTIONS**

<b>MOTION</b>	<b>SECOND</b>	<b>DEBATE</b>	<b>AMEND</b>	<b>VOTE</b>
<b>MAIN MOTION</b>	yes	yes	yes	M
<b>SUBSIDIARY MOTION</b>	yes	yes	no	M
Postpone indefinitely	yes	yes	yes	M
Amend	yes	yes	yes	M
Refer to committee	yes	yes	yes	M
Postpone to a certain time	yes	yes	yes	M
Limit or extend debate	yes	no	yes	2/3
Previous question (stop debate)	yes	no	no	2/3
Lay on the table	yes	no	no	M
<b>INCIDENTAL MOTION</b>				
Leave to withdraw a motion	no	no	no	M
Parliamentary inquiry	no	no	no	C
Division of assembly (vote count)	no	no	no	C
Divide the question	no	no	no	M
Object to consideration of question	no	no	no	2/3
Suspension of the rules	yes	no	no	2/3
Questions of order and appeal	yes	yes	no	M
<b>PRIVILEGED MOTION</b>				
Call for orders of the day	no	no	no	C
Question of privilege	no	no	no	C
Recess	yes	no	no	M
Adjourn	yes	no	no	M
Fix time of next meeting	yes	no	yes	M
<b>UNCLASSIFIED MOTION</b>				
Take from the table	yes	no	no	M
Reconsider	yes	yes	no	M
Rescind or repeal	yes	yes	yes	2/3

Classified motions above are listed in the reverse order of precedence with the last one having the highest rank.

**M - Majority vote required**

**2/3 - Two-thirds vote required**

**C - Chair decides**

**Example:** A motion to adjourn takes precedence over all motions except the motion to fix time of next meeting. It must be seconded; may not be debated; may not be amended; and requires a majority vote to pass.

## **APPENDIX C**

### **CHAPTER AND MCUL ANNUAL MEETING VOTING**

The purpose of the annual meeting is to carry on and transact any business for the common good of the membership. The order of business at the annual meeting shall be determined by the presiding officer, unless otherwise established by vote of the members.

- A. Each member shall be entitled to one vote at each regular or special meetings of the League or of the district or the chapter to which such member belongs.
- B. The vote shall be exercised at any such meeting by the individual member and shall be the Manager/President or CEO or his or her designee.

## **APPENDIX D**

### **CREDIT UNION CODE OF ETHICS**

Adopted April 25, 1959  
Revised June 2, 1984  
By the membership of  
The Michigan Credit Union League

This Code of Ethics, adopted in 1959 by the membership of the Michigan Credit Union League, has been subscribed to by our credit union as a requisite of affiliation with the League.

We are pledged to uphold the Code “as a common standard of achievement for all members, officials and employees of the Michigan Credit Union League and its member credit unions” and to “strive to promote respect for these obligations and by progressive measures seek to secure their general recognition and observance.”

#### Administration

At the credit union level responsibility for adherence to the Code is vested in the supervisory committee, or if there is no supervisory committee, the board of directors or a committee appointed by the board of directors.

At the chapter level, the code is administered by an ethical practices committee chosen by the chapter board of representatives or by the chapter’s executive committee acting in this capacity.

At the League level, the Code is administered by the League Board of Directors, or a committee appointed by the Board.

#### Adherence

Should you, as an elected official or employee, or should we, as representatives of our credit union, have any concern arising under provisions of the Code, it is your individual right and our collective right to address such concern to any of the administrative bodies.

All communications will be held in strict confidence. The address of the chairperson at the credit union or chapter level can be learned by request to the credit union office. At the statewide level, the League Board can be address in care of ...

THE MICHIGAN CREDIT UNION LEAGUE - Executive Offices  
110 W. Michigan, Suite 100  
Lansing, MI 48933

## Article I – General

### A. Purpose

1. A major objective of the credit union movement is to serve the financial needs of its individual members. This service motive shall be held above that of selfish gain at all times. The ideal “not for profit, not for charity – but for service” shall be kept in mind as a constant purpose.

### B. Structure

2. The credit union movement is organized on a democratic basis, with power of ultimate decision residing in the membership. Every step possible shall be taken to extend and protect the democratic structure of the credit union movement at each level of organization.

### C. Principles

3. Credit unions are based on certain fundamental principles; among them, service, democracy, and concern for others. Every effort shall be made to adhere to these principles and to apply them consistently in all areas of conduct and behavior.

## Article II – Credit Union and League Leadership

### A. Personal Conduct and Responsibility

1. Highest standards of personal conduct shall be observed at all times. Integrity, honesty, unselfishness, humility, and cooperativeness will do much to ensure the success of credit unions and shall be constantly regarded as basic dimensions of behavior.

### B. Duties

1. Promotion and protection of the best interests of the membership and purposes of the credit union shall be the primary duty of all officials and employees.
2. Officials shall at all times carry out their work in the manner prescribed by the nature and responsibility of the office.

### C. Attendance

1. Officials shall regularly attend and participate in scheduled meetings throughout their entire term of office.

### D. Education

1. Every person working in or elected to a position in credit unions shall make every reasonable effort to learn the duties of that position and engage in educational activities that will increase the skills for discharging the responsibilities involved.

F. Relations and Decisions

1. Officials shall seek always to cooperate fully with each other. Personal feelings and beliefs shall not be allowed to interfere in the cooperative relationships of one person with another in charge of responsibility.
2. Controversial issues shall be thoroughly discussed and given an objective hearing. After such consideration, those involved shall have the courage to vote their conscience and support their position.
3. Majority decisions of appropriate ruling bodies shall be supported by the members of that ruling body, regardless of personal opinion or feeling.

G. Personal Interests

1. Those who hold positions of trust in credit unions shall be especially careful in the handling of their personal affairs and:
  - a. Shall not use their positions to further personal interest or to secure special privileges.
  - b. Shall not accept gifts or payments in any form for doing business with a particular commercial enterprise or person.
  - c. Shall not promote or engage in any activity harmful to the best interests of credit unions.
2. Officials or employees who benefit by using their position for personal gain shall be deemed to have a conflict of interest. Such conflict shall be subject to actions by the board and/or supervisory committee.
3. No one shall attempt to restrict the growth and services that credit unions and the League offer because of inability to handle or manage the position held, whether this be an elected position or one held by virtue of employment.

H. Information

1. Officials and employees shall not withhold pertinent information or submit false information in regard to a loan application and shall be extremely careful to have all available facts when speaking in regard to a request for financial help.

I. Vigilance

1. To protect the credit union and the credit union movement, it shall be the obligation of any who perceive improper conduct on the part of an official or employee to take necessary and immediate steps.

2. Officials and employees shall be alert to prevent the efforts of any person or group from acquiring or exercising influence in a credit union and the credit union movement for purposes that are incompatible with its basic objectives.
3. Officials and employees also shall be alert to changes in the credit union movement and financial industry to protect the credit union and the credit union movement, and to protect the best interests of the membership.

J. Elections

1. Candidates for office shall seek election by means that are honest, proper and in the best interests of democratic control of the credit union.
2. Employees shall not attempt improperly to influence the election of officials in the credit union where they are employed.

Article III – Credit Union and League

A. Law

1. The law and the intent of the law regarding credit unions shall be adhered to with extreme care. If the law is not considered in the best interest of the membership and society in general, it is the credit union's obligation to seek a change in the law.
2. The laws and bylaws under which credit unions operate set forth certain duties and responsibilities for members of the various boards and committees and for employees. When there is evidence of failure to fulfill these duties, the board of directors and/or supervisory committee shall take action as provided for under the law and bylaws.

B. Fair Treatment

1. In accordance with applicable law, credit union members and potential members shall be given fair and equal consideration regardless of color, creed, national origin, race sex, age, height, weight, marital status, handicap, or other types of discrimination as described by applicable state and federal equal rights laws.
2. Officials and employees shall not in any way allow their personal feelings or beliefs to influence the fair and equal treatment that should be accorded to all members and potential members.
3. Loan applications shall always be given careful consideration and, if rejected, the members shall be fully informed of the reasons.

C. Information

1. Accurate information shall be given at all times and a constant effort made to keep members up to date on what is taking place. Misinformation or untrue assumptions shall be corrected as soon as possible.
2. Credit union officials and employees shall make every effort to provide maximum information to improve the welfare of credit unions despite possible criticism from others.
3. Members shall be kept fully informed of the financial condition of the credit union through accurate, easily understandable statements, summaries, and reports.
4. An accurate accounting of delinquent loans shall be provided in order that the credit union may be able to establish adequate reserves.

D. Confidential Information

1. The business of members with their credit union shall be handled in strict confidence by officials and employees.
2. Privileged information regarding internal credit union affairs shall be discreetly held.

E. Member Relations

1. Credit unions shall not knowingly grant a loan or accept savings solely for the purpose of permitting collection of insurance.
2. Family members shall be encouraged to participate in and take advantage of credit union membership to promote the sharing of family financial decisions and to educate all family members in money management.

F. Reimbursed Expenses

1. Officials shall be compensated or reimbursed only in accordance with the law and bylaws under which the credit union operates. Any act that would evade the law or the intent of the law shall be considered illegal.
2. "Lost time" payment may be allowed to members of the official family according to policies set by the board to the extent allowed by law. "Lost time" shall be considered to be time away from the official's usual work and for which, because of this absence, no pay is received.
3. Reimbursable expenses shall be kept at a reasonable minimum, accurately recorded, and correctly reported.

G. Education

1. Efforts to make educational programs available to officials, employees, and members shall be encouraged in every way possible.

H. Relationship to other credit unions

1. Every credit union is a vital part of the credit union movement and shall, in accordance with all applicable laws and regulations, associate and participate with other credit unions in order to more effectively serve and protect its membership.

2. Each credit union shall treat every other credit union with equal consideration.

I. Relationship to the community

1. Participation in community affairs, such as civic, church, and service organizations, shall be encouraged as a responsibility of membership in the society of which credit unions are a part.



# APPENDIX E

## CERTIFICATE OF CHAPTER ELECTIONS FORM

### MICHIGAN CREDIT UNION LEAGUE CERTIFICATE of CHAPTER ELECTIONS

To the Michigan Credit Union League Chairman, Secretary, and President;

I, \_\_\_\_\_, Secretary of the \_\_\_\_\_ Chapter, do hereby certify that the following duly qualified persons were elected to the offices indicated, at the Chapter Annual Meeting and the following meeting of the Chapter Executive Committee, and that the voting procedures shown on the reverse side were adopted at the Chapter Annual Meeting.

Date: \_\_\_\_\_ Signed \_\_\_\_\_ Secretary

**Chapter Officers-1 yr term  
TERM EXPIRES**

(Elected by Chapter Executive Committee)	_____	Office: Chairperson	_____
	_____	Office: Vice Chairperson	_____
	_____	Office: Secretary	_____
	_____	Office: Treasurer	_____
	_____	Office: _____	_____

**Executive Committee Members Elected**

**2 yr term  
TERM EXPIRES**

_____	_____	Credit Union	_____
_____	_____	Credit Union	_____
_____	_____	Credit Union	_____
_____	_____	Credit Union	_____
_____	_____	Credit Union	_____
_____	_____	Credit Union	_____
_____	_____	Credit Union	_____

**Delegate(s) – Alternate (If not ranked, cross out #1, #2, #3 rankings)**

**1 yr term  
TERM EXPIRES**

Delegate #1	_____	_____	Credit Union	_____
Delegate #2	_____	_____	Credit Union	_____
<b>Alternate</b>	_____	_____	Credit Union	_____

Email a copy of this completed form to your **MCUL Chapter League Representative**. (Note that the League Representative will be reporting these items to the League office, etc., but that reporting does not take the place of this form.)

MCUL CU Relations 2024



*To support and protect the cooperative  
credit union movement in Michigan*

@MICreditUnions

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