

CHAPTER LEADER'S HANDBOOK

Chapter Function & Purpose

Each chapter is comprised of credit unions located within a given region and serves as the liaison between CrossState Credit Union Association and the local credit unions that constitute its membership.



Chapters are both a forum for networking and sharing best practices and a means for creating awareness of the benefits of the credit union movement. All chapter activities, whether they involve discussing credit union operations or new technologies, are guided by a primary objective – to foster the regional growth of the credit union movement. Equally important is the role that chapters play in advocacy efforts by serving as vital links between elected officials, regulators, and concerns of local credit unions.

Chapters provide an opportunity for exchanging ideas and an outlet for disseminating information. Individual chapters determine which programs and activities to undertake to meet the specific needs of the chapter membership.

Chapters fulfill a dual role as credit union advocate and educator.

CrossState Support & Resources

Chapter Information

Chapter resources can be found by visiting the CrossState Chapter website at www.CrossState.org/about/chapters. There you will find the chapter meeting calendar and a variety of chapter resources including the following:

- Chapter handbook
- Chapter bylaws
- Accounting Guidelines
- Speaker's bureau
- Scholarship Rules and Information
- Credit Union Ambassador information

Communicating with CrossState

Meeting Notices, Website Updates

Send any information you have about your chapter events including upcoming meetings, meeting minutes, or chapter forms to chaptersinquiry@crossstate.org.

Accounting

All accounting related questions, check requests, etc., are to be submitted to chapteraccounting@crossstate.org.

General Information

Questions concerning information in the handbook or about chapter activities in general may be directed to chaptersinquiry@crossstate.org.

Advocacy

To discuss your chapter's involvement in our advocacy programs and PAC fundraising, please contact the CrossState Advocacy Team at advocacy@crossstate.org.

Credit Union Ambassador Contest

Questions related to the Credit Union Ambassador Contest may be directed to CrossState staff member Jessilyn Kumpf at 717-839-2250 or jkumpf@crossstate.org.

CrossState Staff Directory

Meet the team! Need to contact a staff member at CrossState? Visit our website at www.crossstate.org/about/crossstate-team for a staff directory.

Chapter Membership

Membership Eligibility

CrossState Affiliated Credit Unions: CrossState member credit unions are eligible for chapter membership, have the flexibility to determine which chapter they would like to join, and may participate in more than one chapter.

CrossState Associate Credit Unions: Associate member credit unions may participate in chapter activities. Associate members are prohibited from serving in a Chapter official capacity.

Non-Affiliated Credit Unions: Each Chapter may determine whether credit unions not affiliated with CrossState are permitted to attend Chapter meetings and events. Non-affiliated credit unions are prohibited from serving in a Chapter official capacity.

Chapter Dues: Individual chapters determine chapter membership dues and event registration fees as they deem necessary for credit unions affiliated with CrossState. Chapters that allow non-affiliated credit unions to participate may add a 25% premium to standard membership fees.

To ensure chapter information is current, CrossState asks each chapter to email its chapter's member credit union list to chaptersinquiry@crossstate.org.

Chapter Records

Each chapter is asked to provide CrossState a current record of chapter officials, or when any change is made to chapter officials or the chapter board.

In addition, please email chaptersinquiry@crossstate.org the following information:

- Updated officials, directors, or member information
- Upcoming meeting invitations
- Upcoming fundraising and networking events
- Meeting minutes
- Presentations and other materials
- Scholarship applications or award details

Chapter Officials & Duties

A chapter is guided by its governing body as outlined in the CrossState Chapter Bylaws, Article IV, "Officers & Elections."

To be eligible for election and to continue in office, an Officer and Director must be an employee or volunteer of a credit union that is affiliated with CrossState.

The chapter officials are responsible for planning and promoting regular chapter activities and the direction of the chapter during the year.

Chapter Meeting

Chapter meetings should provide a forum for networking, sharing best practices and educational programming. Chapter meetings should include brief programs which address timely topics important to the success of chapter credit unions.

Looking for a Speaker for your Next Chapter Meeting?

CrossState, its business partners, and associates are available to speak on a variety of topics and disciplines as described in the [Chapters Speakers Bureau](#) brochure. Please let us know if there is a topic that is missing, and we will do our best to accommodate your request.

Send your request for a CrossState speaker, business partner, or associate to chaptersinquiry@crossstate.org. Include your Chapter name, date and time of meeting, topic or individual requested, and your contact information.

Compliance Training

If your chapter wants compliance training from CrossState, your request should be sent to complianceservices@crossstate.org. Include your Chapter name, date and time of meeting, topic or individual requested, and your contact information. There is a fee for compliance training.

Working with the Media

There may be times where you would like to include the media for your event. Please contact communications@crossstate.org for assistance.

Accounting Guidelines

Chapters are an extension of CrossState, thereby making CrossState responsible for all chapter activities, including filing an IRS 990-chapter return.

CrossState will record all financial activity for the chapters. The chapter treasurer, or designated person, will complete a cash receipt form, check request, or cash disbursement form for all activities. Your chapter will receive a monthly statement of revenue and disbursements and a cash flow statement.

Forms should be emailed to chapteraccounting@crossstate.org or faxed to 717-234-4463.

Chapter Cash Receipts

A cash receipt form should be completed for each deposit and forwarded to chapteraccounting@crossstate.org with supporting documentation.

- Complete the basic information, chapter name, deposit date, and, if applicable, the meeting location and date.
- Enter the dollar amount in the appropriate category.
 - Add a note to further explain, as necessary.
- Enter the name and chapter title of the person making the deposit.
- Receipts from credit unions and vendors that are sponsoring a fundraising event will be recorded as fundraising revenue, not special event income.

Chapter Check Request Form

A check request should be completed for prepayments, direct billing, or miscellaneous items. CrossState Accounting will process and mail the check(s) as needed.

Direct billing can be established if your chapter frequently meets at the same location.

- Complete the basic information as requested on the form.
- Enter the expense in the appropriate category.
 - Add a note in the explanation box to further explain, as necessary.
- The expense should be approved by the chapter treasurer or designated person.
 - If the expense is over \$1,000, a second person should approve the expense.
- Include documentation that supports the request.

Chapter Disbursement Form

The chapter can utilize a check, debit, or credit card for disbursements. The disbursement form will provide the information needed to record the expense.

- Complete the basic information as requested on the form.
- Enter the expense in the appropriate category.
 - Add a note in the explanation box to further explain as necessary.
- The expense should be approved by the chapter treasurer or designated person.
 - If the expense is over \$1,000, a second person should approve the expense.
- Credit and debit card receipts should be submitted with the chapter disbursement form.

Chapter Credit Cards

If the chapter has a credit card account, statements should be mailed to the Harrisburg CrossState office located at 4309 North Front Street, Harrisburg, PA 17110.

CrossState Accounting will match the charges on the statement to the disbursement forms received. Please remit disbursement forms when the expense is incurred, so credit card payments can be processed in a timely manner.

Miscellaneous Accounting Items

- CrossState prepares the year-end reports and the chapter financial information is part of CrossState's consolidated audit and tax return.
- Online access to checking accounts can be available upon request.
- CrossState is a 501(c)6 organization which is required to pay state sales tax.
 - Chapters are an extension of CrossState and required to pay state sales tax.

Chapter Scholarship Award Rules

Tax-Free Scholarships, Fellowships, and Grants

A scholarship is tax-free if:

- You are a full-time or part-time candidate for a degree at a primary, secondary, or accredited post-secondary institution.
- The award covers tuition and fees to enroll in or attend an educational institution.
- The award covers fees, books, supplies, and equipment required for your courses.

Taxable Scholarships, Fellowships, and Grants

Your scholarship is taxed if it was used to cover any of the following:

- Room and board
- Travel or research
- Clerical help
- Fees, books, supplies, and equipment that are not required for the course or enrollment

If the scholarship funds are used for both tuition and room and board, the amount you use for tuition is tax-free. However, the amount you used for room and board is taxable income.

If the recipient claims a deduction for educational expenses, it must be reduced by the amount of the scholarship received.

Chapter Scholarship Rewards Disbursement Policy

To ensure scholarship funds are used for the intended purposes, an amount of \$600 or greater will be issued to the student and the college/business school.