

Photographic Society of America

CHAPTER POLICIES

[Note: With the exception of the word “Chapter”, the capitalized names of committees and offices shall be understood to refer to Society committees and offices, not those of the Chapters].

Policy I PURPOSES

Section 1. General. A Chapter is a local extension of the Photographic Society of America (PSA). Chapters can only exist in the United States. The purpose of a Chapter is to promote the mission of PSA as specified by the PSA Mission Statement:

- To promote the art and science of photography as a means of communication, image appreciation, and cultural exchange.
- To provide education, information, inspiration, and opportunity for all persons in photography.
- To foster personal growth and expression, creativity, excellence, and ethical conduct in all aspects of photographic endeavor.

Section 2. Service. Chapters shall serve and support the individual PSA member of its area. Chapter meetings and activities are to foster a sense of identity or community for Chapter members through social and photographic interactions, and the sharing of common interests in photography and PSA. Chapter participation in the annual PSA Chapters Showcase shall be encouraged and supported by the Chapter leadership as an additional activity to promote a sense of community.

Section 3. Retention. Chapters shall provide information regarding PSA services and activities, and encourage Chapter members to participate in these services and activities. New PSA programs should be introduced to Chapter members.

Section 5. Recognition. Chapters should have a method to recognize Chapter members who provide service to the Chapter. This recognition may be in the form of a certificate, a proposal for a PSA Service Award, or a proposal for a PSA Honor.

Policy II FORMING A CHAPTER

Section 1. Procedure. No less than ten (10) Society members in a local area within the USA, may petition the PSA Executive Committee for a charter as a PSA Chapter. Included in their petition shall be the names of the proposed Chapter officers and directors of standing committees, the Chapter members, and minutes of the Organizational Meeting. The PSA Executive Committee may grant, modify, or reject any petition. The document *Procedures for Forming a Chapter* is provided in the Appendix C of this Chapter Policies and details the steps to form a Chapter.

Section 2. Startup Funds. Upon request to the PSA Treasurer, a newly chartered Chapter shall be eligible to receive startup funds.

Policy III MEMBERSHIP

Section 1. General. Only individual PSA members may be a member of a PSA Chapter. A Chapter may identify its membership through its Chapter annual membership dues, or a Chapter may define its membership as the PSA individual members in its geographic area. PSA members may participate with only one Chapter in inter-Chapter activities or as a Chapter officer.

Section 2. Membership List. Chapters shall maintain a current list of the Chapter membership in order to identify the voting membership, potential officers and directors, and eligible participants in inter-Chapter activities.

Section 3. Residence. Chapter membership has no residence requirements.

Section 4. Categories of Membership. A Chapter may establish and offer different categories of Chapter membership: individual, joint, and youth.

Section 5. Member in Good Standing. A Chapter member is considered in “good Standing” if they are a current PSA Individual member. If the Chapter has membership dues, the PSA Individual member must be up-to-date with the Chapter’s dues.

Policy IV DUES

Section 1. General. Chapters have the option of collecting annual membership dues, which shall be in addition to the membership dues of the Society. Dues may be pro-rated for members applying after the start of the fiscal year, July 1. The fiscal year is from July 1 through June 30 of the following year. Chapters may offer a free first-year Chapter membership to new PSA members in the Chapter’s geographical area.

Section 2. Limitation. Chapter dues shall not exceed 33% of the current one-year ‘Standard’ Society membership.

Section 3. Termination. Each Chapter will have the option to terminate a Chapter membership if the Chapter dues are delinquent. Each Chapter will have the option to not include the delinquent member in the Chapter membership list until the delinquent dues are paid.

Policy V DUTIES AND PRIVILEGES OF MEMBERS

Section 1. Duties. Chapter members shall uphold the mission of the Society and of the Chapter, and follow all applicable Society By-Laws and the Chapter Policies.

Section 2. Privileges. Chapter members in good standing shall enjoy all of the rights and privileges of such membership. Each member shall have the right to hold elective and appointed Chapter office and have one vote in Chapter elections subject to any restrictions stated elsewhere in this document. Further, each individual member has the right to participate in all Chapter activities and shall have the right to receive the official Chapter newsletter, if any.

Policy VI MEETINGS

Section 1. General. Chapter meetings are to be held in the United States according to Society By-Laws. A Chapter shall hold a minimum of one meeting annually for its membership during each fiscal year, one of which is designated as the Annual Meeting.

Section 2. Annual Meeting. The Annual Meeting is to be held at about the same time every year. A membership quorum for Chapter Annual Meetings shall be 20% of the Chapter membership. Chapter officers are elected at the Annual Meeting in odd-numbered years by the membership present.

Section 3. Chapter Outings. Any Chapter event or outing away from the meeting location must comply with the PSA Risk Management Program as detailed on the PSA website Chapters webpage: <https://psa-photo.org/index.php?risk-management-program> . All of the Chapter's responsible event-leaders must be familiar with the forms, and all participating individuals, including non-PSA members, must submit a completed Release Agreement to the Chapter leader prior to attending the event.

Policy VII EXECUTIVE COMMITTEE

Section 1. General. Chapter business shall be administered by a Chapter executive committee which is composed of the following persons: the elected Chapter officers and the director of each of the Chapter's standing committees.

Section 2. Meetings and Quorum. The executive committee shall meet a minimum of one time each fiscal year and additionally at the call of the chairman or at the request of any three (3) members of the executive committee. A majority of the executive committee members shall constitute a quorum. A Chapter executive committee may conduct its business by mail, email, or conference telephone call or video conference when necessary. The applicable rules for a quorum stated in these Chapter Policies shall be observed.

Section 3. Procedures. Chapters shall operate under these Chapter Policies which shall be consistent with the Society By-Laws. Procedures not covered in these documents shall be set forth in a Master Operating Manual (MOM) which may be different for each Chapter, but which must be consistent with all applicable regulations.

Policy VIII OFFICERS

Section 1. General. The minimum officers of a Chapter shall be a chairman, a vice chairman, a secretary, and treasurer. The offices of secretary and treasurer may be combined when necessary. Additional vice chairmen may be added as appropriate.

Section 2. Duties. The duties of each officer shall be those customarily associated with the office or as otherwise set forth in these Policies or in the respective MOMs.

Section 3. Reports. Annually or as otherwise required, the Chapter Chairman shall submit an Annual Report in August to the PSA Board of Directors through the Chapters, Clubs, and Councils Vice President (CCCVP). The report shall include an inventory of Chapter equipment, any recommendations of the Chapter, and may be presented to its Chapter membership. See Appendix B.

Policy IX ELECTION OF OFFICERS

Section 1. General. Chapter officers shall be nominated and elected by the Chapter membership, in odd-numbered years.

Section 2. Nominations. Three months before the Chapter's Annual Meeting in each election year, the Chapter chairman shall appoint, with the approval of the executive committee, a nominating committee consisting of three Chapter members in good standing. The nominating committee shall submit its nominations for office to the executive committee 45 days before the Annual Meeting. Additional nominations may be made by the membership no later than 30 days before the Annual Meeting. All nominees must be Chapter members in good standing.

Section 3. Elections. Chapter members may cast a vote by secret ballot. Results shall be announced by the chairman and submitted to the CCCVP no later than August 31 of the election year. If an office is uncontested, the secretary shall cast the unanimous vote of the membership for that office. The term of elected officers shall commence at 12:01 A.M. of the day following the closing day of the PSA International Conference immediately following the election; or at 12:01 A.M. of the day following the official election date if no annual conference is held.

Section 4. Vacancies. An office that is vacant for any reason shall be filled by appointment by the Chapter Chairman, with the approval of the Chapter's executive committee. If the office of chairman is vacated for any reason, the vice chairman will assume those duties, with approval of the Chapter's executive committee and the CCCVP. If the position cannot be filled by the vice chair, the executive committee can then, with the approval of the CCCVP, appoint a Chapter member to fill the position until an election can be held.

Policy X SPECIAL COMMITTEES

Section 1. General. Special committees may be established by the Chapter Chairman with the approval of the Chapter executive committee to meet special needs. Their respective duties shall be designated by the executive committee.

Section 2. Terms. The term of each special committee shall be set at the time the committee is established. Each special committee's term shall automatically expire on that date, or upon the earlier successful completion of its duties. The term of a special committee may be extended if necessary, upon approval of the executive committee.

Policy XI
WEBSITES, NEWSLETTERS, AND SOCIAL MEDIA

Section 1. General. Each Chapter's newsletter and/or website shall display the official PSA logo and provide contact information for the Chapter's executive committee officers and the directors of the standing committees. In following the purpose of Chapters in Policy I, a link to the PSA website and membership is encouraged. The Chapter member responsible for maintaining and posting their Chapter's and PSA information must insure its accuracy and protect its members' privacy. **The official PSA logo is trademarked and may not be altered or changed in any fashion.**

Section 2. Social Media. A Chapter may maintain a Facebook, Twitter and/or Instagram page/account. A Chapter may have a blog and include a link to the Chapter website and/or the PSA website webpage for the Chapter.

Policy XII
FISCAL REGULATIONS

Section 1. General. Each Chapter shall operate under financial and reporting procedures established by the Finance Committee in a Chapter Financial System Outline approved by the Executive Committee. That document is Appendix A of these Chapter Policies.

Section 2. Fiscal Year. The fiscal year of the Chapters shall be the same as the fiscal year of the Society, which runs from July 1 through the following June 30th. This budget is to include all anticipated income and expenses for the coming year.

Section 3. Filing of Annual Budget. Each Chapter's treasurer shall prepare and submit an annual budget that includes the anticipated income and expenses for the coming year in March to the CCCVP in preparation for the PSA Board's April meeting.

Section 4. Checking Accounts. Chapter business shall be conducted with local checking accounts by following these procedures:

- All accounts must be with U.S. banks which are members of the Federal Deposit Insurance Corporation.
- Each check issued must bear the signature of two of the elected Chapter officers, preferably the chairman and treasurer.
- Each account must have online access available to the PSA Treasurer.

The Revised Chapters Bank Account Requirements is Attachment 1 to Appendix A, Chapter Financial System Outline.

Section 5. Chapter Contracts. Any formal agreements/contracts (e.g., for a meeting space, speaker fees, meals, bus) that a Chapter enters into must be submitted to PSA Headquarters immediately upon signing, as a backup to the Chapter's records.

Section 6. PSA Insurance. The Society carries two types of insurance, general liability and fidelity, which protects the Chapters and the Society. If a vendor requires evidence of Chapter liability coverage, the PSA Office Manager must be notified at least four weeks in advance. Certificates of Insurance are not provided to the Chapter unless a vendor makes a specific request to the Chapter.

Section 7. PSA PayPal Account. Chapters cannot establish a PayPal account. If a Chapter needs to collect funds online, PSA, to the best of its ability, will give the Chapters access to use a PSA PayPal account. The PSA Office Manager can provide assistance to the Chapters.

Section 8. Joint Endeavors. Any on-going endeavor involving two or more Chapters shall be covered by special procedures established by the Treasurer and the Chapters and approved by the Executive Committee. Such procedures shall be in addition to those pertaining to the Chapters separately.

Policy XIII SCOPE OF AUTHORITY

Section 1. Limitation. No Chapter shall purport to represent other than its own members without the approval of the PSA Board of Directors. No Chapter officer shall commit the Society to any policy or project without the approval of the PSA Executive Committee, or to any expense that is not contained in an approved budget.

Section 2. Compliance. Any action or inaction of a Chapter or Chapter officer that could jeopardize the Society shall be subject to review and action by the PSA Executive Committee and/or the Board of Directors.

Section 3. Liability. Each participant in a Chapter event that occurs away from the usual meeting venue must submit a PSA Release and Indemnity Agreement, Assumption of Risk form to the event leader. These completed forms are then to be sent to PSA Headquarters for filing and held for three years. Should an accident or incident occur during this event, an Accident Report form and a First Aid Treatment form must also be submitted to PSA immediately. All three forms are appended to these Chapter Policies.

Policy XIV PARLIAMENTARY AUTHORITY

The rules contained in the latest edition of Democratic Rules of Order <https://www.democraticrules.com/> shall govern all Chapter meetings and conduct of business in all cases in which they are not inconsistent with Society By-Laws and Chapter Policies and attachments thereto.

Policy XV DISSOLUTION

Section 1. General. A Chapter may choose to dissolve by sending written notice of its intent to the CCCVP. A dissolving Chapter must pay all of its financial obligations in full and then send its remaining funds and other assets, including equipment, to PSA Headquarters, together with a list of such assets, closing bank statement and canceled checks and other financial records.

Section 2. Board Action. Official dissolution of a Chapter requires approval by the PSA Board of Directors, on recommendation from the Executive Committee. The Board may, for adequate reason, void any previously granted Chapter charter.

Section 3. Funds. The funds of a dissolved Chapter shall be placed with the general funds of the Society.

Policy XVII
AMENDMENT OF CHAPTER POLICIES

Section 1. General. Amendment of these Chapter Policies may be initiated by the PSA Board of Directors or by the Chapters. All proposed amendments, to become effective, shall be approved by the PSA Executive Committee. No proposal is in order that would place the Society's exempt status in jeopardy. Any proposal with financial implications shall be reviewed by the Treasurer or Finance Committee before submission to the PSA Executive Committee for approval.

Section 2. Chapter Procedures. The amendment shall be proposed in writing by the chairmen of at least one-third (1/3) of the chartered Chapters and sent to the Chapters Services Committee Chair and the CCCVP. If the proposed amendment is deemed to be in order, it shall then be submitted to the PSA Executive Committee for approval or rejection. Notice of the PSA Executive Committee's action shall be provided to the Chapters by the CCCVP.

APPENDICES TO THESE CHAPTER POLICIES

A - CHAPTER FINANCIAL SYSTEM OUTLINE (Effective January 2016)

Attachment 1 - Chapter Bank Account Requirements (Revised April 2017)

Attachment 2 - Form of the Chapter Bank Resolution

B - CHAPTER ANNUAL ADMINISTRATIVE REPORT

C - PROCEDURES FOR FORMING A NEW CHAPTER

Attachment 1 – Letter to Petition for Charter

APPENDIX 1
CHAPTER FINANCIAL SYSTEM OUTLINE
Effective January 2016

GENERAL PROVISIONS

A. ACCOUNTING

1. All Chapter financial transactions will be entered on the Society's books and audited along with other Society operations. Bank statements will be the basis for the entries. Accrual basis accounting methods will apply.
2. Each Chapter's bank accounts and financial transactions will be identified by a number assigned by the PSA Treasurer.
3. Any additional financial information needed and not available on the respective bank statements shall be supplied promptly by the Chapters, upon request from the Treasurer or Office Manager.

B. BUDGETS

1. Each Chapter is required to operate on an annual budget covering the PSA fiscal year (July 1 – June 30). Copies are to be sent to the PSA Treasurer and Chapters, Clubs, & Councils Vice President.
2. The Chapter annual budget must be submitted to the PSA Treasurer in a form provided by the Treasurer to be included in the PSA nonprofit corporate budget. The deadline for the submission will be set by the PSA Treasurer and is expected to be on or about February 15. Chapters are encouraged to submit budgets in which income equals or exceeds expenses on an annual basis. If a submitted Chapter budget draws down on the previously accumulated surpluses, PSA Treasurer will require an explanation. Revisions may be required if the PSA Treasurer deems them necessary, with the choice of which items to revise generally being determined by the Chapters.
3. A Chapter not submitting a budget will be unable to accept or disburse funds of any kind and its status as a PSA Chapter will be subject to review by the Society Board of Directors.

C. DISBURSEMENTS

1. Disbursements for a Chapter's activities must be made out of its local checking account, and in a timely fashion. No Chapter may make any disbursement that would involve funds already allocated for a future event or other purpose, or that would reduce the checking account balance below the bank's required minimum balance, if there is one.
2. The PSA Treasurer may apply any financial assets of a Chapter to pay obligations the Chapter has failed to meet, but only after an obligation is more than 3 months past due and the Chapter Chairman, when contacted, declines to act. The Chapters, Clubs & Councils Vice President is to be notified of the situation.

D. EQUIPMENT

1. A Chapter may purchase and hold equipment for its use. A list of such equipment must be sent to the Office Manager annually, as of the end of the fiscal year (June 30).

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2. Equipment purchased by a Chapter or donated to a Chapter is considered to be the property of the Society. The Office Manager must be notified when a piece of equipment is sold or otherwise discarded.

E. HEADQUARTERS SERVICES

1. Orders sent to Headquarters will be filled as promptly as possible, and will be billed to the ordering Chapter. Cost estimates can be obtained in advance from the Office Manager. Except in special cases, deposits will not be required with orders.
2. All charges for goods and services provided by Headquarters which are billed to a Chapter must be paid within thirty (30) days from the date of billing. The nature of any service charges to be included will be determined by the PSA Treasurer in consultation with the Office Manager. A charge for bookkeeping services only will be made if the work becomes excessive.

F. INSURANCE

1. The Society carries two types of insurance for the Chapters. General Liability insurance protects the Chapters' and Society's interests if they are found liable for an injury sustained at a Chapter event. Fidelity insurance provides protection up to a limited amount if funds in the custody of the Chapter treasurer are misappropriated by a Chapter member. The PSA Treasurer shall inform the Chapters when any significant changes are made in Chapter insurance coverage.
2. The cost of the premium for the insurance will be paid by PSA.
3. Each Chapter is required to provide, when requested, a list of the names and mailing addresses of its members. The PSA Treasurer will determine the deadline for this information, which is to be sent to the Office Manager.

G. INTEREST

1. Interest earned on any bank account of an active Chapter will accrue to the respective Chapter's credit, except as otherwise provided in this document.

H. RECEIPTS

1. Receipts from a Chapter's activities must be deposited promptly in the Chapter's local checking account.
2. Contributions intended for PSA which are given to a Chapter do not constitute Chapter income. See the special instructions contained in this Outline.

I. REQUIRED REPORTING

1. Headquarters will enter each Chapter's monthly financial transactions onto the Society books, and will send each Chapter treasurer a monthly financial report. If the report indicates that additional details are needed, the Chapter treasurer must supply them promptly to the Treasurer or Office Manager. If the Chapter treasurer is unable to supply the information, the Chapter chairman must do so. Any discrepancies between the Society's books and the Chapter records must be resolved.
2. A copy of the required Annual Chapter Administrative Report must be sent to the Chapters, Clubs & Councils Vice President and Office Manager. This report must show

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- the number of Chapter members as of June 30th. [Note that the number of members and the number of memberships may differ if the Chapter has any joint memberships.]
3. Except for the provisions in this Outline, each Chapter is free to use whatever bookkeeping forms and internal reports best meet its needs. However, cancelled checks, paid vouchers and other Chapter financial records are the property of the Society, and must be maintained for the Society by the Chapter treasurer.
 4. The PSA Treasurer, in consultation with the auditor and attorney may add any additional reporting requirements deemed necessary.

J. TAX RETURNS

1. The PSA Treasurer is responsible for ensuring that Chapter financial data are provided to the auditor for inclusion in the Society's annual reports to the Internal Revenue Service.
2. Procedures for State reporting will be developed by the PSA Treasurer in consultation with the auditor and attorney. This may require additional reports from the respective Chapters.
3. All matters pertaining to Federal and State taxing authorities that pertain to the Society and/or any of its Chapters shall be conducted under the supervision of the PSA Treasurer. Chapters are not permitted to initiate any such contact.

SPECIAL PROVISIONS

A. CHAPTERS SHOWCASE

1. All Showcase expenses shall be summarized in detail and sent, along with receipts, to the Chapters Services Committee Chairman and the CCC VP for approval and then forwarded to PSA Headquarters. Headquarters shall make the disbursement. All Chapters Showcase expenses shall be allocated to the Chapters Services Committee.

B. INSURANCE REPORTS AND CONTRACTS

1. Notice of scheduled seminars and other events for which liability coverage is needed must be sent to the Office Manager at least four (4) weeks in advance of the event. Insurance related matters are not to be handled by the Chapter directly.
2. If a hotel, museum or other facility requires evidence of Chapter liability coverage, the Office Manager must be notified at least four (4) weeks in advance, so that the proper Certificate of Insurance can be obtained. Certificates are not provided unless a vendor makes a specific request to the Chapter. Any charge for providing the Certificate will be billed to the Chapter.
3. When a Chapter sponsors a local tour and engages a vendor to provide transportation, the Society requires that the transportation company must have its own insurance carrier issue an endorsement naming PSA and the Chapter as additional insureds under its liability policy. The Chapter is responsible for securing the required endorsement and forwarding it to the Office Manager to hold. The endorsement must show the policy expiration date, and if the company's services are needed after the expiration date, another endorsement must be obtained.

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4. Each Chapter that sponsors a tour or field trip is responsible for ensuring that the participants are given copies of the Standard Responsibility Notice in advance. A copy is included as an attachment to this document.
5. Copies of any contracts signed by a Chapter with a hotel, guest speaker, transportation firm or other vendor must be sent to the PSA Treasurer just as soon as they have been signed by both parties. Such contracts bind, not just the Chapter, but the Society as well, and their legal provisions require review.
6. Failure of a Chapter to meet any insurance reporting or other requirements in Section "B" could, in the event of an accident, place a severe burden upon the Society. Therefore, any questions about the requirements should be addressed to the Office Manager in advance.

C. TRANSFERS

1. Many Chapters find their accumulation of funds to be more than ample for their own needs, and each year voluntarily send a chosen amount to Headquarters, to be used for other Society undertakings. Notify the PSA Treasurer when desiring to make such a transfer.

D. SPECIAL CONTRIBUTIONS FOR CHAPTER USE

1. All contributions intended for use by a Chapter must be in the form of a personal or business check or money order, and must be made payable to PSA, not to a Chapter. If the latter, the check cannot be accepted. Contributions must be sent to Headquarters, along with the name and address of the donor and the name of the intended recipient Chapter.
2. A Chapter may use its special contributions for any purpose that is consistent with Society and Chapter purposes. Any use that was not included in the current Chapter budget must be approved by the Chapter Chairman and the Chapters, Clubs & Councils Vice President, and notice of their approval must be sent in writing to the PSA Treasurer, to ensure that the appropriate account number is assigned.
3. Upon receipt of an acceptable contribution, the Headquarters staff will send an acknowledgement to the donor, indicating that PSA qualifies for tax deductible treatment under IRS regulations, and that consultation with a tax advisor is recommended. The acknowledgement will show the name of the applicable Chapter and the General Operating Fund, and the amounts for each, as well as all other information required by the IRS.
4. Accepted contributions will be forwarded to the Chapter for deposit in the Chapter checking account, to be used for its intended purpose.
5. All special contributions for Chapter use will be treated as ordinary income, and all related expenditures will be treated as ordinary expenses. The PSA Treasurer will determine the manner in which they are shown for accounting purposes, in consultation with the auditor when necessary.
6. Any changes in the procedures under which these special contributions are to be administered may be made by the PSA Treasurer as the need arises, but they must be made known to the respective Chapters and the Chapters, Clubs & Councils Vice

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President promptly. All changes must conform to Generally Accepted Accounting Principles, applicable legal principles and internal Society practices. No changes are in order that would jeopardize the Society's exempt status under IRS regulations.

E. SPECIAL SITUATIONS

1. The PSA Treasurer has the option to consider a Chapter to be inactive if there has been no member-generated activity in its checking account for a period of 12 consecutive months. The local checking account privilege may be withheld from an inactive Chapter.
2. The PSA Treasurer shall develop financial procedures for special situations as they become necessary.
3. All business and financial activities and transactions of the Chapters must conform to the applicable laws of the United States and the State in which the Chapter is doing business. Any procedures that appear not to be in conformity shall be reviewed by the PSA Treasurer, and appropriate changes recommended for Executive Committee action.

F. PROHIBITIONS

1. No Chapter is permitted to own real estate or to publicly solicit funds without approval. For purposes of this Outline, "soliciting funds" shall be defined as any request for contributions to PSA or its chapters that is intended for reproduction in printed or digital form, or presented verbally. All such solicitations require the advance approval of the Finance Committee.
2. No Chapter may write leases or enter into multi-year agreements. No Chapter may take out bulk mailing permits. No Chapter may give grants or scholarships. Such transactions are permitted only by the Executive Committee of the Society. No Chapter may establish a Chapter PayPal account. PSA, to the best of its ability, will give the Chapters access to use a PSA PayPal account.
3. No Chapter may obligate the Society beyond the Chapter's own ability to pay in a timely fashion. No Chapter may engage in any revenue-generating activity that might obligate the Society for unrelated business income taxes without the advance written approval of the PSA Treasurer. Any tax liability resulting from such an activity will be assessed against the Chapter.
4. No person who is not a Chapter member or Society officer may handle Chapter funds.
5. No Chapter may engage in a non-cash transaction without providing information about the transaction to the PSA Treasurer.
6. Any action or inaction of a Chapter that jeopardizes the Society's exempt status may be considered grounds for revoking a Chapter's checking account privilege or for terminating a Chapter's Charter.

G. REVISIONS

1. Revisions of this Outline that are necessitated by changes in the Society's accounting system, auditing requirements or Federal or State reporting laws may be made by the PSA Treasurer without further approval, provided they do not change the basic concepts contained herein.

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2. Should it be determined the need to establish additional accounts for the Chapters, such as a savings account, the account(s) will be opened under the direction of the PSA Treasurer according to rules provided at that time.
3. All authorized revisions of this Outline shall be distributed to the Chapters, Clubs & Councils Vice President and the respective Chapters under the supervision of the PSA Treasurer.

Attachments to Appendix A, Chapter Financial System Outline

Attachment 1 -- Chapter Bank Account Requirements

Attachment 2 -- Form of the Chapter Bank Resolution

Attachment 1 to Appendix A

CHAPTER BANK ACCOUNT REQUIREMENTS

The Chapters are a valued and unique part of PSA. Valued because the Chapters are the place where the organization is most directly connected to the PSA members. Unique because, unlike clubs and councils, Chapters are part of the PSA corporate structure. This relationship creates certain benefits and restrictions to operations for both the individual Chapters and PSA.

Chapter Bank Account Requirements: Revised April 6, 2017

1. A Chapter bank account must be established using the PSA tax ID # 23-1352299. This is an IRS requirement and non-compliance could threaten PSA's federal tax-exempt status, established in 1942. The form of a revised resolution to authorize this activity has been attached.
2. A Chapter bank account may be set up at a bank of the Chapter's choosing providing the deposits of the bank are FDIC-insured, and the bank is approved by the PSA Treasurer.
3. The account must be set up with at least 2 signers from the Chapter. This will allow access to the account should one signer be incapacitated or unavailable for another reason.
4. This account will allow for check writing only. No debit card is to be issued.
5. The account must be set up to allow the Treasurer or the Treasurer's delegate to review the account activity by either being set up with on line access, or having the bank statements for the account sent directly to the PSA HQ from the bank. In addition, all

information about the Chapter bank account activity must be available from the Chapter Treasurer to PSA Treasurer or the Treasurer's delegate upon demand.

6. The account information must be sent to the PSA Treasurer at HQ, either by email or by U.S. Mail. The information must include:

Name of the Account:

Account #:

Signers on the account including addresses, telephone numbers and email addresses, so that the PSA Treasurer may communicate regarding the account, if necessary.

Name and address of the bank branch where the account is open.

7. If the Chapter is interested in being linked to the PSA PayPal account for easy payment for Chapter dues, if any, or Chapter events or competitions, the Chapter must give the PSA Treasurer or the staff person delegated by the Treasurer on line access to the account to allow easy transfer of the PayPal receipts to the Chapter account.
8. Another option the Chapter may choose is to operate without a Chapter bank account and manage the Chapter funds through the PSA bank account. The Chapter funds would be accounted for under a separate accounting code that would identify the Chapter income and expenses.

The Chapter deposits and payments would have to be coordinated by the Chapter treasurer with the PSA staff person responsible for PSA banking operations. Managing the Chapter funds through the PSA bank account would allow easy use of the PSA PayPal account for Chapter events and competitions. The Chapter officers would have the same control of the Chapter funds as they do with a separate bank account.

9. It always should be remembered that the Chapters are part of the PSA Nonprofit Corporation, and any funds or other assets of the Chapter are assets of PSA.

Non-Compliance:

If a Chapter decides that it cannot comply with these requirements for establishing a bank account, but instead decides to become a separate entity such as a club, PSA will help the Chapter with that transition. PSA can provide ideas about forming such an entity, but legal advice in the state where the club will be formed is always appropriate. As an independent entity, the club would prepare its own Bylaws, maybe form a nonprofit corporation, apply for IRC 501(c)3 status or some other appropriate IRC status, obtain appropriate insurance, and become a PSA member Club. The status of the individual PSA memberships will not change. Bank balances of the Chapter will be transferred to the club. However, if a new club is not formed, the bank account will have to be closed and the balances transferred to PSA, because the funds are assets of PSA.

As a club, membership would not have to be restricted to current PSA members, but with so many PSA members, there would be a good opportunity to recruit new PSA members and get them involved in PSA activities, including interclub activities.

PSA Members, Value of Regional Events:

Chapters provide additional opportunities for PSA members, and can be important in PSA membership development. Finding new members and involving new members in Chapter activities and regional events, and finding ways to provide value to PSA members, are all consistent with PSA's mission and are encouraged. A closer relationship between Chapters and Region Directors, State Membership Directors, and Area Membership Directors is anticipated in the coming years.

Attachment 2 to Appendix A

FORM OF THE CHAPTER BANK RESOLUTION

[Date]

The Executive Committee of the Photographic Society of America (PSA), a nonprofit corporation, hereby unanimously resolves as follows:

That the [name of Chapter] Chapter, a regional nonprofit subdivision of PSA and not a separate entity, is authorized by PSA to open a single checking account for the said Chapter at [____ Bank] using PSA's tax identification number 23-1352299.

That the [name of bank] checking account must be set up so that:

1. Said account must have a **Month-end** statement cutoff date;
2. Only check writing privileges are permitted; **no debit card shall be issued for this account;**
3. Monthly statements must include digital check images or digital check images must otherwise easily be available.

And the following persons may be the authorized signers on this account:

[List names, PSA or Chapter titles and addresses]

Finally, it may be necessary to set this account in such a manner that a monthly fee is usually applied. If so, please waive any monthly fee, as PSA including its [name of Chapter] Chapter is a 501(c)3, a non-profit organization.

[Name of PSA President], President, PSA

Date: _____

[Name of PSA Secretary], Secretary, PSA

Date: _____

APPENDIX B

PSA CHAPTER ANNUAL REPORT

July 1, 20__-June 30, 20__

Please submit by July 31, 20__

Chapter Name:

Report prepared by:

Chapter Officers 20__-20__

Chapter Chairman:

Address

Street:

City:

State:

Zip Code:

Phone Number:

E-Mail Address:

Chapter Vice-Chairman:

Address

Street:

City:

State:

Zip Code:

Phone Number:

E-Mail Address:

Chapter Secretary:

Address

Street:

City:

State:

Zip Code:

Phone Number:

E-Mail Address:

Chapter Treasurer:

Address:

Street:

City:

State:

Zip Code:

Phone Number:

E-Mail Address:

If your Chapter has a website

Chapter Webmaster:

Email address:

Did your Chapter enter the PSA website contest?

If your Chapter has a newsletter

Chapter Newsletter Editor:

Email address:

Newsletter name:

Number of yearly issues:

Did your Chapter enter the PSA newsletter contest?

If your Chapter has equipment listed on the 2016 Equipment Inventory spreadsheet

Is there a change to report?

What is the change?

What social media does your Chapter use?

How many Chapter meetings were held this past year?

General location of meetings:

Number of Chapter members as of June 30:

Do you have Chapter dues?

If yes, how much: \$

Chapter activities this past year (i.e. service projects, photo outings, seminars):

Was your Chapter a sponsor in the PSA Youth Showcase (YS)?

Did your Chapter host an international exhibition or circuit?

Does your Chapter host any other photography competitions?

Does your Chapter have any goals for next year?

How can Chapters help PSA grow and prosper?

How can PSA help Chapters?

APPENDIX C

PROCEDURES FOR FORMING A NEW PSA CHAPTER

A. SECURE AN UP-TO-DATE LIST OF PHOTOGRAPHIC SOCIETY OF AMERICA (PSA) MEMBERS IN THE PROPOSED CHAPTER'S AREA AND IDENTIFY POTENTIAL CHAPTER MEMBERS

All members of a Chapter must be current individual members of PSA (which is also known as the Society) and members must be in good standing. Chapter membership shall be voluntary.

B. FORM THE CHAPTER ORGANIZING/STEERING COMMITTEE

From the PSA membership list, select an Organizing Committee of three to seven PSA members, or whatever number you feel is necessary to plan a **Chapter Organizational Meeting**. More than seven people may become a problem in getting people together to make plans.

C. HOLD AN ORGANIZING/STEERING COMMITTEE MEETING (MEETING NO.1)

At the Organizing/Steering Committee meeting:

1. Select a Temporary CHAIRMAN, SECRETARY, AND TREASURER.
2. Take minutes of the meeting and at the meeting's conclusion send the minutes to the Chapter Services Committee Chair.
3. Prepare a letter-email to do the following:
 - a. Announce to the identified PSA members the Date/Time/Place of the **Chapter Organizational Meeting** (meeting No. 2),
 - b. State the purpose of the meeting,
 - c. Request that the future members indicate their interest in Chapter membership (YES__NO__),
 - d. Ask for suggestions for a NAME for the new Chapter, if a name has not already been decided.

From the responses to your letter-email you will have a list of people you might expect at the **Chapter Organizational Meeting**.

4. Appoint (the Chair) a Nominating Committee to propose a slate of Officers for Chair, Vice-Chair, Secretary, and Treasurer (they could be members of your Organizing/Steering Committee but you might wish to involve other people.)
5. Discuss the items that the Organizing/Steering Committee should cover at the **Chapter Organizational Meeting**, including the **following**:
 - a. The general geographical area to be included in the new Chapter;
 - b. The possible names of the new Chapter;
 - c. The information about how often and when the Chapter will meet;
 - d. The Chapter membership form;

- e. The Chapter membership card if one is wanted;
- f. The Chapter dues (not to exceed 33% of the Society membership dues);
- g. The Nominating Committee's report on the proposed slate of officers for Chair, Vice-Chair, Secretary, and Treasurer;
- h. The PSA CHAPTER POLICIES so everyone is familiar with the contents and can discuss them at the meeting;
- i. The formation of the Chapter's Standing Committees. These should be Membership, Website, Newsletter, Programs, Honors and Awards, and Historian. Facebook could be another committee. Consider potential Directors for these Standing Committees and possible names for the Newsletter;

The Organizing/Steering Committee should have ideas or suggestions on proposed Chapter events and activities to present at the **Chapter Organizational Meeting**. You may have a group with lots of original thoughts, and they won't need prompting. Maybe you could plan a short program along with the above business items for the **Chapter Organizational Meeting**.

D. CONDUCT THE CHAPTER ORGANIZATIONAL MEETING (MEETING NO. 2)

Conduct the **Chapter Organizational Meeting for the PSA _____ Chapter** with the Temporary Chair at the Time/Place/Date.

1. Take minutes of the meeting. The minutes will be submitted with the petition for the Chapter Charter after this meeting;
2. Determine if 10 or more PSA individual members, that are in good standing and indicating their intent to join the Chapter, are present;
3. Produce a list of the Charter Members with their names, address, and email (include those individuals who couldn't attend but indicated they were interested in Chapter membership);
4. Read, discuss, and formally adopt the CHAPTER POLICIES;
5. Request, by the Temporary Chair, for a report from the Nominating Committee and present the slate of proposed officers;
6. Vote (by paper ballot if it is a contested election) under the guidance of the Nominating Committee;
7. Discuss and establish dues or no dues;
8. Determine how many Chapter meetings and when;
9. Form the Standing Committees. The Directors are appointed by the Chair;
10. Decide on the name for the Chapter;
11. Distribute the membership form; collect forms and dues at the meeting if members are ready to "sign". Some may wish to postpone their decision and mail in the form and membership fees;

12. Secure a MOTION to PETITION THE SOCIETY FOR A CHARTER when all of the above requirements are met.

E. PETITION THE SOCIETY FOR A CHARTER

After the **Chapter Organizational Meeting**, the newly elected Chapter Chairman sends a written PETITION for a PSA CHARTER (Attachment 1) to the Chapters Services Committee Chair, who will review it for completeness. It will then be forwarded to the Chapters, Clubs, and Councils Vice President for submission to the PSA Executive Committee for consideration and vote. The Petition must include the following:

1. Letter of PETITION for CHARTER. (See Appendix A)
2. PSA CHAPTER POLICIES as adopted at the **Chapter Organizational Meeting**
3. List of the CHARTER CHAPTER OFFICERS, addresses, telephone numbers, PSA membership number, and emails
4. List of CHARTER MEMBERS, membership numbers, addresses, and emails
5. Minutes of the **Chapter Organizational Meeting** (meeting No. 2)
6. Name selected for the Chapter
7. General geographic area to be the Chapter's location
8. List of the Chapter's Standing Committees and Directors

This Petition Packet can be mailed, or scanned and emailed as a PDF document to the Chapters Services Committee Chair.

Attachment 1 to Appendix C
LETTER OF PETITION FOR CHARTER

To:
Name
Chapters, Clubs, and Councils Vice President

Date: XXXXX

Name
Chapters Services Committee Chair

PSA Executive Committee

**OFFICIAL PETITION FOR A CHARTER
for the
[NAME OF CHAPTER], PSA**

On behalf of the PSA Members In Good Standing, hereafter listed as Charter Members, we do hereby respectfully request consideration towards approval of this Petition for a Charter for the [NAME OF CHAPTER], PSA.

The area includes [name general geographical area]

An organizational meeting was held on [month, day, and year] at the [address or specific location, city, state], at which the CHAPTER POLICIES were duly approved unanimously.

Attached hereto are the following documents:

1. Letter of Petition (this document)
2. The Agenda of the Organizational Meeting
3. The Minutes of the Organizational Meeting
4. List of Elected Officers and their addresses
5. The adopted and signed CHAPTER POLICIES
6. An Alphabetical, Verified Listing of the Charter Members

The Officers and Members of this Chapter hereby pledge themselves to the Articles of Association and all of the related aims and objectives, as well as the interests of the Society under which purposes this Chapter has been formed.

Name
Chapter Chair

Name
Chapter Vice Chair

Name
Chapter Secretary

Name
Chapter Treasurer