

**CALIFORNIA CREDIT UNION LEAGUE**  
**UNIFORM CHAPTER BYLAWS**

**Section 4**

Revised \_\_\_\_\_

# Table of Contents

- ARTICLE I – GENERAL .....5**
- SECTION 1. NAME OF CHAPTER.....5
- SECTION 2. PURPOSE OF CHAPTER .....5
- SECTION 3. CHAPTER BOUNDARIES .....5
  
- ARTICLE II – MEMBERSHIP AND VOTING RIGHTS.....6**
- SECTION 1. REGULAR MEMBERS.....6
- A. Definition .....6
- B. Voting and Participation .....6
- SECTION 2. ASSOCIATE MEMBERS .....6
- A. Definition .....6
- B. Voting and Participation .....6
- SECTION 3. MEMBERSHIP IN MULTIPLE CHAPTERS .....6
- SECTION 4. NOTICE OF CHANGE IN CHAPTER AFFILIATION .....6
- SECTION 5. NOTICE OF LEAGUE MEMBERSHIP STATUS .....7
- SECTION 6. VOTING RIGHTS.....7
- A. One Member, One Vote .....7
- B. Authorized Voting Representatives .....7
- C. Record of Voting Rights .....7
  
- ARTICLE III – BOARD OF GOVERNORS .....8**
- SECTION 1. MEMBERS OF THE BOARD OF GOVERNORS .....8
- SECTION 2. TERM AND TERM LIMITS.....8
- SECTION 3. MANAGEMENT OF THE CHAPTER .....8
- SECTION 4. MEETINGS .....8
- A. Organizational Meeting .....8
- B. Regular Meetings .....8
- C. Notice.....8
- D. Quorum.....8
- SECTION 5. OFFICERS .....9
- A. President.....9
- B. Vice President.....9
- C. Secretary.....9
- D. Treasurer .....10
- E. Advocacy Chairman .....10
- F. Education Chairman.....10
- G. Information Chairman .....11
- SECTION 6. COMMITTEES .....11
- A. Advocacy Committee .....11
- B. Education Committee .....11
- C. Information Committee.....11
- D. Other Committees .....11
- SECTION 7. LIMITATION ON HOLDING MULTIPLE OFFICES .....12

**ARTICLE IV – ELECTIONS.....13**  
SECTION 1. ELECTION AT ANNUAL MEETING .....13  
SECTION 2. CALL FOR NOMINATIONS .....13  
SECTION 3. NOMINATION PROCEDURES .....13  
    A. Election Committee .....13  
    B. Advance Nominations .....13  
    C. Verification by Election Committee .....13  
    D. Report of Advance Nominations by Election Committee.....13  
    E. Nominations from the Floor .....14  
SECTION 4. ELIGIBILITY REQUIREMENTS .....14  
    A. Credit Union Affiliation.....14  
    B. Eligibility for Bond Coverage .....15  
SECTION 5. VOTING PROCEDURES .....15  
    A. Ballot Vote .....15  
    B. Certification by Election Committee .....15  
    C. Report of Election Results.....15  
    D. Retention and Destruction of Ballots .....15  
SECTION 6. PROXIES .....15  
    A. Duration of Proxy .....16  
    B. Qualification of Proxy Voter.....16  
    C. Content of Proxy .....16  
    D. Presentation to Secretary.....16  
SECTION 7. ELECTION CHALLENGES .....16  
    A. Time to Challenge .....16  
    B. Procedure to Resolve Challenge.....16

**ARTICLE V – VACANCIES .....18**  
SECTION 1. VACANCIES .....18  
SECTION 2. REMOVAL OR RECALL .....18  
    A. Removal by the Board of Governors .....18  
    B. Recall by Chapter Members.....18  
SECTION 3. FILLING VACANCIES.....18  
    A. Vacancy by Recall.....18  
    B. All Other Vacancies.....18

**ARTICLE VI – MEETINGS OF MEMBERS**  
SECTION 1. ANNUAL MEETING .....19  
SECTION 2. REGULAR BUSINESS MEETINGS .....19  
SECTION 3. SPECIAL BUSINESS MEETINGS .....19  
SECTION 4. QUORUM.....19

**ARTICLE VII – CHAPTER FUNDS.....20**  
SECTION 1. FUNDS.....20  
    A. Direct Assessments Prohibited .....20  
    B. Limitation on Expenditures .....20  
    C. Purpose of Expenditures.....20

D. Interest Reporting .....20  
 E. Candidates for League Office.....20  
 SECTION 2. DEPOSITORY .....20  
 SECTION 3. DISBURSEMENT.....20  
 SECTION 4. AUDIT COMMITTEE.....20

**ARTICLE VIII – CHAPTER ACTIVITIES .....21**  
 SECTION 1. NON-MEMBER CREDIT UNIONS .....21  
 SECTION 2. DISCLAIMER DISCLOSURE .....21  
 SECTION 3. ENDORSEMENTS FOR LEAGUE AND CUNA OFFICES.....21  
 SECTION 4. ENDORSEMENTS FOR CANDIDATES FOR POLITICAL OFFICE .21  
 SECTION 5. CHAPTER SUPPORT OF LEGISLATION AND LITIGATION.....21  
 A. Legislation .....21  
 B. Litigation.....21

**ARTICLE IX – AMENDMENTS.....22**  
 SECTION 1. CONSISTENT WITH LEAGUE BYLAWS .....22  
 SECTION 2. INITIATING AN AMENDMENT .....22  
 SECTION 3. OPINION REQUIRED .....22  
 SECTION 4. NOTICE AND ADOPTION OF AMENDMENT .....22  
 SECTION 5. NOTICE OF ADOPTION.....22  
 SECTION 6. AMENDMENT BY LEAGUE.....22

**ARTICLE X – INTERNAL AFFAIRS OF CREDIT UNIONS.....23**

**TABLE OF REVISIONS.....24**

\_\_\_\_\_ **Chapter**  
**of the**  
**California Credit Union League**  
**BYLAWS**

**ARTICLE I – GENERAL**

**SECTION 1. NAME OF CHAPTER**

The name of this Chapter shall be the \_\_\_\_\_ Chapter of the California Credit Union League (“Chapter”). All references in these Bylaws to “League” shall refer to the California Credit Union League.

**SECTION 2. PURPOSE OF CHAPTER**

This Chapter of the League shall function for the following purpose:

*To foster community involvement and cooperation among, and development of, credit unions and credit union personnel and volunteers in California and to support the California Credit Union League in fulfilling its mission.*

**SECTION 3. CHAPTER BOUNDARIES**

The boundaries of this Chapter are as defined by the California Credit Union League, as amended from time to time, and are adopted and incorporated herein by this reference.

## ARTICLE II – MEMBERSHIP AND VOTING RIGHTS

### SECTION 1. REGULAR MEMBERS

#### A. Definition

“Regular Members” of the Chapter shall include any Regular Member credit union of the League that has a principal office located within the boundaries of this Chapter, provided the President/CEO of the credit union confirms to the Chapter in writing that the branch is eligible to participate. “Principal office” shall mean the credit union’s physical address of record as reported to the credit union’s primary federal or state regulatory agency.

#### B. Voting and Participation

1. A Regular Member of the Chapter is entitled to vote on all matters, including elections, coming before the Chapter.
2. The officials and employees of a Regular Member of the Chapter may participate in Chapter activities and hold Chapter office.

### SECTION 2. ASSOCIATE MEMBERS

#### A. Definition

“Associate Members” of the Chapter shall include any Regular or Associate Member credit union of the League that has a branch office or offices located within the boundaries of this Chapter, but whose principal office is located outside the boundaries of this Chapter, either inside or outside the State of California, provided the President/CEO of the credit union confirms to the Chapter in writing that the branch is eligible to participate.

#### B. Voting and Participation

1. An Associate Member of the Chapter is entitled to vote on all matters, including elections, coming before the Chapter.
2. The officials and employees of an Associate Member of the Chapter may participate in Chapter activities and hold Chapter office.

### SECTION 3. MEMBERSHIP IN MULTIPLE CHAPTERS

A credit union may be a Regular Member and/or an Associate Member in more than one chapter, provided it qualifies for membership in each chapter. The officials and employees of any Regular or Associate Member of the Chapter may participate in Chapter activities and hold office in this Chapter regardless of membership in any other chapter.

### SECTION 4. NOTICE OF CHANGE IN CHAPTER AFFILIATION

A credit union may choose to change its chapter affiliation to a chapter in which it would not otherwise be qualified for membership. A credit union wishing to change its chapter affiliation must give written notification to the League President that it elects to affiliate with another Chapter.

SECTION 5. NOTICE OF LEAGUE MEMBERSHIP STATUS

Notice of affiliations and terminations of League membership shall be provided to the Chapter Secretary by the President of the California Credit Union League. Termination of League Membership shall automatically result in the termination of Chapter membership.

SECTION 6. VOTING RIGHTS

A. One Member, One Vote

Each Regular or Associate Member of the Chapter shall have one vote in all matters coming before the Chapter. In elections for the Board of Governors, each Member is entitled to cast only one (1) vote for each position to be filled. Cumulative voting is not permitted. Only an authorized voting representative of a Regular or Associate Member of this Chapter, or a person properly designated to vote as provided in this Article, may cast the vote on behalf of a Member credit union.

B. Authorized Voting Representatives

A Regular or Associate Member credit union in good standing shall be represented at a Chapter meeting for purposes of a quorum and voting by its authorized voting representative(s). A voting representative must be a member of the credit union he or she represents and duly appointed by the credit union's board of directors. The appointment must be made on a credential form provided by the League and executed by a member of the credit union's board of directors confirming that individual's authority to vote on behalf of the Member credit union, and shall be filed with the Secretary. A credential form may name up to \_\_\_\_\_ (\_\_\_) voting representatives per Member credit union and shall remain in effect until and unless a new credential form is filed with the Secretary by that Member credit union.

C. Record of Voting Rights

The credential form must be on file with the Chapter Secretary and at least one voting representative checked in prior to the first order of business at the Chapter meeting (excluding opening ceremonial functions if they are separated from the business meeting) in order to count for the quorum and be authorized to vote. The Chapter Secretary will maintain and have available at every Chapter meeting a current list of Regular and Associate Member credit unions in good standing and their authorized voting representatives.

## ARTICLE III – BOARD OF GOVERNORS

### SECTION 1. MEMBERS OF THE BOARD OF GOVERNORS

This Chapter shall be governed by a Board of Governors, which consists of an odd number of not less than three (3), nor more than \_\_\_\_\_ (\_\_\_\_), representatives elected by and from the Regular and Associate Members of the Chapter (collectively, “Governors”). The exact number of Governors shall be established by resolution of the Board of Governors, except that no change in the number of Governors may serve to increase or decrease the unexpired term of a seated Governor. A League director and/or a CUNA Delegate from California whose primary credit union is a Regular or Associate Member of this Chapter shall be an ex officio member of the Board of Governors without vote, and shall not be counted for quorum purposes.

### SECTION 2. TERM AND TERM LIMITS

Governors shall be elected to serve a term of \_\_\_\_\_ (\_\_\_\_) years each, until their successors are elected and take office. An individual Governor may serve no more than \_\_\_\_\_ (\_\_\_\_) consecutive terms.

### SECTION 3. MANAGEMENT OF THE CHAPTER

The Board of Governors is responsible for planning and promoting the regular activities of the Chapter, and shall have the general management of Chapter affairs in accordance with the provisions of these Bylaws and the Bylaws of the League.

### SECTION 4. MEETINGS

#### A. Organizational Meeting

Immediately following the Annual Meeting of the Members of the Chapter, or as soon thereafter as is practicable, the Board of Governors shall hold an Organizational Meeting for the purpose of appointing its officers.

#### B. Regular Meetings

The Board of Governors shall meet as frequently as required to conduct the affairs of this Chapter as determined by the Board of Governors, or at the call of the President, or at the request of one-third (1/3) of the seated Governors.

#### C. Notice

The Secretary of the Chapter shall give written or electronic notice of any meeting of the Board of Governors to each Governor at least seven (7) days prior to such meeting, setting forth the day, hour and place of the meeting.

#### D. Quorum

A quorum shall be present at any meeting of the Board of Governors when a majority of the seated Governors are present at such meeting.

## SECTION 5. OFFICERS

At its Organizational Meeting, the Board of Governors shall appoint from among its members the following officers who shall serve a term of one (1) year until their successors are appointed:

### A. President

The President shall preside at all Chapter and Board of Governors meetings. The President shall be an ex officio member without vote of all Chapter committees, and shall perform such other duties as the Board of Governors may from time to time assign.

### B. Vice President

The Vice President shall perform the following duties:

1. Preside at meetings and perform the duties of the President in the absence or inability of the President;
2. Coordinate Shapiro activities with the Advocacy Chairman, Education Chairman and Information Chairman to ensure support for Shapiro-sized credit unions;
3. Serve as the liaison between the Chapter and the Shapiro Advisory Group;
4. Be trained to succeed the President in the event of a vacancy;
5. Be trained and available to assume the responsibilities of the Advocacy Chairman, Education Chairman or Information Chairman if needed; and
6. Perform such other duties as assigned by the Board of Governors.

### C. Secretary

The Secretary shall perform the following duties:

1. Accurately record the minutes of meetings of the Board of Governors;
2. Ensure Chapter Annual Meeting and elections are conducted in accordance with Chapter and League bylaws;
3. Ensure that changes in Chapter officials during the year are handled in accordance with Chapter and League bylaws;
4. Notify the League President of election results and any changes in Chapter officials;
5. Send written or electronic notice of all meetings of the Board of Governors to the Governors at least seven (7) days prior to any such meeting, with a copy of any such notice to the League;
6. Send written or electronic notice of the Annual Meeting of Members to each Regular and Associate Member of the Chapter at least sixty (60) days prior to such meeting, with a copy of any such notice to the League;
7. Send written or electronic notice of all other Chapter meetings or activities to each Regular and Associate Member of the Chapter at least thirty (30) days prior to any such meeting or activity, except as otherwise specified in these bylaws, with a copy of any such notice to the League;
8. Send a written or electronic copy of all approved minutes of any meeting of the Chapter or the Board of Governors to all Regular and Associate members of the Chapter within ten (10) days after approval;

9. Send a written or electronic notice of the results of Chapter elections to all Regular and Associate members of the Chapter within ten (10) days after any election, including the names, addresses and credit union affiliations of all persons so elected and the office or position to which the person was elected; and
10. Maintain records pertaining to attendance at all Chapter meetings and meetings of the Board of Governors.

D. Treasurer

The Treasurer shall perform the following duties:

1. Receive all funds and deposit them into the Chapter account;
2. Pay all mandatory obligations incurred by the Chapter;
3. Present the current bill each month to the Board of Governors for approval;
4. Maintain accurate and complete records of all receipts and disbursements;
5. Work with the Advocacy Chairman, Education Chairman, and Information Chairman in planning events involving expense or income;
6. Keep a list of all property owned by the Chapter and who has possession of each item;
7. Maintain credit union statements; and
8. Ensure an annual audit of financial records.

E. Advocacy Chairman

The Advocacy Chairman shall perform the following duties:

1. Keep Chapter Members informed of important political developments;
2. Raise PAC funds through Chapter events and assist with statewide efforts as needed;
3. Encourage credit unions to host events for office holders and recruit grassroots support;
4. Work with League staff to ensure key contacts for every office holder;
5. Ensure opportunities for and participation levels of Shapiro-size credit unions in advocacy-related activities; and
6. Oversee activities of the Chapter Advocacy Committee, if one is appointed by the Board of Governors.

F. Education Chairman

The Education Chairman shall perform the following duties:

1. Assess the educational needs of the Chapter's credit unions;
2. Plan and conduct local educational programs to meet the needs of the Chapter's credit unions;
3. Promote local educational offerings and League educational programs to meet a wide variety of needs and maximize participation in both Chapter and League events;
4. Ensure opportunities for and participation levels of Shapiro-size credit unions in education-related activities;
5. Support the RMJ Foundation's fundraising campaign with credit unions in the Chapter;

6. Conduct RMJ Fundraising activities at the Chapter level;
7. Promote and support financial literacy efforts at the Chapter level; and
8. Oversee activities of the Chapter Education Committee, if one is appointed by the Board of Governors.

G. Information Chairman

The Information Chairman shall perform the following duties:

1. Inform members of the Chapter about key Chapter and League activities;
2. Prepare and distribute press releases to local media;
3. Promote the League's awards programs to Members of the Chapter;
4. Serve as community outreach liaison to foster Chapter and credit union involvement in community events and projects;
5. Ensure Shapiro-size credit unions are kept informed and represented in information-related activities;
6. Build, update and/or maintain a "chapter history book" and share this information with the League;
7. Oversee activities of the Chapter Information Committee, if one is appointed by the Board of Governors.

SECTION 6. COMMITTEES

A. Advocacy Committee

The Board of Governors may, at its option, appoint an Advocacy Committee charged with specific activities connected to the execution of advocacy-related Chapter activities. The Advocacy Chairman shall serve as the chair of the Advocacy Committee.

B. Education Committee

The Board of Governors may, at its option, appoint an Education Committee charged with specific activities connected to the execution of education-related Chapter activities. The Education Chairman shall serve as the chair of the Education Committee.

C. Information Committee

The Board of Governors may, at its option, appoint an Information Committee charged with specific activities connected to the execution of information-related Chapter activities. The Information Chairman shall serve as the chair of the Information Committee.

D. Other Committees

The Board of Governors may, at its option, establish and appoint such other committees as it deems necessary in order to carry out the purposes of this Chapter.

**SECTION 7. LIMITATION ON HOLDING MULTIPLE OFFICES**

One person may hold multiple offices, except that no one person may serve as both President and Treasurer of the Chapter.

## ARTICLE IV – ELECTIONS

### SECTION 1. ELECTION AT ANNUAL MEETING

The Board of Governors of this Chapter shall be elected by and from the Regular and Associate Members of the Chapter at its Annual Meeting of Members.

### SECTION 2. CALL FOR NOMINATIONS

At least sixty (60) days prior to the Annual Meeting of Members, the Secretary shall give written or electronic notice to all Regular and Associate Members of the Chapter of the positions to be filled by election at the Annual Meeting. The notice shall include the procedures and deadlines for nominating qualified candidates. This notice may be provided separately or in conjunction with the official notice of the Annual Meeting required by these Bylaws. A copy of any such notice shall also be provided to the League President.

### SECTION 3. NOMINATION PROCEDURES

#### A. Election Committee

At least sixty (60) days prior to the Annual Meeting of Members, the Board of Governors shall appoint an Election Committee of three (3) to five (5) members. The Election Committee shall receive written nominations in accordance with these Bylaws. No member of the Election Committee may be a candidate for the Board of Governors or a relative or subordinate staff member of a candidate. The Election Committee shall also serve as election tellers for purposes monitoring the voting process, counting ballots and certifying the election results.

#### B. Advance Nominations

An eligible candidate must be nominated by the Member credit union with whom the candidate is affiliated as an employee or an elected or appointed official. Nominations must be made in writing by a credentialed voting representative of the Member credit union. Advance nominations shall close thirty (30) days before the Annual Meeting. A candidate's written nomination must be received by the Election Committee at least thirty (30) days before the Annual Meeting in order for the candidate's name to appear on the ballot.

#### C. Verification by Election Committee

The Election Committee shall verify that each candidate meets the eligibility requirements set forth in these Bylaws. The Committee shall immediately notify any nominee who does not meet the eligibility requirements. If the nominee can cure the defect before the close of nominations, the Committee will reevaluate the nominee's eligibility.

#### D. Report of Advance Nominations by Election Committee

Within five (5) days after the close of advance nominations, the Committee shall make a report of the names of all qualified candidates to the Regular and

Associate Members of the Chapter, including the position(s) being sought, and identify any positions for which no advance nominations were received.

E. Nominations from the Floor

Nominations may be taken from the floor at the Annual Meeting only if there is no qualified candidate for a particular position. For any position with at least one confirmed candidate, nominations from the floor shall not be permitted.

Nominations may only be made from the floor by a credentialed voting representative of a Regular or Associate Member of the Chapter. Candidates nominated from the floor must meet all eligibility requirements.

#### SECTION 4. ELIGIBILITY REQUIREMENTS

To be eligible to serve on the Board of Governors, an individual must meet the following qualifications:

A. Credit Union Affiliation

An individual must be an employee, or an elected or appointed official, of a Regular or Associate Member of the Chapter, and must remain so throughout his or her term of office. Failure to do so will result in the position being deemed vacant.

1. In the event a seated Governor leaves his or her primary credit union, he or she must become affiliated with another Regular or Associate Member of this Chapter in good standing and provide the written consent of the President/CEO of the new credit union to his or her continued service on the Board of Governors. Failure to affiliate with another qualifying credit union and provide written consent within 10 business days will result in the position being deemed vacant.
2. In the event the primary credit union of a seated Governor merges with another credit union, the surviving credit union must be a Regular or Associate Member of this Chapter in good standing. If the surviving credit union was not the Governor's primary credit union, he or she must also provide the written consent of the President/CEO of the surviving credit union to his or her continued service on the Board of Governors. Failure to remain affiliated with a qualifying credit union and, if applicable, provide written consent within 10 business days will result in the position being deemed vacant.
3. A candidate for the Board of Governors must be eligible to serve on the Board of Governors, and must maintain his or her eligibility throughout the election cycle. In the event a candidate leaves his or her primary credit union, or if the primary credit union merges with another credit union, the candidate may maintain his or her eligibility to continue running for office in the same manner as a seated Governor may maintain his or her eligibility to continue serving in accordance with these Bylaws, except that all criteria to maintain eligibility must be completed before the date of the Annual Meeting in order for the candidate to be elected to office, even if 10 business days have not yet elapsed.

B. Eligibility for Bond Coverage

An individual must be eligible for fidelity bond coverage under the League's policy and remain eligible throughout his or her term of office. Failure to do so will result in the position being deemed vacant.

SECTION 5. VOTING PROCEDURES

A. Ballot Vote

Elections shall be conducted by secret written ballot. In the event there is only one candidate for a particular position, that candidate shall be deemed elected by acclamation to the position without the need for a ballot vote. In all other cases, the candidate receiving the highest number of votes shall be deemed elected. In the event of a tie for any position, an immediate run-off ballot vote shall be held between the candidates receiving the highest number of votes to determine the winner.

B. Certification by Election Committee

The Election Committee shall follow a procedure established by the Board of Governors to insure that only authorized voting representatives are permitted to vote. Once all ballots have been cast, the Election Committee shall immediately convene to count the ballots and determine the winner(s). The Election Committee shall prepare a teller report certifying the election results. The teller report shall be signed by a member of the Election Committee affirming its accuracy and presented to the presiding official who shall announce the results (excluding the actual number of votes cast) prior to the adjournment of the meeting.

C. Report of Election Results

At the conclusion of the meeting, the teller report shall be provided to the Secretary for inclusion as an attachment to the meeting minutes. Within five (5) days following the election, the Chapter Secretary shall file a copy of the teller report with the League President, along with any nominations or credential forms received.

D. Retention and Destruction of Ballots

Provided that no challenge has been registered, ballots shall be destroyed immediately following the adjournment of the meeting. In the event of a challenge, ballots shall be retained by the Secretary until the challenge is resolved, at which time they shall be destroyed.

SECTION 6. PROXIES

Proxy voting is permitted subject to the following:

A. Duration of Proxy

The proxy of an authorized voting representative will be effective only when a Regular or Associate Member in good standing is unable to vote through its duly appointed voting representative, and will expire at the conclusion of the meeting for which it was executed.

B. Qualification of Proxy Voter

Any person carrying the proxy of an authorized voting representative must be a member of the Regular or Associate Member credit union being represented.

C. Content of Proxy

A proxy is only effective if made on a form designated by the League. Any proxy covering a matter requiring a vote of the Members will only be valid as to such matters if it sets forth the general nature of the matter to be voted on, and an opportunity for the authorized voting representative to indicate, for each matter, that the Member's vote should be cast for, against or withheld, or designates the candidate(s) to be voted for, if applicable. The proxy may allow the authorized voting representative to indicate that the proxy may be voted in a manner that the holder determines is in the best interests of the Member credit union on whose behalf the proxy is being created.

D. Presentation to Secretary

A proxy must be submitted to the Chapter Secretary prior to the start of the meeting and shall be retained by the Secretary with the minutes. Withdrawal or change of voting representative by a Member credit union will automatically make null and void any proxy vote authorized by that voting representative.

## SECTION 7. ELECTION CHALLENGES

A. Time to Challenge

No challenge to any election shall be recognized unless it is made to the President or such other presiding officer prior to the adjournment of the meeting at which the elections were held. A challenge may only be made by an authorized voting representative of a Regular or Associate Member and shall state the exact basis for the challenge, which shall be recorded in the minutes.

B. Procedure to Resolve Challenge

The challenge to any election shall be resolved in the following manner:

1. The Secretary of the Chapter or, if the Secretary is involved in the election being challenged, the President of the Chapter or the next ranking officer who is not involved in the challenge, shall give written notice of the challenge to the League President within three (3) business days after the election including the exact basis for the challenge as recorded in the minutes of the meeting along with all documents associated with the challenged election including the name, mailing address and credit union affiliation of the person making the challenge and the same information for each candidate involved.

2. The League President shall refer the matter to League Counsel for further handling. League Counsel will provide the parties involved in the contested election with notice of the challenge, giving them the opportunity to submit any information concerning the challenge to the League within five (5) business days of receipt of such notice. At the same time, the parties involved may submit any written arguments supporting their position on the issue. Counsel shall thereafter, as soon as reasonably possible, render an opinion with regard to the challenged election. Any appeal of the decision of Counsel may be taken to the CCUL Board of Directors whose decision shall be final. Such appeal must be submitted to the President of the League in writing within five (5) business days after League Counsel notifies the parties of the determination, otherwise, determination by Counsel shall be final.
3. The incumbent official shall remain in office until determination of the challenge becomes final.

**ARTICLE V – VACANCIES**

**SECTION 1. VACANCIES**

In the event of the death, resignation, or inability to serve of a member of the Board of Governors, or upon his or her failure to meet eligibility requirements, his or her seat shall immediately be deemed vacant. In addition, any position that is not filled during the regular election process shall be deemed vacant.

**SECTION 2. REMOVAL OR RECALL**

- A. Removal by the Board of Governors  
The Board of Governors may remove any Governor who is absent from three properly noticed meetings of the Board of Governors during the Chapter year, unless excused by the Board of Governors. Any properly noticed regular or special meeting of the Board of Governors to consider taking action to remove a Governor requires at least seven (7) days’ prior written notice to the person affected, giving them the opportunity to appear before the Board of Governors and be heard. If a Governor is removed, his or her office shall be deemed vacant.
  
- B. Recall by Chapter Members  
The Regular and Associate Members of the Chapter may recall any Governor by a majority vote of the Regular and Associate Members represented at a special business meeting called for that purpose. Any special meeting to consider taking action to recall a Governor requires at least seven (7) days’ prior written notice to all Regular and Associate Members and to the person affected, who shall be given the opportunity to appear before the members and be heard. If a Governor is recalled, his or her office shall be deemed vacant.

**SECTION 3. FILLING VACANCIES**

- A. Vacancy by Recall  
An unexpired term of a vacancy created by recall shall be filled by a special election. The election may be held at the same Chapter meeting the action to recall is taken, provided not less than seven (7) days’ prior written notice of the potential election is also given to all Chapter members. Under such circumstances, advance nominations may be dispensed with and nominations may be taken from the floor.
  
- B. All Other Vacancies  
Any vacancy on the Board of Governors, except one created by recall, shall be filled by the Board of Governors by appointment until the next regular election, at which time the remainder of the unexpired term, if any, shall be filled by election.

## ARTICLE VI – MEETINGS OF MEMBERS

### SECTION 1. ANNUAL MEETING

The Annual Meeting of the Members of this Chapter shall be held in the period commencing on August 1 and ending on September 30 of each year as provided in the Bylaws of the California Credit Union League. The exact day, hour and place will be determined by the Board of Governors. The Secretary shall provide written or electronic notice of the Annual Meeting to all Regular and Associate Member Credit Unions at least sixty (60) days prior to the meeting, setting forth the day, hour and place of the meeting.

### SECTION 2. REGULAR BUSINESS MEETINGS

Business meetings of this Chapter will be held as frequently as required to conduct the affairs of this Chapter as determined by the Board of Governors, or at the call of the President, or at the request of one-third (1/3) of the seated governors. The Secretary shall provide written or electronic notice of any regular business meeting to all Regular and Associate Member Credit Unions at least thirty (30) days prior to the meeting, setting forth the day, hour and place of the meeting.

### SECTION 3. SPECIAL BUSINESS MEETINGS

Special business meetings of this Chapter may be called by the President or upon the written request of \_\_\_\_\_ percent (\_\_\_\_%) of the Regular and Associate Member Credit Unions of this Chapter. The Secretary shall provide written or electronic notice of any special meeting of the Chapter to all Regular and Associate Member Credit Unions at least seven (7) days prior to the meeting, setting forth the day, hour, place and the specific purpose of the meeting.

### SECTION 4. QUORUM

At any meeting of the members of this Chapter, the presence of the voting representatives of \_\_\_\_\_ (\_\_\_\_) Regular and Associate Member credit unions shall constitute a quorum. If no quorum is present at the meeting, it shall be adjourned to a date not less than ten (10) nor more than sixty (60) days after the original meeting date. At that adjourned meeting, the voting representatives of the Regular and Associate Member Credit Unions present shall constitute a quorum for the transaction of the business of the meetings, provided that at least two (2) Regular or Associate Members are present. The Secretary shall provide all Regular and Associate Members with at least seven (7) days prior written notice of any adjourned meeting.

## ARTICLE VII – CHAPTER FUNDS

### SECTION 1. FUNDS

A. Direct Assessments Prohibited

Although nothing shall prevent this Chapter from raising funds, they cannot be raised by direct assessment of the Chapter's Regular or Associate Members.

B. Limitation on Expenditures

Expenditures will be kept within the limits of funds available, and no Chapter official will commit the Chapter or League to any expenditure not authorized by the Chapter Board of Governors or League Board of Directors, as appropriate.

C. Purpose of Expenditures

No Chapter funds shall be expended for any purpose inconsistent or repugnant to the purpose for which the Chapter or League is organized.

D. Interest Reporting

Chapters utilizing the League's tax identification number shall report interest earned on accounts to the League by January 31 of the following year.

E. Candidates for League Office

Chapter funds shall not be used to support individual candidates for League Office.

### SECTION 2. DEPOSITORY

The funds of this Chapter shall be deposited, as authorized by the Board of Governors, in credit unions organized under applicable federal or California state law.

### SECTION 3. DISBURSEMENT

All disbursement of Chapter funds shall be supported by adequate documentation and approved by the Board of Governors and only withdrawn by the Treasurer, President or Vice President.

### SECTION 4. AUDIT COMMITTEE

The Board of Governors shall appoint an auditor or Audit Committee to audit the financial records on an annual basis and when an outgoing Treasurer transfers the Chapter funds to an incoming Treasurer. A copy of the audit report, on a standard form designated and provided by the League, shall be promptly submitted to the Chapter Board of Governors and submitted to the League within sixty (60) days after completion.

## ARTICLE VIII – CHAPTER ACTIVITIES

### SECTION 1. NON-MEMBER CREDIT UNIONS

Chapters have the authority to include non-member credit unions in Chapter activities on an occasional or case-by-case basis, as determined by the Chapter President or by action of the Board of Governors.

### SECTION 2. DISCLAIMER DISCLOSURE

The following disclaimer shall be included in all Chapter activity notices:

*“[Insert name of Chapter] Chapter programs do not express or imply an endorsement of any products or services.”*

### SECTION 3. ENDORSEMENTS FOR LEAGUE AND CUNA OFFICES

Indirect or direct endorsements by Chapters shall be consistent with recommendations of the League.

### SECTION 4. ENDORSEMENTS FOR CANDIDATES FOR POLITICAL OFFICE

Neither Chapters nor Chapter officers acting in their capacity as a Chapter officer shall directly or indirectly endorse candidates for political office without the prior recommendation of the League.

### SECTION 5. CHAPTER SUPPORT OF LEGISLATION AND LITIGATION

#### A. Legislation

Neither Chapters nor Governors acting in their capacity as a Chapter official shall directly or indirectly publicly support or oppose legislation of interest to credit unions without the prior approval or recommendation of the League’s Government Relations Committee.

#### B. Litigation

Neither Chapters nor Governors acting in their capacity as a Chapter official shall directly or indirectly publicly support or oppose litigation of interest to credit unions without the prior approval or direction of the League’s Executive Committee.

## ARTICLE IX – AMENDMENTS

### SECTION 1. CONSISTENT WITH LEAGUE BYLAWS

Any amendment to these Bylaws shall be consistent with the purpose of the California Credit Union League and not in conflict with its Bylaws.

### SECTION 2. INITIATING AN AMENDMENT

Bylaw amendments may be initiated by the Board of Governors or by a Regular or Associate Member of the Chapter.

### SECTION 3. OPINION REQUIRED

Any proposed amendment to these Bylaws must be accompanied by an opinion from League Counsel before it is submitted to the Regular and Associate Member Credit Unions for a vote. The amendment must be legally consistent with the Bylaws and policies and procedures of the League.

### SECTION 4. NOTICE AND ADOPTION OF AMENDMENT

After review by League Counsel when appropriate, and after at least thirty (30) days' prior written notice of the proposed change to all Regular and Associate Members of the Chapter, an amendment of these Bylaws may be adopted by a majority of Regular and Associate Members present at any regular or special meeting.

### SECTION 5. NOTICE OF ADOPTION

Written notice of the amendment in its entirety shall be given to the League by the Secretary of the Chapter within ten (10) days after adoption.

### SECTION 6. AMENDMENT BY LEAGUE

These bylaws shall be deemed amended in accordance with the action of the League Board of Directors, as authorized by the League Bylaws, effective three (3) calendar months after the President of the League gives notice to the Chapter President and Secretary.

**ARTICLE X – INTERNAL AFFAIRS OF CREDIT UNIONS**

Chapter officials shall not engage in any activities in their capacity as Chapter officials that would be directly or indirectly be considered, or construed to be, involvement by the Chapter in the internal policies, operations or affairs of a Member credit union. This prohibition includes, but is not limited to, pricing of services, setting of fees, establishing dividend or interest rates, sharing of information on rates charged and paid, or limiting overlap of fields of membership.

#	TABLE OF REVISIONS	Date
	Original Document	
1	Section Added	9/96
2	Amended	8/99
3	Amended	10/99
4	Assembly of Delegates; Replaced Marketing Coordinator and Public Relations Representative positions with Communications Coordinator position; changed Filene Education Foundation Representative to Richard Myles Johnson Foundation Representative; renumbered accordingly.	9/02
5	Amended to bring chapters more in line with the mission and vision of the League in accordance with recommendations of the Ad Hoc Committee on Chapters and CCUL Board.	04/09