

NCCA Policies

Policies of the NC Chiropractic Association

Items below have been approved by the board as high level statements across the organization. These require additional board approval for modification.

NCCA BOARD OF DIRECTORS ELECTION POLICY

Approved by NCCA board on 6/11/2021

Each year, the Association's Nominating Committee shall nominate four (4) or more qualified candidates for Director positions, and shall submit it's slate to NCCA headquarters by July 31st.

NCCA will notify the Voting Membership of the names of said nominees by the first Monday of August. Additional nominations may be made by any Member via written notice to the Association that is received by the Association by August 25th at 11:59pm (nominations shall not be accepted thereafter).

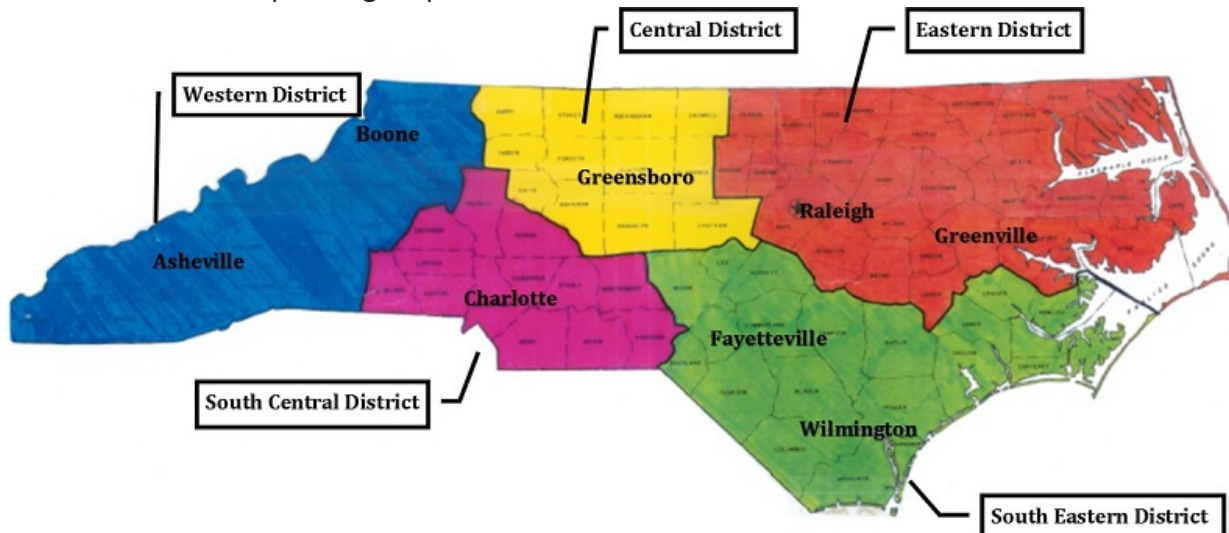
The Association shall use reasonable efforts to send to each Voting Member a voting ballot via either US mail or electronic mail. Voting shall begin the second Monday of September and shall end the third Monday of September.

All valid ballots postmarked or electronically stamped before 11:59 EST on the 3rd Monday of September shall be counted. The President shall abstain from said vote; provided that, if there should be one or more ties, the President shall then cast his or her vote. If, after said President's vote, there remains one or more ties, the Association shall hold a special election as soon as is reasonably possible, such special election to include only the candidates who so tied. All voting shall be verified by the Chief Executive Officer, the President, and the Secretary. The results shall be made known to the NCCA Membership no later than September 30th of each year (except in the event of a special election, in which case the results shall be announced as soon as is reasonably possible). The top four (4) vote-receiving candidates for the Director positions shall thereby be elected as a Director, and the term therefore shall begin on January 1st of the following (except in the event of a special election, in which case the term shall begin as soon as is reasonably possible after January 1st if a January 1st term commencement is not reasonable).

DISTRICT & DISTRICT LIAISON POLICY

Approved by NCCA board on 10/30/2020

The association is divided geographically into districts (collectively, the “District”, with each being a “District”. The number of Districts and the boundaries of the Districts shall be determined and changed at the discretion of the Board, and upon any such change, the Board may then make such corresponding changes as it deems appropriate. The Districts are listed below with the corresponding map:



- Western
- South Eastern
- Central
- Eastern
- South Central

Any DC Member of the NCCA may become a member in the District in which the Member practices (according to the practice address then on file with the Association).

A district liaison is a non-voting board advisory position that represents it's geographic district to the board and assists in district meeting facilitation and execution. They also serve as an NCCA representative to their district, including welcoming new members. The district liaison will have a term of one year and can be appointed for consecutive terms. The district liaison's term is based on a calendar year and starts January 1st following the board's appointment.

The NCCA President will appoint a district liaison prior to the end of the calendar year.

- Nominations will be requested from the current distinct liaison, Board of Directors and the membership in the last quarter of the year.
- The District Liaison must have a minimum of one (1) year as (i) a Chiropractic Physician licensed in North Carolina, (ii) an Active Member, and (iii) a member of the NCCA District of appointment.
- In the case that the appointed district liaison resigns, is removed from position or unable to continue in his/her current role for any other reason, the President will appoint a new district liaison to finish out the annual term.

Roles and Responsibilities:

- Invitation to attend NCCA board meetings and report to the NCCA board on any needs or concerns of district members. This can be done by teleconference if needed.
- Board liaison to NCCA members in District.
- Responsible for assisting in the hosting of at least two district meetings each year (lunch and dinner meeting). Follow guidelines set forth by the NCCA in accordance with district meetings. These guidelines are distributed each year to the district liaisons after appointments by the President.
- ☐ Facilitate district engagement by contacting members concerning district meetings, NCCA conference events, etc.
- ☐ District liaisons will be notified of any new members that have joined the association in their district to contact and welcome.

Monitors: Development of membership and engagement within their District as well as serving as a voice for their district to the NCCA Board.

NCCA MEMBERSHIP POLICY

Approved by NCCA board on 10/30/2020

1. Active Members. A Chiropractic Physician who is licensed to practice as a Chiropractic Physician in North Carolina, shall, upon application to and approval by the Board, be an Active Member. An Active Member shall be entitled to vote if he or she has been an Active Member, in good standing, for no less than the three (3) consecutive months immediately previous to the applicable vote. Active members shall also be entitled to hold elected office, subject to the provisions of these Bylaws.

2. Non-Resident Members. A Chiropractic Physician who is licensed to practice as a Chiropractic Physician in North Carolina, but neither resides nor practices in North Carolina, shall, upon application to and approval by the Board, be a Non-Resident Member. Non-Resident Members shall not be entitled to vote or hold office.

3. Student Members. A student who is enrolled in a Chiropractic college approved by the North Carolina Board of Chiropractic Examiners, shall, upon application to and approval by the Board, be a Student Member. Student Members shall not be entitled to vote or hold office.

4. Non-Practicing Members. A Chiropractic Physician who is not in active practice in the state of North Carolina, or a layperson, shall, upon application to and approval by the Board, be a Non-Practicing Member. Non-Practicing Members shall not be entitled to vote or hold office.

5. Honorary Members. Any person who the Association desires to honor because of special service rendered to the Chiropractic profession may be granted honorary

membership by a vote of three-fourths (¾) of the Voting Members present and voting at a Voting Membership meeting. Honorary Members shall not be entitled to vote or hold office.

AUTHORITY AND RESPONSIBILITY OF BOARD POLICY

Approved by NCCA board on 10/30/2020

The affairs of the Association shall be managed by the Board (except as otherwise (i) required by applicable law or (ii) specifically stated in the Bylaws of the organization) in accordance with the provisions of applicable law, the Articles of Incorporation of the Association and the Bylaws.

Except as the Bylaws otherwise prescribe, the Board shall only act in the name of the Association when it shall be regularly or specially convened by the President after due notice of such meeting, with a quorum present, and then only after a majority of the Directors present at the meeting shall have voted in favor of such action.

The Board shall receive reports from each Committee, and may adopt or reject such reports.

An incoming Director who did not serve on the Board the immediately preceding year shall complete an orientation program prior to serving on the Board.

The Board shall be responsible for electing Officers as outlined in the Bylaws.

CONFLICT OF INTEREST POLICY

Approved by NCCA board on 10/30/2020

A Director shall inform the Board of any direct or indirect conflict of interest which the Director has with regard to any matter contemplated by the Board (a "Director Conflict of Interest"). Without limiting the generality of the foregoing, a Director Conflict of Interest shall include, but not be limited to, actions concerning a transaction:

- (i) in which one (1) or more Directors have a material financial interest; and
- (ii) in which one (1) or more Directors are presently serving as a director, trustee, officer, or general partner of another party involved in the transaction in question.

Subject to applicable law: a Director with a Director Conflict of Interest may participate in the discussion, but may not vote on the matter. Subject to applicable law: the matter is authorized, approved, or ratified by the vote of a majority of the Directors who have no Director Conflict of Interest (which must be more than one (1) Director), and when a majority of Directors who have no Conflict of Interest so vote, a quorum is deemed to be present at the meeting for purposes of that vote.

Every Officer, Director, Committee chairperson/member, council officer/member, Chief Executive Officer, staff and others as may be designated, shall, on an annual basis, disclose on a form furnished by the Secretary, any significant ownership or investment interest or employment relationship that is a potential conflict of interest with the interests of the Association. Examples of such conflicts include, but are not limited to, significant ownership or investment of three percent (3%) or more in stock or holding debt or other proprietary interests in any third party dealing with the Association, holding management positions, serving on the board, being formally employed by any third party dealing with the Association, receiving compensation, being a paid consultant, and receiving any form of reimbursement for services for one (1) or more transactions involving the Association. Additional examples involve holding any interest in real estate, securities or other property the Association owns or may consider buying; using staff time during normal business hours on non-Association matters; and working for other entities to the detriment of the Association.

Entities subject to the above-listed interests or activities include, but are not limited to:

1. Any of the following entities that are not affiliated with the Association: managed care organization, IPA, or other business entity that contracts, leases or otherwise involves management of or compensation for services rendered by Chiropractic Physicians.
2. Any private organization that reviews and/or makes recommendations (advisory and/or binding) on the professional services rendered by Chiropractic Physicians.
3. Any entity that competes with the Association or Association-affiliated organizations.

The Board may approve additional conflict of interest as necessary and update this policy. This Conflict of Interest policy, and any additional conflict of interest policies approved by the Board, shall be overseen and enforced by the Conflicts of Interest Committee.

NCCA COMMITTEE POLICY

Approved by NCCA board on 10/30/2020

THIS POLICY SHALL BE REVIEWED ANNUALLY BY THE PRESIDENT.

- Committees are an effective workforce for the Association. They ensure group participation in problem solving and also provide a forum for the many interests within the Association. In addition to NCCA standing committees, ad hoc committees will be formed as needed to study current and future programs and operations and to offer suggestions and ideas to the NCCA Board of Directors for improvements.
- The NCCA President will make committee appointments within fifteen (15) days of taking office.
 - A minimum of three NCCA members will serve on each committee. Volunteers for certain committees will be solicited from the membership.
 - Committee members shall serve until such time as new appointments are made each year and may be removed by the President at any time at his/her discretion.
 - Chairpersons for each committee shall be appointed by the President of the Association and adhere to any bylaws specifications.
- Committee Chairs shall be responsible for presiding over committee meetings, delegating tasks within the committee, communicating with the CEO and President on issues related to the respective committee, and establishing an agenda and schedule for each committee meeting.
 - Goals will be established by each committee and the NCCA Board of Directors in conjunction with the annual review of the Strategic Plan.

STANDING COMMITTEES

The following committees will be standing or on-going committees:

- Awards & Nominating Committee
- Conflicts of Interest & Ethics Committee
- Constitution and Bylaws of Committee
- Finance & Audit Committee
- Legislative Committee
- Membership Committee

Awards & Nominating Committee

Roles and Responsibilities

- Responsible for interviewing and developing the slate of candidates from the NCCA membership for the annual director elections.
- Notification and selection of annual awards to recognize exceptional NCCA members and leaders.

Monitors: Development of NCCA leadership and future leadership

Conflicts of Interest & Ethics Committee

Roles and Responsibilities

- Reviews all disclosures of individual conflict of interest disclosures from directors, committee chairs, and staff to determine whether the conflicts are material.
- Maintain high standards of ethics among members by development and review of NCCA Values and Code of Ethics.
- Review any professional, ethic, or organizational dispute brought to the committee and to the extent permitted by law, resolve such issue with recommendation to the NCCA Board of Directors if Board action is required.
- Assures confidentiality of the disclosure, review and management of conflicts of interest and grievances to the extent possible.

Monitors: Conflict of Interest Disclosures

Constitution & Bylaws Committee

Roles and Responsibilities

- Responsible for making sure that all rules in the bylaws are followed. A member or the chair of the committee should attend all NCCA Board of Director meetings to answer any questions that may arise and to give guidance to ensure that any new business is conducted according to the bylaws.
- Review bylaws every 5 years, or when requested by the NCCA Board of Directors, to make recommendations to the Board regarding any real or perceived conflicts or shortcomings of the Constitution & Bylaws that may arise due to changes in the law or ethics that govern nonprofit associations.

Monitors: Bylaws and congruency with NCCA operations

Finance & Audit Committee

Roles and Responsibilities

- Perform, comply with, and ensure that the NCCA is following all financial policies and that those policies are congruent with the NCCA strategic plan.
- Ensure that the NCCA's financial practices are in the best interest of the membership.
- Assist in the creation of the annual budget and review budget before presentation to the board that it is based on reasonable assumptions and aligned with the organizational goals
- Review every 3 years the Investment policy and Financial policy. Evaluation of contracted services such as accountant and financial planner will be conducted and findings presented to the board.

Monitors: Monthly treasurer reports & budget

Legislative Committee

Roles and Responsibilities

- Develop, support & review annually the NCCA Legislative strategy and effort.
- Review legislation along with the NCCA-PAC board and recommend an Association position on legislation effecting chiropractic.
- Support the NCCA Legislative Efforts through grassroots advocacy, fundraising for NCCA-PAC and maintaining a working relationship with Legislators and members of Executive Branches and Agencies.
- Work with the CEO on the selection of all lobbying staff and contracted firms and ensure that the NCCA complies with all Lobbying laws and rules.
- Plan and assist with NCCA Legislative Day and other NCCA-PAC initiatives.
- Create structure and provide input for continued education of the membership on the legislative process, and NCCA legislative efforts.
- Neither NCCA nor its Legislative Committee shall endorse candidates on behalf of the Association for National, State, or Local elective offices nor shall any member of the committee or Board of Directors present views on behalf of the Association other than those sanctioned by NCCA.

Monitors: New Legislation and governmental affairs

Membership Committee

Roles and Responsibilities

- Collaborate with CEO and staff in order to provide recommendations on membership recruitment, engagement and retention programs.
- Actively recruit new members.
- Assist staff during NCCA events when needed and assist with promotions of events.
- Serve as leadership contact with the membership to answer questions regarding the NCCA's mission, objectives and structure.

Monitors: Monthly membership statistics & trends

CONFIDENTIALITY POLICY

Approved in 2016 for all board members to sign and attest upon election

In order to encourage and foster open and candid discussions at its meetings, to protect the interests of the North Carolina Chiropractic Association, Incorporated (the “Association”), and for the other reasons set forth in this Confidentiality Policy, the Board of Directors of the Association (the “Board”) believes confidentiality must be maintained. Therefore, it is the policy of the Board that members of the Board shall keep confidential any and all Confidential Information (defined below). Maintaining confidentiality not only respects the rights of the Association and other members of the Board, but also, in some circumstances, is required by law.

In connection with your service on the Board, you may be provided with or have access to Confidential Information of or otherwise regarding and/or related to the Association (collectively, “Confidential Information”). Confidential Information shall include, to the maximum extent permitted by law, all information that the Board considers to be confidential and/or proprietary information of or otherwise regarding and/or related to the Association. Confidential Information may include, but is not limited to, information regarding the Association’s organization, operations, programs, activities, policies, procedures, practices, financial information, financial condition, standards, policies, members, members’ information, and discussions that occur during Board meetings. Confidential Information also may include, but is not limited to, communications (including, but not limited to, emails), unpublished or pre-release versions of standards, internal use only documents and information, limited circulation documents and information, work product from outside sources (e.g., CPAs, attorneys, and consultants), and opinions from advisors (e.g., CPAs, attorneys, and consultants).

Any violation of this Confidentiality Policy will cause substantial damage to the Association and to parties that provided Confidential Information to the Association, and further may hamper productive Board discussions. In order to encourage and foster open and candid discussion at its meetings, the Board believes confidentiality must be maintained. Therefore, it is the policy of the Board that each Board member must keep confidential any and all Confidential Information, including, but not limited to, discussions that occur at Board meetings, and any and all materials coming out of such meetings and/or related thereto (e.g., correspondence, reports, etc.).

Without limiting any other requirement in this Confidentiality Policy, Board members must:

1. Not disclose or permit to be disclosed any Confidential Information.
2. Appropriate, photocopy, reproduce, or in any fashion replicate any Confidential Information without the prior written approval from the Board.
3. Use reasonable efforts to maintain the safekeeping and confidentiality of Confidential Information.
4. Not use any Confidential Information for any Board member's own benefit or for the benefit of any party other than the Association.
5. Violate any law regarding confidentiality with respect to the Confidential Information.

Any Board member who violates this Confidentiality Policy shall be subject to all rights afforded to the Association against such Board member, whether by law, contract, equity, or otherwise. Without limiting the immediately preceding sentence: (i) such Board member shall further be subject to such disciplinary measures as are applicable under the Association's Amended and Restated Constitution and Bylaws (as may be amended from time to time); and (ii) the Association shall have the right to obtain injunctive relief (without being required to post any bond or other security), it being acknowledged and agreed that violation of this Confidentiality Policy will cause substantial harm to the Association for which damages would not be a fully adequate remedy. Violations of this Confidentiality Policy shall include, but are not limited to, disclosure of any Confidential Information, intentionally or unintentionally, to any party who is not entitled to such Confidential Information. Examples of violations of this Confidentiality Policy include, but are not limited to, the following:

1. Conversations concerning Confidential Information in a public area or outside of an official Board meeting.
2. Meetings and conversations regarding Confidential Information with persons and/or entities other than the Board, including friends and relatives.
3. Posting information about Confidential Information on social media.
4. Release of Confidential Information to the press.
5. Preparing materials for public relations or publication purposes, including the taking of photographs, when Confidential Information is involved.

Upon the end of a Board member's term(s) on the Board, such Board member must promptly return to the Association all Association documents and Confidential Information (including, but not limited to, electronic and hard files), and permanently delete or destroy (as the case may be)

all copies of the same. Such actions will not abrogate such Board member from his or her continuing obligations of confidentiality with respect to Confidential Information. The duties and rights under this Confidentiality Policy shall continue after service as a Board member ends.

The only exceptions to the duties under this Confidentiality Policy shall be: (i) as required by law and/or court order; and (ii) as otherwise approved in advance by the Board, in writing. In the event that a Board member is compelled to disclose any Confidential Information pursuant to law, a subpoena, court order, or similar directive: (a) such Board member shall promptly notify the President and Secretary of the Association of such situation, and shall reasonably cooperate with the Association and Board in obtaining the appropriate protective orders to protect the Confidential Information; and (b) any disclosure of the Confidential Information under such circumstances shall not constitute a waiver of obligations of confidentiality under any other circumstances.

In order to help ensure compliance with applicable laws, to provide for reasonable protections for the Association, to help avoid legal problems regarding violation of fiduciary obligations, and to achieve the other goals stated in this Confidentiality Policy, the Board has duly adopted this Confidentiality Policy, as shown in the minutes of the meeting of the Board, such meeting having occurred on said date.

FINANCIAL MANAGEMENT POLICIES AND PROCEDURES

Approved by NCCA Board 3/29/14

1. GENERAL PURPOSE

The purpose of these policies is to establish guidelines for developing financial goals and objectives, making financial decisions, reporting the financial status of the North Carolina Chiropractic Association (NCCA), and managing the NCCA's funds.

2. FINANCIAL RESPONSIBILITIES

It is the responsibility of the Board of Directors to formulate financial policies and review operations and activities on a periodic basis.

The Board delegates this oversight responsibility to the Treasurer of the Board and the Finance Committee of which the Treasurer is the Chair. This responsibility is shared through delegation with the NCCA Executive Director.

The NCCA Executive Director acts as the primary fiscal agent, implementing all financial policies and procedures. The NCCA Executive Director, with oversight of The Finance Committee is responsible for the coordination of the following: Annual budget presentation, management of the Endowment and other fund investments, and approving revenue and

expenditure objectives in accordance with the Board approved long-term plans. The Executive Director and Finance Committee shall recommend the selection of the outside auditing firm, and the NCCA Board of Directors shall approve or reject the selection by majority vote.

The NCCA Executive Director with oversight by the Finance Committee has the day-to-day operations responsibility for managing NCCA funds, ensuring the accuracy of the accounting records, internal controls, financial objectives and policies, financial statement preparation, and bank reconciliation review and approval.

The Accountant is directly supervised by the Executive Director and is responsible for the preparation of the Chart of Accounts, Reporting Formats, Annual P+L, Journal Entries for General Ledger, Form 1099 reporting, Form 5500 reporting, and Form 990 reporting.

Other functions will be delegated by the NCCA Executive Director to staff. These include: Cash Receipts input, payroll input, Accounts Payable Processing, P+L preparation, cash flow reports, among others.

3. CONFLICT OF INTEREST

Conflicts of interest will be addressed as described in the NCCA bylaws.

4. BUDGETING PROCESS

The NCCA's Executive Director shall be responsible for presenting the annual budget to the full board as described in the NCCA bylaws.

5. FINANCIAL STATEMENTS

The NCCA's annual financial statements shall be prepared on a cash basis in accordance with Generally Accepted Accounting Principles ("GAAP").

The presentation of the annual Financial Statements shall follow the recommendation of the Financial Accounting Standards No. 117, "Financial Statements of Not-For-Profit Organizations" (SFAS No. 117).

The Treasurer shall review Monthly Financial Statements in a format approved by the NCCA Executive Director and Finance Committee. The statements shall be presented to the NCCA Executive Director and the Finance Committee for review. The Treasurer will report on the financial statements to the board at regularly scheduled board meetings or as requested by the president.

6. CASH FUND

A cash fund of one-quarter to one-third of the NCCA's annual operating expenses shall be maintained. When the fund balance falls below this minimum, the Finance Committee and the Board shall develop a plan and budget for rebuilding it. The investment account balance will be counted toward this balance.

7. AUDIT

The NCCA will have an audit or review of its financial statements annually, within 4 months of the end of each the fiscal year. The audit or review shall be completed by a firm of Independent Certified Public Accountants. The NCCA Executive Director and the Treasurer shall have direct responsibility in overseeing the implementation of the Annual Financial Audit or Review. The audit or review will be overseen by Treasurer and Executive Director.

The NCCA Executive Director and the Treasurer shall comprise the Audit Committee. The Audit Committee shall assist when necessary in the audit or review preparation, and report the final results to the Board of Directors. A representative of the audit firm may be invited to attend the annual presentation to the board, and may be required to make a presentation to the Board if the audit report or review is other than unqualified, or if the auditors report material weaknesses in internal controls or reportable conditions.

The accountant shall prepare the Form 990 and it shall be reviewed by the NCCA's Executive Director before submission to the IRS.

8. REVENUE AND INCOME PROCEDURES

The NCCA Executive Director in conjunction with the Treasurer, develops and proposes revenue goals and objectives and submits them to the board as part of the budget proposal.

9. RECORDING RECEIPTS

The following procedures for cash received through the mail or given to a staff person shall be in place: When possible, mail should be opened by a staff person that is not involved in the accounting function. All checks shall be endorsed with the NCCA's official stamp. All cash and checks received through the mail shall be forwarded to the designated staff. When possible, this should not be the staff person involved in accounting. This person records all checks and cash by date, name of company or individual, designation, and amount.

An individual deposit ticket shall be prepared. That record shall include date of deposit, name of sender, amount, and designation. A copy of the bank deposit slip is retained in chronological order with copies of the deposited checks. All cash and checks shall be deposited the same business day if possible, and no later than the next business day into the NCCA's Bank Account.

The same procedures followed for cash receipts shall be followed when monies are received by employees as contributions for special events.

Transactions should be periodically rechecked by the Treasurer.

The Accountant shall make the appropriate entries in the General Ledger books. The designated staff person shall reconcile all logs of incoming cash/checks with the deposit slips, and with the record of receipts maintained by NCCA.

10. RECEIPTS TO DONORS

All donors and contributors shall receive proper acknowledgement of their contributions in accordance with IRS Guidelines.

11. EXPENDITURES PROCEDURES

All expenditures shall be approved by the NCCA's Executive Director. All expenditures shall be coded by account number using the NCCA's Chart of Accounts.

The Accountant or designated NCCA staff person maintains standard accounting records containing all aspects of the NCCA's financial operations. They include but are not limited to: A general ledger, a check register, and a payroll register.

Invoices shall be approved by the NCCA's Executive Director. Upon payment of a bill, a copy of the check or duplicate of stub shall be stapled onto the bill and payment date and check number shall be printed on the invoice. The paid invoices shall be filed and shall be kept on a fiscal year basis on file.

12. SIGNATURE POLICY

The NCCA Executive Director shall sign all checks, drafts, or orders for payment of money, contracts, and commitments for services issued in the name of the NCCA. In his/her absence, the signature of the President of the Board must be obtained.

13. COMPENSATION AND PAYROLL

Payroll is executed periodically. Paychecks or direct deposits will be provided to each employee by the NCCA or its payroll service.

Monthly payroll expenses shall be verified by the accountant against payroll reports and direct deposit reports and reconciled with checking account reports.

The compensation of the NCCA's Executive Director shall be determined by the Board of Directors or their designees and Executive Director compensation is based on a board-approved process that considers comparable data and Executive Director performance. The salaries of all other employees shall be determined by the NCCA's Executive Director. Compensation ranges for all staff positions shall be approved by the NCCA's Executive Director. No employee of the NCCA may be compensated outside of the approved range, without the approval of the NCCA Executive Director.

14. LOCAL TRAVEL AND EXPENSE REIMBURSEMENTS

Employees must abide by the NCCA's Travel and Expense policy. Travel and related expenses MUST be approved in advance to be considered for reimbursement. Expense reports for mileage, meals, hotel, supplies, etc., will be maintained by each employee and then submitted to the Executive Director for payment within one week of the conclusion of the pre-approved travel and /or expense.

Mileage to and from the employee's residence to the place of work will not be paid by the NCCA. Reimbursements will be based on the travel rate established by the NCCA Executive Director or the actual expense. Travel reimbursement shall not be above IRS Guidelines.

All parking and other expenditure receipts must be attached to the expense reimbursement request as a condition for payment.

15. CREDIT CARD EXPENDITURES

The Executive Director will approve the issuance of a company-issued credit card for employees who travel frequently. Employees must utilize that card only for business travel. Employees must submit a voucher that explains the business reason for items purchased using the credit card. The direct supervisor must approve the voucher, which is then submitted to the Accountant for recording and reconciliation.

16. PURCHASING

Any expenditure in excess of an amount determined by the Board of Directors for the purchase of a single item should have bids from three (3) suppliers if possible. These bids are reviewed by the Executive Director and the bid award must be specifically approved in advance by the NCCA's Executive Director.

Purchase of less than the approved amount may be made at the discretion of the NCCA's Executive Director without competitive bids. However, for fixed assets, reasonable diligence should be exercised to comparatively shop for available sources.

Any purchase made by a Board member on behalf of the NCCA will require prior approval by the NCCA Executive Director.

17. LEASES AND OTHER CONTRACTUAL AGREEMENTS

The NCCA Executive Director is authorized to develop and enter into contractual agreements with vendors, bankers, and third parties for the purpose of ensuring the NCCA's general operations. The Finance Committee shall review such agreements and make recommendations when necessary.

18. NOTES, LOANS, ETC.

All notes, loans and other indebtedness to be contracted in the name of the NCCA (except open accounts and all other routine banking transactions), shall require the signature of the NCCA Executive Director, unless otherwise specified by the Board or established in the present

management policies and procedures. All indebtedness must be approved by the NCCA's Executive Director and board.

19. DEEDS, CONVEYANCES, ETC.

The NCCA Executive Director shall execute all Deeds, Conveyances, Mortgages, Leases, Contracts and other instruments in the name of the NCCA.

20. BANK ACCOUNTS AND INVESTMENT ACCOUNTS

The Executive Director shall maintain and oversee Bank and Investment accounts, and ensure the NCCA's day-to-day financial operations. Several accounts may be maintained by the NCCA as follows:

1. Checking Account
2. Money Market Account
3. Certificates of Deposit
4. Brokerage / Investment Account

These accounts may be changed as the NCCA's financial conditions and requirements change.

21. CHECKING ACCOUNT

All checks, cash, money orders, and credit card deposits, are reviewed by the designated staff person and deposited in the appropriate Accounts. Fund raising events, foundations and corporate donations and miscellaneous contributions, shall be deposited into the accounts. Monies shall be transferred from the Checking account into the Money Market Account or the investment account when necessary, by the Executive Director consistent with pre-approved board policy. Checks are written weekly to meet obligations, or ongoing operational expenditures.

22. BANK RECONCILIATIONS

Bank reconciliations shall be completed monthly by the designated NCCA staff and cross-referenced with the cash and receipts logs and the monthly Financial Statements. The Financial Statements shall be compiled by the designated NCCA staff person. The Statements shall be then reviewed by the NCCA Executive Director and presented to the Treasurer.

All Bank Statements, Credit Card Statements, and other funds will be reconciled every month by the designated staff person.

23. CASH AND CASH EQUIVALENTS

Cash and cash equivalents include all cash balances and highly liquid investments with a maturity of six months or less. The NCCA places its temporary cash investments with highly rated financial institutions. The Treasurer shall closely monitor the balances of the Checking account, Money Market and Certificates of Deposit accounts. At times such investments may be outside of the FDIC insurance limit.

24. PETTY CASH

A petty cash fund provides a systematic method for paying and recording out-of-pocket cash payments too small to be made by check. The NCCA shall maintain up to a Two Hundred (\$200.00) petty cash fund that is replenished as needed.

The designated staff person shall maintain control of, and responsibility for, payments disbursed from the Petty Cash fund; however, amounts should not exceed an amount determined by the Board of Directors for each transaction. The total Fund should not exceed an amount determined by the Board of Directors.

25. INVESTMENTS REPORTS AND INVESTMENTS POLICY

Investments shall be reported with the monthly financial statements at cost or market value. The NCCA Executive Director and Treasurer shall review and determine the general investment strategy for all funds.

The philosophy of the NCCA's short-term investments is safety of principal and liquidity.

Acceptable investments shall be: Certificates of Deposit and Bankers Acceptances rated A1; Domestic Corporation Commercial Paper rated A1 and/or P1 by two (2) major rating services; all short-term Securities of the U.S. Government or an agency thereof.

The long term investment strategy shall be reviewed and evaluated by the board annually, to ensure the portfolio's proper diversification, security and return on investments.

26. INSURANCES

Reasonable and adequate coverage will be maintained to protect the NCCA's interests as well as the Board of Directors and the NCCA's employees.

Insurance Policies shall be carefully reviewed by the NCCA's Executive Director before renewal each year.

27. BONDING

The Treasurer and Finance Committee may review the NCCA's needs for employee bonding periodically.

28. PROPERTY AND EQUIPMENT

Property and equipment shall be stated at historical cost. Depreciation is computed over the estimated useful lives of the assets using the straight-line method. A Depreciation schedule shall be prepared and maintained by the NCCA's accountant on an annual basis, taking into consideration the annual equipment inventory. A Property Removal Form shall be required for the removal of the NCCA's property, supplies, and/or equipment from the NCCA's premises.

29. EQUIPMENT INSTALLATION

The Executive Director shall approve purchase, installation and maintenance of telephone equipment, telephone lines, office equipment, computer equipment, etc. Staff Members shall be responsible for maintaining and protecting the equipment installed in their offices.

30. DONATED MATERIALS AND SERVICES

Donated materials and equipment shall be reflected in the Financial Statements at their estimated values measured on the date of receipt. Volunteers donate time to the NCCA's Program services on an on-going basis. Other volunteers contribute time and services for Administrative or fundraising activities. Such contributed services are generally not reflected in the NCCA's financial statements, since there is no objective way of assessing their value.

31. CONFIDENTIALITY AND RECORDS SECURITY

Financial records are restricted materials with limited access. Only the Executive Director, designated staff person, Treasurer and Accountant (or others so authorized) shall have access to financial records (vendor files, checks, journals, payroll, etc.).

32. DOCUMENT RETENTION

Financial documents are retained for a period of time in keeping with State law and the recommendations of the IRS as well as the NCCA Document Retention Policy.

33. TAX REPORTING

The NCCA is exempt from federal income taxes under Section 501 (c) (3) of the Internal Revenue Code as amended. Accordingly, no provisions for income taxes shall be reflected in the financial statements.

Appendix

Effective Systems of Internal Control

General

Internal control can be divided into two areas: accounting controls and administrative controls. Administrative controls deal with the operations of the business, whereas the accounting controls deal with accounting for such operations. Accounting controls should be designed to achieve the five basic objectives:

Validation

Validation is the examination of documentation by someone with an understanding of the accounting system, for evidence that a recorded transaction actually took place and that it occurred in accordance with the prescribed procedures. As systems grow more sophisticated, validation is a built in component whereby the transactions test themselves against predetermined exceptions.

Accuracy

The accuracy of amounts and account classification is achieved by establishing control tasks to check calculations, extensions, and additions and account classifications. The control objective is to be certain that each transaction is recorded at the correct amount, in the appropriate, account, in the right time period.

Completeness

Completeness of control tasks ensures that all transactions are initially recorded on a control document and accepted for processing once and once only. Completeness controls are needed to ensure proper summarization of information and proper preparation of financial reports. To ensure proper summarization of recorded transactions as well as a final check of completeness, subsidiary ledgers and journals with control accounts need to be maintained.

Maintenance

The objective of the maintenance controls is to monitor accounting records after the entry of transactions to ensure that they continue to reflect accurately the operation of the business. The control system should provide systematic responses to errors when they occur, to changed conditions, and to new type of transactions. The maintenance function should be accomplished principally by the operation of the system itself. Control maintenance policies require procedures, decisions, documentation, and subsequent review by a responsible authorized individual. Disciplinary control tasks, such as supervision and segregation of duties, should ensure that the internal control system is operating as planned.

Physical Security

It is important in all business organizations that the assets are adequately protected. Physical security of assets requires that access to assets be limited to authorized personnel. One means to limit access to both assets and related accounting records is through the use of physical controls. Protection devices restrict unauthorized personnel from obtaining direct access to assets or indirect access through accounting records that could be used to misappropriate assets. Locked storage facilities restrict access to inventories, and fireproof vaults prevent access to petty cash vouchers. Transaction recording equipment limits access to assets by limiting the number of employees involved in recording and posting transactions.

INVESTMENT POLICY STATEMENT

Approved by NCCA Board on 3/29/2014

POLICY GUIDELINES:

The purpose of these guidelines is to establish a clear understanding of the investment objectives and suggested restrictions for the investment accounts of the NC Chiropractic Association. These guidelines are intended to be directive, but not overly restrictive.

FINANCIAL OBJECTIVES:

The current primary objective for these assets is to provide for future expenses that cannot be funded from the association's annual operating income.

INCOME NEEDS:

The association does not anticipate any regular or near-term income needs from these assets as of the date of this document.

RISK TOLERANCE:

In general, the risk-taking attitude for this account may be described as MODERATE.

We would like to minimize short-term losses while seeking consistent growth of capital. We also understand that investing using a ten-year or more time horizon will mean the account will experience normal periods of negative performance.

We are willing to accept a moderate decline in our portfolio value, but expect any drawdowns to be less than the broad equity market indices. The account will be fully invested towards long-term, conservative growth until any income needs become identifiable.

RETURN GOALS:

Our target annual return is 6% to 8%. We will also consider the performance of appropriate market indices (i.e. S&P 500, Russell 2000, etc.) in evaluating our progress.

We understand that this target rate of return is our goal on an annualized basis over the next seven to ten years, and that short-term returns will not accurately indicate the relative success of our investment strategy.

PORTFOLIO GUIDELINES:

Regarding the equity portion of the portfolio, we prefer that a mix of large, medium-sized and smaller-sized companies be held; consisting of both growth and value orientations. The emphasis should be on large, well-established companies.

International investments are of interest, but should not exceed 15% of the portfolio at this time. International investments should be concentrated in large companies doing business in well-developed markets.

Bond portfolios should focus on higher-quality domestic and international bonds diversified between various sectors, with an emphasis on short to intermediate-term maturities.

CAPITAL GAINS & TAXES:

The avoidance of capital gains is not the primary concern for this account.

ACCEPTABLE ASSETS:

Any conventional marketable investments within the equity, fixed income and cash-alternative markets may be used to achieve the account's objectives. However, investments should primarily consist of open-ended mutual funds that are either actively or passively managed.

Mutual funds should be regularly screened for their relative risk and performance attributes. While mutual funds with a Morningstar rating of 4 or 5 stars are preferable, any existing funds that experience a decline below this level should be evaluated for potential adjustments.

PORTFOLIO RESTRICTIONS:

The following types of investments are restricted:

- Commodity Trading
- Futures Transactions
- Purchase of Letters of Credit
- Short Selling
- Buying on Margin
- Options Trading
- Illiquid Investments
- Annuities

These types of investments are not restricted from use by mutual funds or private money managers under consideration, provided that these types of investments are not the primary focus of the fund or the investment manager.

TARGET ALLOCATIONS:

In accordance with our objectives, we have established the following targets for each asset class within the portfolio. The positions shall be monitored at least annually and rebalanced when they deviate by more than 5% of these targets.

Cash/Money Market:	2%
Short and Intermediate-Term Bonds:	30%
International Bonds:	8%
Large Cap Value:	15%
Large Cap Growth:	15%
Mid Cap Equity:	10%
Small Cap Equity:	5%
International Equity:	15%
Total:	100%

The objectives outlined above are meant as general guidelines only and strict adherence thereto is not mandated or expected. This allocation may be revised by executing another investment policy statement establishing new targets.

CUSTODIED ASSETS:

All assets concerning this investment policy statement shall be held in a custodied account at Wells Fargo Advisors, LLC, which will provide record keeping, trade execution, investment consultation, and client service. The advisor agrees to conduct annual portfolio reviews to discuss investment performance, provide an overview of the financial markets, and review the investment strategy of this portfolio.

CHIEF EXECUTIVE OFFICER EVALUATION POLICY

Approved by NCCA board on 11/13/2015. Edited 2021 to reflect current officer positions.

Whereas it is the responsibility of the Board of Directors of the Association (the “Board”) to ensure that the Association is receiving good management, and whereas it is appropriate for the Board to give guidance to the Association’s Chief Executive Officer (the “CEO”) with regard to expectations regarding the CEO’s duties, the following are the guidelines for evaluating the CEO:

1. There shall be a review board (the “Review Board”) consisting of the Association’s Advisory Officer, President, and Vice President.
2. A meeting of the CEO and the Review Board shall take place in the first quarter of each year to review the proposed expectations regarding the CEO’s duties.
3. A meeting shall take place following the Association’s fall convention to review the CEO’s performance. At this time the CEO will be allowed to present the CEO’s case to the Review Board, explaining the CEO’s performance.
4. Recommendations by the Review Board to the Board for a performance bonus based on the CEO’s performance.

The Review Board shall have the right to establish new expectations regarding the CEO’s duties, on a yearly basis; provided that such new these expectations shall be clearly conveyed to the CEO at the above-referenced first quarter meeting.

The following metrics are suggested for the Board’s evaluation of the CEO’s performance:

1. new member acquisition,
2. production of non-dues revenue,
3. working within budget, and
4. the Review Board’s performance review of the CEO.

It is suggested that the Review Board's performance review of the CEO include:

1. planning and initiatives,
2. fiscal management,
3. CEO-Board partnership,
4. community relations,
5. conventions and seminars,
6. member services,
7. new member acquisition,
8. legislative activities, and
9. facilities management.

Suggested target bonus of 10% of CEO salary, not to exceed 15% of CEO salary.

NCCA POLICY AGAINST HARASSMENT

Approved 1/19/18

The North Carolina Chiropractic Association has adopted a zero-tolerance policy toward discrimination and all forms of unlawful harassment, including but not limited to sexual harassment. This zero tolerance policy means that no form of unlawful discriminatory or harassing conduct by or towards any employee, member, vendor, or other person in our workplace or jobsites will be tolerated. The Association is committed to enforcing its policy at all levels within the Association. Any officer, director, member, manager, supervisor, or employee who engages in prohibited discrimination or harassment will be subject to discipline, up to and including immediate discharge from employment or removal from leadership or membership for a first offense.

Conduct Covered by this Policy:

This policy applies to and prohibits all forms of illegal harassment and discrimination, not only sexual harassment. Accordingly, the NCCA absolutely prohibits harassment or discrimination based on sex, age, disability, perceived disability, marital status, personal appearance, sexual orientation, race, color, religion, national origin, veteran status or any other legally protected characteristic.

Sexual Harassment:

Because confusion often arises concerning the meaning of sexual harassment in particular, it deserves special mention. Sexual harassment may take many forms, including the following:

- Offensive and unwelcome sexual invitations, whether or not the employee submits to the invitation, and particularly when a spoken or implied quid pro quo for sexual favors is a benefit of employment or continued employment;
- Offensive and unwelcome conduct of a sexual nature, including sexually graphic spoken comments; offensive comments transmitted by e-mail or another messaging system; offensive or suggestive images or graphics whether physically present in the workplace or accessed over the Internet; or the possession of or use of sexually suggestive objects; and
- Offensive and unwelcome physical contact of a sexual nature, including the touching of another's body; the touching or display of one's own body, or any similar contact.

Computer Messaging and Information Systems:

Employees are particularly cautioned that the use of e-mail, voice mail, or other electronic messaging systems, or the Internet, may give rise to liability for harassment. Employees may not generate, should not receive, and must not forward, any message or graphic that might be taken as offensive based on sex, gender, or other protected characteristic. This includes, for example, the generation or forwarding of offensive "humor" which contains offensive terms. Employees receiving offensive messages over the Association's computer equipment, or receiving other unlawfully offensive messages or graphics over the Association's computer equipment, should report those messages to the CEO. Employees are reminded that the Association's computers and the data generated on, stored in, or transmitted to or from the Association's computers remain the property of the Association for all purposes. The Association retains the right to monitor its computers, computer systems, and networks to ensure compliance with this requirement.

Procedures in Cases of Harassment:

Any Association employee who believes that she or he has been subjected to unlawful harassment of any kind has the responsibility to report the harassment immediately to the CEO. If the employee is uncomfortable reporting the harassment to the CEO (whether because the CEO has committed the harassment, or for any other reason whatsoever), the employee must report the harassment to the NCCA President. The Association is committed to taking all reasonable steps to prevent harassment, and will make every reasonable effort promptly and completely to address and correct any harassment that may occur. However, the Association cannot take prompt and effective remedial action unless each employee assumes the responsibility of reporting any incident of harassment immediately. Every report of harassment will be investigated promptly and impartially, with every effort to maintain employee confidentiality. Complaints regarding members will be sent to the NCCA Ethics committee for review and determination. The complainant and the accused will be informed of the results of the investigation. If the Association finds that its policy has been violated, it will take appropriate corrective and remedial action, up to and including discharge of offending officers or employees, and/or similarly appropriate action towards offending vendors, contractors, or members.

Reporting Without Fear of Retaliation:

No Association employee will be retaliated against for reporting harassment. This no-retaliation policy applies whether a good faith complaint of harassment is well founded or ultimately determined to be unfounded. No Association officer, director, manager or supervisor is authorized, or permitted, to retaliate or to take any adverse employment action whatsoever against anyone for reporting unlawful harassment, or for opposing any other discriminatory practice in the workplace.

NCCA POLICY OF PRACTICE GUIDELINES

Revised 12/5/2012

The NCCA is a professional service organization representing our member doctors and the patients they serve. As part of our mission, the NCCA presents quality continuing education programs for Doctors of Chiropractic and their support personnel. While these programs may include current best practices, including practice guidelines, the NCCA does not specifically subscribe to or endorse one guideline over another. Instead, the NCCA recognizes and supports multiple guidelines that are taught in accredited chiropractic colleges. Examples of such guidelines are the Croft guidelines, the CCGPP guidelines, and the Mercy guidelines.

In the event of a guideline discrepancy, the NCCA recommends that its members adhere to the practice guidelines published by the North Carolina Board of Chiropractic Examiners.

The NCCA also recognizes that each patient deserves a doctor's best individual thinking, clinical assessment and treatment. This may result in treatment recommendations that are outside of established guidelines. In such cases, clinical documentation explaining the variance with established practice guidelines would be appropriate.

WHISTLEBLOWER PROTECTION POLICY

North Carolina Chiropractic Association (NCCA) requires directors, officers and employees to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As employees and representatives of the NCCA, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulations.

Reporting Responsibility

This Whistleblower Policy is intended to encourage and enable employees and others to raise serious concerns internally so that the NCCA can address and correct inappropriate conduct and actions. It is the responsibility of all board members, officers, employees and volunteers to

report concerns about violations of the NCCA's code of ethics or suspected violations of law or regulations that govern the NCCA's operations

No Retaliation

It is contrary to the values of the NCCA for anyone to retaliate against any board member, officer, employee or volunteer who in good faith reports an ethics violation, or a suspected violation of law, such as a complaint of discrimination, or suspected fraud, or suspected violation of any regulation governing the operations of the NCCA. An employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of employment.

Reporting Procedure

The NCCA has an open door policy and suggests that employees share their questions, concerns, suggestions or complaints with the Executive Director. If you are not comfortable speaking with your supervisor or you are not satisfied with your supervisor's response, you are encouraged to speak with a board member. Any complaints or concerns about suspected ethical and legal violations should be reported in writing to the NCCA's Executive Director, who has the responsibility to investigate all reported complaints.

Compliance Officer

The Executive Director will serve as the compliance officer. The NCCA's Executive Director is responsible for ensuring that all complaints about unethical or illegal conduct are investigated and resolved. The Executive Director will advise the Board of Directors of all complaints and their resolution and will report at least annually to the Treasurer on compliance activity relation to accounting or alleged financial improprieties, if any.

Accounting and Auditing Matters

The NCCA's Executive Director shall immediately notify the Finance Committee of any concerns or complaint regarding corporate accounting practices, internal controls or auditing and work with the committee until the matter is resolved.

Acting in Good Faith

Anyone filing a written complain concerning a violation or suspected violation must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

Confidentiality

Violations or suspected violation may be submitted on a confidential basis by the complainant. Reports of violations or suspected violations will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

Handling of Reported Violations

The NCCA's Executive Director will notify the person who submitted a complaint and acknowledge receipt of the reported violation or suspected violation. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation.

ANTI-TRUST POLICY

Adopted by NCCA board 11/13/2015

The North Carolina Chiropractic Association (NCCA) reminds members that state and federal antitrust laws prohibit agreements among competitors which unreasonably restrain competition and that charges of antitrust violations are often based upon discussions among competitors regarding prices, price levels or price mechanisms, refusals to sell to certain customers, refusals to purchase from certain suppliers of products or providers of services, division of markets by customer or territory, or conditioning the purchase of one product or service upon the purchase of another product or service. No such discussions will be tolerated during this or any other NCCA meeting. These guidelines apply not only to formal meeting sessions, but also to informal discussions during breaks and other conference events.

Antitrust Violations occur when two or more persons from the same industry or profession discuss suppliers, processes, prices or operations. Remove yourself from any conversation that would change how business is conducted because of an agreement among competitors.