Bylaws

ARTICLE I, NAME

1.01 Name

The name of this corporation shall be Generational Wealth Educators. The business of the corporation may be conducted as Generational Wealth Educators.

ARTICLE II, PURPOSES AND POWERS

2.01 Purpose

Generational Wealth Educators (GWE) is a non-profit corporation and shall be operated exclusively for educational and charitable purposes within the meaning of Section 501 (c)(3) of the Internal Revenue Code of 1986 or the corresponding section of any future Federal tax code.

Generational Wealth Educator aims to provide wealth-building opportunities for minorities and low-income communities. Generational Wealth Educators will provide mental health wellness opportunities, wealth-building education, mentorship opportunities, and affordable housing.

2.02 Powers

The corporation shall have the power, directly or indirectly, alone or in conjunction or cooperation with others, to do any lawful acts that may be necessary or convenient to affect the charitable purposes for which the corporation is organized and to aid or assist other organizations or persons whose activities further accomplish foster or attain such goals. The corporation's powers may include but are not limited to, the acceptance of contributions from the public and private sectors, whether financial or in-kind.

2.03 Nonprofit Status and Exempt Activities Limitation.

(a) Nonprofit Legal Status Generational Wealth Educators is a North Carolina non-profit public benefit corporation recognized as tax-exempt under Section 501(c)(3) of the United States Internal Revenue Code.

(b) Exempt Activities Limitation. Notwithstanding any other provision of these Bylaws, no director, officer, employee, member, or representative of this corporation shall take any action or carry on any activity by or on behalf of the corporation not permitted to be taken or carried on by an organization exempt under Section 501 (c)(3) of the Internal Revenue Code as it now exists or may be amended, or by any organization contributions to which are deductible under Section 170(c)(2) of such Code and Regulations as it now exists or may be amended. No part of the net earnings of the corporation shall insure to the benefit or be distributable to any director, officer, member, or other private person, except that the corporation shall authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes outlined in the Articles of Incorporation and these Bylaws.

(c) Distribution Upon Dissolution. Upon termination or dissolution of the Generational Wealth Educators, any assets lawfully available for distribution shall be distributed to one (1) or more qualifying organizations described in Section 501(c)(3) of the 1986 Internal Revenue Code (or related in any corresponding provision of any successor statute) which organization or organizations have a charitable purpose which, at least generally, includes a sense similar to the terminating or dissolving corporation.

The organization to receive the assets of the Generational Wealth Educators hereunder shall be selected at the discretion of a majority of the managing body of the corporation. If its members cannot so agree, then the recipient organization shall be established according to a verified petition in equity filed in a court of proper jurisdiction against the Generational Wealth Educators by one (1) or more of its managing body, which proved petition should contain such statements as reasonably indicate the applicability of this section. The court shall select the qualifying organization or organizations to receive the assets to be distributed, giving preference, if practicable, to organizations located in North Carolina.

If the court shall find this section is applicable, but that there is no qualifying organization known to it that has a charitable purpose, which, at least generally, includes a sense similar to the Generational Wealth Educators, then the court shall direct the distribution of its assets lawfully available for distribution to the Treasurer of the State of North Carolina to be added to the general fund.

ARTICLE III, MEMBERSHIP

3.01 No Membership Classes

The corporation shall have no members with any right to vote, title, or interest in or to the corporation, its properties, and franchise.

3.02 Non-Voting Affiliates

The board of directors may approve classes of non-voting affiliates with rights, privileges, and obligations established by the board. Affiliates may be individuals, businesses, and other organizations seeking to support the corporation's mission. The panel, a designated committee of the board, or any duly elected to admit any individual or organization as an affiliate, recognize affiliates' representatives, and determine affiliates’ rights, privileges, and obligations. At no time shall affiliate information be shared with or sold to other organizations or groups without the affiliate’s consent. At the discretion of the board of directors, affiliates may be given endorsement, recognition, and media coverage at fundraising activities, clinics, other events, or on the corporation website. Affiliates have no voting rights and are not members of the corporation.

3.03 Dues

The founders and the board of directors shall determine any dues for affiliates.

ARTICLE IV, BOARD OF DIRECTORS

4.01 Number of Directors

Generational Wealth Educators shall have a board of directors consisting of at least three or no more than 15 directors. Within these limits, the board may increase or decrease the number of directors serving on the board, including staggering the terms of directors.

4.02 Powers

All corporate powers shall be exercised by or under the board's authority, and the affairs of the Generational Wealth Educators shall be managed under the board's direction, except as otherwise provided by law.

4.03 Terms

(a) All directors shall be elected to serve a one-year term; however, the time may be extended until a successor has been selected.

(b) Director terms shall be staggered so that approximately half the directors will end their terms in any given year.

(c) Directors may serve terms in succession.

(d) The term of office shall be considered to begin January 1 and end December 31 of the second-year office unless the period is extended until such time as a successor has been elected.

4.04 Qualifications and Election of Directors

To be eligible to serve as a director on the board of directors, the individual must be 18 years of age and an affiliate within affiliate classifications created by the board of directors. Directors may be elected at any board meeting by the majority vote of the existing board of directors. The election of directors to replace those who have fulfilled their term of office shall take place in January of each year.

4.05 Vacancies

The Board of Directors may fill vacancies due to the expiration of a director's term of office, resignation, death, or removal of a director or may appoint new directors to fill a previously unfilled board position, subject to the maximum number of directors under these Bylaws.

(a) Unexpected Vacancies: Vacancies in the board of directors due to resignation, death, or removal shall be filled by the board members for the balance of the term of the director being replaced.

4.06 Removal of Directors

A director may be removed by a two-thirds (?) vote of the board of directors and then in office if:

(a) The director needs to be present and unexcused from two or more meetings of the boards of directors in twelve months. The board president is empowered to excuse directors from attendance for a reason deemed adequate by the board president. The president shall not have the power to dismiss him/herself from the board meeting attendance, and in the case, the board vice president shall dismiss the president Or:

(b) For cause or no cause, if before any meeting of the board members at which a vote on removal will be made, the director in question is given electronic or written notification of the board's intention to discuss their case and is allowed to be heard at a meeting of the board.

4.07 Board of Directors Meetings.

(a) Regular Meetings. The Board of Directors shall have a minimum of four (4) regular meetings each calendar year at times and places fixed by the Board. Board meetings shall be held upon seven (7) days' notice by first-class mail, electronic mail, facsimile transmission, or forty-eight (48) hours' notice delivered personally or by telephone. If sent by mail, facsimile transmission, or electronic mail, the information shall be deemed given upon deposit in the mail or transmission system. Notice of meetings shall specify the place, day, and hour of discussion. The purpose of the panel needs to be determined.

(b) Special Meetings. The president may call special meetings of the board, vice president, secretary, treasurer, or any two (2) other directors of the board of directors. A special meeting must be preceded by at least two days' notice to each director of the date, time, and place, but not the purpose, of the meeting.

4.08 Manner of Acting.

(a) Quorum. A majority of the directors in office immediately before a meeting shall constitute a quorum for the business transaction at that board meeting. The board shall only consider business at meetings at which a quorum is present.

(b) Majority Vote. Except as otherwise required by law or by the articles of incorporation, the majority of the directors present at a meeting at which a quorum is present shall be the board's act.

(c) Hung Board Decisions. If directors of the board cannot decide based on a tied number of votes, the president or treasurer, in the order of presence, shall have the power to swing the poll based on his/her discretion.

(d) Participation. Except as required otherwise by law, the Articles of Incorporation, or these Bylaws, directors may participate in a regular or special meeting through the use of any means of communication by which all directors participating may simultaneously hear each other during the meeting, including in person, internet video meeting or by telephonic conference call.

4.09 Compensation for Board Member's Services

Directors shall receive no compensation for carrying out their duties as directors. The board may adopt policies providing for reasonable reimbursement of directors for expenses incurred in conjunction with carrying out board responsibilities, such as travel expenses to attend board meetings.

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4.10 Compensation for Professional Services by Directors

Directors are not restricted from being remunerated for professional services provided to the corporation. Such remuneration shall be reasonable and fair to the corporation and must be reviewed and approved in accordance with the board's Conflict of interest policy and state law.

ARTICLE V, COMMITTEES

5.01 Committees

The Board of Directors may, by the resolution adopted by a majority of the directors then in office, designate one or more committees, each consisting of two or more directors, to serve at the board's pleasure. Any committee, to the extent provided in the resolution of the board, shall have the authority of the board, except that no committee, regardless of board resolution, may:

(a) Take any final action on matters that also require board members' approval or the approval of most members.
(b) Fill vacancies on the board of directors of any committee which has the authority of the board.
(c) Amend or repeal Bylaws or adopt new Bylaws;
(d) Amend or repeal any resolution of the board of directors which by its express terms is not so amendable or repealable;
(e) Appoint any other committees of the board of directors or the members of these committees.
(f) Expend corporate funds to support a nominee for director; or
(g) Approve any transaction.
    i. to which the corporation is a party and one or more directors have a material financial interest; or
    ii. between the corporation and one or more of its directors or between the corporation or any person in which one or more of its directors have a material financial interest.

- Meetings and Action of Committees

Meetings and actions of the committees shall be governed by and held and taken in accordance with, the provisions of Articles IV of these Bylaws concerning meetings of directors, with such changes in the context of those Bylaws as are necessary to substitute the committees may be determined either by resolution of the board of directors and its members, except that the time for regular meetings of committees may be determined either by resolution of the board of directors or by resolution of the committee. Special meetings of the committee may also be called by the resolution of the board of directors. Notice of special meetings of committees shall also be given to any and all alternate members, who shall have the right to attend all meetings of the committee. Minutes shall be kept of each meeting of any committee and shall be filed with the corporate records. The board of directors may adopt rules for the governing of the committee not inconsistent with the provision of these Bylaws.

- Informal Action by The Board of Directors

Any action required or permitted to be taken by the board of directors at a meeting may be taken without a meeting if consent in writing setting forth the action so taken, shall be agreed by the consensus of a quorum. For this section, an e-mail transmission from an e-mail address on record constitutes valid writing. The intent of this provision is to allow the board of directors to use email to approve actions, as long as a quorum of board members gives consent.

ARTICLE VI, OFFICERS

6.01 Board Officers

The corporation's officers shall be a board president, vice-president, secretary, and treasurer, all of whom shall be chosen by and serve at the pleasure of the board of directors. Each board officer shall have the authority and perform the duties outlined in these Bylaws by resolution of the board or by direction of an officer authorized by the board to prescribe the duties and management of other officers. The board may appoint additional vice presidents and other officers as it deems expedient for the proper conduct of the corporation's business, each shall have such authority and perform such duties as the board of directors may determine. One person may hold two or more board offices, but no board officer may act in more than one capacity where the action of two or more officers is required.

6.02 Term of Office

Each officer shall serve a one-year term of office and may serve up to three (3) consecutive terms of office. Unless unanimously elected by the board at the end of his/her three-year terms or to fill a vacancy in an officer position, each board officer's term of office shall begin upon the adjournment of the board meeting at which elected. It shall end upon the adjournment of the board, during which a successor is elected.

6.03 Removal and Resignation

The board of directors may remove an officer at any time, with or without cause. Any officer may resign at any time by giving written notice to the corporation without prejudice to the rights, if any, of the corporation under any contract to which the officer is a party. Any resignation shall take effect at the date of the receipt of the notice or at any later time specified in the notice, unless otherwise specified in the notice. The acceptance of the resignation shall not be necessary to make it effective.

6.04 Board President

The Board President shall be the chief volunteer officer of the corporation. The board president shall lead the Board of Directors in performing its duties and responsibilities, including, if present, presiding at all meetings of the Board of Directors, and shall perform all other duties incident to the office or properly required by the Board of Directors.

6.05 Vice President

In the absence or disability of the Board President, the ranking Vice President or Vice-President designated by the board of directors shall perform the duties of the board president. When so acting, the Vice-President shall have all the powers and be subject to all the restrictions upon the board president. The Vice-President shall have such other capabilities and perform the duties prescribed by the board of directors or the board president. The vice-president shall usually accede to the office of the board president upon completing the board president's term of office.

6.06 Secretary

The Secretary shall keep or cause to be kept a book minute of all meetings and actions of directors and committees of directors. The minutes of each meeting shall state the time and place that it was held, and such other information as shall be necessary to determine the actions taken and whether the meeting was held in accordance with the law and these Bylaws. The secretary shall cause notice to be given of all meetings of directors and committees as required by the Bylaws. The secretary shall have such other powers and perform such other duties as may be prescribed by the board of directors or the board president. The secretary may appoint, with the approval of the board, a director to assist in the performance of all or part of the duties of the secretary.

6.07 Treasurer

The Treasurer shall be the lead director for oversight of the financial condition and affairs of the corporation. The treasurer shall oversee and keep the board informed of the financial situation of the corporation and audit or financial review results. In conjunction with other directors or officers, the treasurer shall oversee budget preparation and shall ensure that appropriate financial reports, including an account of significant transactions and the financial condition of the corporation, are made available to the board of directors on a timely basis or as may be required by the board of directors. The treasurer shall perform all duties properly required by the board of directors of the board president. The treasurer may appoint, with the approval of the board, a qualified fiscal agent or member of the staff to assist in performing all or part of the treasurer's duties.

6.08 Chief Technology Officer

A Chief Technology Officer (CTO) is tasked with managing the technical aspects of the organization to ensure that t in line with the GWE's growth targets. They'll also manage technical resources and ensure they're geared towards technological development. The CTO will also play a role in researching the organization's technology requirements. They must balance the long-term needs of the company alongside its immediate ones.

6.09 Non-Director Officers

The board of directors may designate additional officer positions of the corporation and may appoint and assign duties to other non-director officers.

ARTICLE VII, CONTRACTS, CHECK, LOANS, INDEMNIFICATION AND RELATED MATTERS

7.01 Contracts and Other Writings

Except as otherwise provided by resolution of the board or board policy, all contracts, deeds, leases, mortgages, grants, and other agreements of the corporation shall be executed on its behalf by the treasurer or other persons to whom the corporation has delegated authority to execute such documents in accordance with policies approved by the board.

7.02 Checks, Drafts

All checks, drafts, or other orders for payment of money, notes, or other evidence of indebtedness issued in the name of the corporation, shall be signed by such officer or officers, agent or agents, of the corporation and in such manner as shall from time to time be determined by resolution of the board.

7.03 Deposits

All Funds of the corporation not otherwise employed shall deposited from time to time to the credit of the corporation in such banks, trust companies, or other depository as the board or designated committee of the board may select.

7.04 Loans

No loans shall be contracted on behalf of the corporation, and no evidence of indebtedness shall be issued in its name unless authorized by the resolution of the board. Such authority may be general or confined to specific instances.

7.05 Indemnification

(a) Mandatory Indemnification. The corporation shall indemnify a director or former director, who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which he or she was a party because he or she is or was a director of the corporation against reasonably expenses incurred by him or her in connection with the proceedings.

(b) Permissible Indemnification. The corporation shall indemnify a director or former director made a party to a proceeding because he or she is or was a director of the corporation, against liability incurred in the proceeding, if the determination to repay him or her has been made in the manner prescribed by the law and payment has been authorized in the manner prescribed by law.

(c) Advance for Expense. Expenses incurred in defending a civil or criminal action, suit, or proceeding may be paid by the corporation in advance of the final disposition of such action, suit, or proceeding, as authorized by the board of directors in the specific case, upon receipt of (I) a written affirmation from the director, officer, employee or agent of his or her good faith belief that he or she is entitled to indemnification as authorized in this article, and (II) an undertaking by or on behalf of the director, officer, employee or agent to repay such amount unless it shall ultimately be determined that he or she is entitled to be indemnified by the corporation in these Bylaws.

(d) Indemnification of Officers, Agents, and Employees. An officer of the corporation who is not a director is entitled to mandatory indemnification under this article to the same extent as a director. The corporation may also indemnify and advance expenses to an employee or agent of the corporation who is not a director, consistent with North Carolina Law and public policy, provided that such indemnification, and the scope of such indemnification, is set forth by the general or specific action of the board or by contract.

ARTICLE VIII, MISCELLANEOUS

8.01 Books and Records

The corporation shall keep correct and complete books and records of account and shall keep minutes of the proceedings of all meetings of its board of directors, a record of all actions taken by the board of directors without an appointment, and a record of all actions taken by committees of the board. In addition, the corporation shall keep a copy of the corporation's Articles of Incorporation and Bylaws as amended to date.

8.02 Fiscal Year

The fiscal year of the corporation shall be from January 1 to December 31 of each year.

8.03 Conflict of Interest

The board shall adopt and periodically review a conflict-of-interest policy to protect the corporation's interest when it is contemplating any transaction or arrangement that may benefit any director, officer, employee, affiliate, or member of a committee with board-delegated powers.

8.04 Nondiscrimination Policy

The officers, directors, committee members, employees, and persons served by this corporation shall be selected entirely on a nondiscriminatory basis with respect to age, sex, race, religion, national origin, and sexual orientation. It is the policy of Generational Wealth Educators not to discriminate based on race, creed, ancestry, marital status, gender, sexual orientation, age, physical disability, veteran's status, political service or affiliation, color, religion, or national origin.

8.05 Bylaw Amendment

These Bylaws may be amended, altered, repealed, or restated by a vote of the majority of the board of directors then in office at a meeting of the board, provided, however,

(a) That no amendment shall be made to these Bylaws which cause the corporation to cease to qualify as an exempt corporation under Section 501 (c)(3) of the Internal Revenue Code of 1986, or the corresponding section of any future Federal tax code; and,
(b) That amendment does not affect the voting rights of directors. An amendment that does affect the voting rights of directors further requires ratification by a two-thirds (?) vote of a quorum of directors at a Board meeting.
(c) That all amendments be consistent with the Articles of Incorporation.

ARTICLE IX, COUNTERTERRORISM & DUE DILIGENCE POLICY

In furtherance of its exemption by contributions to other organizations, domestic or foreign, Generational Wealth Educators shall stipulate how the funds will be used and require the recipient to provide the corporation with detailed records and financial proof of how the funds were utilized.

Although adherence and compliance with the US Department of the Treasury's publication the "Voluntary Best Practice for US. Based Charities" is not mandatory, Generational Wealth Educators willfully and voluntarily recognize and put into practice these guidelines and suggestions to reduce, develop, re-evaluate, and strength a risk-based approach to guard against the threat of diversion of charitable fund or exploitation of charitable activity by terrorist organizations and their support networks.

Generational Wealth Educators shall also comply with and put into practice the federal guidelines, suggestions, laws, and limitations set forth by pre-existing U.S. legal requirements related to combating terrorist financing, which include, but are not limited to various sanctions programs administered by the Office of Foreign Assets Control (OFAC) regarding its foreign activities.

ARTICLE X, DOCUMENT RETENTION POLICY

10.01 Purpose

The purpose of this document retention policy is to establish standards for document integrity, retention, and destruction to promote the proper treatment of the Generational Wealth Educator's records.

10.02 Policy

Section 1. General Guidelines. Records should not be kept if they are no longer needed for the operation of the business or required by law. Unnecessary documents should be eliminated from the files. The cost of maintaining records is an expense that can grow unreasonably if good housekeeping is not performed. A mass of records also makes it difficult to find pertinent records.

From time to time, Generational Wealth Educators may establish retention or destruction policies or schedules for specific categories of records to ensure legal compliance, and also to accomplish other objectives, such as preserving intellectual property and cost management. Several categories of documents that warrant special consideration are identified below. While minimum retention periods are established, the retention of the records identified below and of documents not included in the identified categories should be determined primarily by applying the general guidelines affecting document retention, as well as the exception for litigation-relevant papers and any other pertinent factors.

Section 2. Exception for Litigation Relevant Documents Generational Wealth Educators expects all officers, directors, and employees to comply fully with any published records retention or destruction policies and schedules, provided that all officers, directors, and employees should note the following general exception to any stated destruction schedule: If you believe, or the Generational Wealth Educators informs you, that corporate records are relevant to litigation, or potential litigation (i.e. a dispute that could result in litigation), then you must preserve those records until it is determined that the documents are no longer needed. That exception supersedes any previously or subsequently established destruction schedule for those records.

Section 3. Minimum Retention Periods for Specific Categories

(a) Corporate Documents. Corporate records include the corporation's Articles of Incorporation, By-laws IRS Form 1023, and Application for Exemption. Corporate records should be retained permanently. IRS regulations require that the Form 1023 be available for public inspection upon request.
(b) Tax Records. Tax records include, but may not be limited to, documents concerning payroll, expenses, proof of contributions made by donors, accounting procedures, and other documents concerning the corporation's revenues. Tax records should be retained for at least seven years from filing the applicable return.
(c) Employment Records/Personnel Records. State and federal statutes require the corporation to keep specific recruitment, employment, and personnel information. The corporation should also keep personnel files

that reflect performance reviews and any complaints brought against the corporation or individual employees under applicable state and federal statutes. The corporation should also keep in the employee's personnel file all final memoranda and correspondence reflecting performance reviews and actions taken by or against personnel. Employment applications should be retained for three years. Retirement and pension records should be kept permanently. Other employment and personnel records should be maintained for seven years.

(d) Board and Board Committee Materials. Meeting minutes should be retained in perpetuity in the corporation's minute book. A clean copy of all other Board and Board Committee materials should be kept for no less than three years by the corporation.

(e) Press Release/Public Filings. The corporation should retain permanent copies of all press releases and publicly filed documents under the theory that the corporation should have its own copy to test the accuracy of any document a member of the public can theoretically produce against the corporation.

(f) Legal Files. Legal counsel should be consulted to determine the retention period of particular documents, but legal records should generally be maintained for a period of ten years.

(g) Marketing and Sales Documents. The corporation should keep final copies of marketing and sales documents for the same period of time it keeps other corporate files, generally three years. An exception to the three-year policy may be sales invoices, contracts, leases, licenses, and other legal documentation. These documents should be kept for at least three years beyond the life of the agreement.

(h) Development/Intellectual Property and Trade Secrets. Development documents are often subject to intellectual property protection in their final form (e.g., patents and copyrights). The documents detailing the development process are often also of value to the corporation and are protected as trade secrets where the corporation:

i. Derives independent economic value from the secrecy of the information; and

ii. Has taken affirmative steps to keep the information confidential.

(i) Contracts. Final, execution copies of all contracts entered by the corporation should be retained. The corporation should have copies of the final arrangements for at least three years beyond the life of the agreement, and longer in the case of publicly filed contracts.
(j) Correspondence. Unless correspondence falls under another category listed elsewhere in this policy, correspondence should generally be saved for two years.
(k) Banking and Accounting. Accounts payable ledgers and schedules should be kept for seven years. Bank reconciliations, bank statements, deposit slips, and checks (unless for necessary payments and purchases) should be kept for three years. Any inventories of products, materials, and supplies and any invoices should be kept for seven years.
(l) Insurance. Expired insurance policies, records, accident reports, claims, etc., should be kept permanently.

(m) Audit Records. External audit reports should be kept permanently. Internal audit reports should be kept for three years.

Section 4. Electronic Mail. E-mail that needs to be saved should be either:

(i) printed in hard copy and kept in the appropriate file; or

(ii) downloaded to a computer file and kept electronically or on disk as a separate file. The retention period depends upon the subject matter of the e-mail, as covered elsewhere in this policy.

ARTICLE XI, TRANSPARENCY AND ACCOUNTABILITY

DISCLOSURE OF FINANCIAL INFORMATION WITH THE GENERAL PUBLIC

11.01 Purpose

By making complete and accurate information about its mission, activities, finances, and governance publicly available, Generational Wealth Educators practices and encourages transparency and accountability to the general public. The policy will:

- Indicate which documents and materials the corporation produces are presumptively open to staff and/or the public.

- Indicate which documents and materials the corporation produces are presumptively closed to staff and/or the public.
- Specify the procedures whereby the open/closed status of documents and materials can be altered.

The details of this policy are as follows:

- **Financial and IRS documents (Form 1-23 and Form 990)**

Generational Wealth Educators shall provide its Internal Revenue forms 990,990-T, 1023, and 5227, bylaws, conflict of interest policy, and financial statements to the general public for inspections free of charge.

- **Means and Conditions of Disclosure**

Generational Wealth Educators shall make “Widely Available” the aforementioned documents on its website: Generational Wealth Educators to be viewed and inspected by the general public.

- The documents shall be posted in a format that allows an individual using the internet to access, download, view, and print them in a manner that exactly reproduces the image of the original document filed with the IRS (except information exempt from public disclosure requirements, such as contributor lists).
- The website shall inform readers that the document is available and provide instructions for downloading it.
- Generational Wealth Educators shall not charge a fee for downloading the information. Documents shall not be posted in a format requiring special computer hardware or software (other than software readily available to the public free of charge).
- Generational Wealth Educators shall inform anyone requesting the information where this information can be found, including the web address. This information must be provided immediately for in-person requests and within 7 days for mailed requests.

11.04 IRS Annual Information Returns (Form 990)

Generational Wealth Educators shall submit Form 990 to its board of directors before the filing of Form 990. While neither the approval of the Form 990 or a review of the 990 is required under Federal law, the corporation's Form 990 shall be submitted to each member of the board of director's via (hard copy or email) at least 10 days before the Form 990 is filed with the IRS.

11.05 Board

- All board deliberations shall be open to the public except where the board passes a motion to make any specific portion confidential.
- All board minutes shall be open to the public once accepted by the board, except where the board passes a motion to make any specific portion confidential.
- All papers and materials considered by the board shall be open to the public following the meeting they are considered, except where the board passes a motion to make any specific paper or material confidential.

11.06 Staff Records

- All staff records shall be available for consultation by the staff member concerned or by their legal representatives.
- No staff records shall be made available to anyone outside the corporation except the authorized governmental agencies.
- Within the corporation, staff records shall be made available only to those persons within managerial or personnel responsibilities for that staff member, except that staff records shall be made available only to those persons with administrative or personnel responsibilities for that staff member,.
- Staff records shall be made available to the board when requested.

11.07 Donor Records

- All donor records shall be available for consultation by the members and donors concerned or their legal representatives.
- No donor records shall be made available to anyone outside the corporation except the authorized governmental agencies.

- Within the corporation, donor records shall be made available only to those persons with managerial or personnel responsibilities for dealing with those donors, except that;
- Donor records shall be made available to the board when requested.

ARTICLE XII, CODES OF ETHICS AND WHISTLEBLOWER POLICY

12.01 Purpose

Generational Wealth Educators requires and encourages directors, officers, and employees to observe and practice high standards of business and personal ethics in their duties and responsibilities. The employees and representatives of the corporation must practice honesty and integrity in fulfilling their responsibilities and comply with all applicable laws and regulations. It is the intent of Generational Wealth Educators to adhere to all rules and regulations that apply to the corporation, and the underlying purpose of this policy is to support the corporation's goal of legal compliance. The support of all corporate staff is necessary to achieve compliance with various laws and regulations.

12.02 Reporting Violations

If any director, officer, staff, or employee reasonably believes that some policy, practice, or activity of Generational Wealth Educators is in violation of the law, a written complaint must be filed by that person with the vice president or the board president.

12.03 Acting in Good Faith

Anyone filing a complaint concerning a violation or suspected violation must be acting in good faith and have reasonable grounds for believing the information disclosed indicated a violation. Any allegations that prove not substantiated and have been made maliciously or knowingly false shall be subject to civil and criminal review.

12.04 Retaliation

Said person is protected from retaliation only if she/he brings alleged unlawful activity, policy, or practice to the attention of Generational Wealth Educators and provides the Generational Wealth Educators with a reasonable opportunity to investigate and correct the alleged unlawful activity. The protection described below is only available to individuals who comply with this requirement.

Generational Wealth Educators shall not retaliate against any director, officer, staff, or employee who, in good faith, has made a protest or raised a complaint against some practice of Generational Wealth Educators or of another individual or entity with whom Generational Wealth Educators has a business relationship, based on a reasonable belief that the practice is in violation of law, or a clear mandate of public policy.

Generational Wealth Educators shall not retaliate against any director, officer, staff, or employee who discloses or threatens to disclose to a supervisor or a public body, any activity, policy, or practice of Generational Wealth Educators that the individual reasonably believes is in violation of a law, or a rule, or regulation mandated pursuant to law or is in violation of a clear mandate in accordance with law or is in violation of a clear order of public policy concerning the health, safety, welfare, or protection of the environment.

12.05 Confidentiality

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

12.06 Handling of Reported Violations

The board president or vice president shall notify the sender and acknowledge receipt of the reported violation or suspected violation within five business days. All reports shall be promptly investigated by the board and its appointed committee and appropriate corrective action shall be taken if warranted by the investigation.

This policy shall be made available to all directors, officers, staff, or employees, and they shall have the opportunity to ask questions about the procedure.

ARTICLE XIII, AMENDMENTS OF ARTICLES OF INCORPORATION

13.01 Amendment

Any amendment to the Articles of Incorporation may be adopted by approval of two-thirds (2/3) of the boards of directors.

CERTIFICATE OF ADOPTION OF BYLAWS

I certify that the board approved the above-stated Bylaws of Generational Wealth Educators of directors on __________________ and constitute a complete copy of the corporation's Bylaws.

____

Title:

Date: