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### **1.1 Order of Business**

The order of business shall at a minimum be as follows, otherwise shall be in accordance with the SDAC Bylaws Article I, Section 2.:

- A. Roll Call
- B. Approval of Minutes
- C. Reports of Officers and Committees
- D. Special Orders
- E. Unfinished Business
- F. New Business
- G. Announcements
- H. Adjournment

### **2.1 Standing Committees - General Duties**

- A. The duties of the Standing Committees shall be as in Article II, SDAC Bylaws and incorporated herein by reference.

### **3.1 Frequently Asked Questions**

A. Frequently Asked Questions (FAQs) will be maintained on the SDAC website: [airstreamclub.org/sandiego](http://airstreamclub.org/sandiego).

### **4.1 Financial Management**

- A. SDAC
  - 1. Deposits

SDAC shall set up its own bank accounts in the name of their SDAC, for receiving all money and paying all expenses through such accounts. All monies collected shall be deposited in an account in the name of the SDAC at a depository designated by the SDAC Board. Deposits shall be made as soon as possible following receipt.
  - 2. Identified Funds

The Treasurer may establish unique funds within the accounting system as needed for proper accounting of the funds. These may include categories such as Operating Fund, Rally Fund, Merchandise, Charitable funds, etc.

3. Signatories

The SDAC Treasurer is authorized to sign checks on behalf of the SDAC and with the President, Treasurer and First Vice President in accordance with Exhibit A “Financial Signature Authority & Designation attached hereto and made a part hereof. The names listed on Exhibit A should be changed in January of each year.

4. Investing

Upon authorization of the SDAC Board for each proposed investment including the duration of invested monies and expected returns, the SDAC Treasurer, is authorized to invest monies of the SDAC in interest bearing accounts and/or certificates issued by any national bank, state bank, trust company, savings bank or savings and loan association, chartered under the laws of the applicable country, state, and/or province. These funds should be deposited in insured accounts. Funds deposited in the US shall be in accounts that are insured by the Federal Deposit Insurance Corporation, or by the Federal Savings and Loan Insurance Corporation. The total amount of funds on deposit in any one financial institution shall not exceed the insured amount. They are also authorized to purchase Treasury Bills, Treasury Notes or Treasury Bonds issued and guaranteed by the US Government. Bylaws ARTICLE XVI, Financial Management of the WBCCI prohibits members benefitting from these transactions.

5. Financial Statements

Each SDAC Treasurer is required to prepare an annual accounting of beginning cash balance, cash receipts, disbursements and ending cash balance within 60 days of the entity’s year end and shall retain appropriate financial data in accordance with the established guidelines, policy, and procedures. This accounting shall be provided to the members of the entity Board. Caravans submit these reports to the International Caravan Chair and Caravan Treasurer.

6. Fiscal Year

The SDAC fiscal year is July 1 to June 30 (Fiscal Year). Following close of the Fiscal Year, the appropriate Tax Return shall be filed.

B. Liability Insurance

The Executive Director of the WBCCI is authorized to obtain a comprehensive General Liability Insurance Policy to cover all the Club's functions in the United States and Canada and to pay premiums from the General Fund. No claim will be filed on behalf of any claimant until all requirements met. (2/23/23)

1. Insurance Coverage. The WBCCI has a comprehensive general liability insurance policy to cover club functions and activities in the United States and Canada. This policy is written to protect all of the Local Clubs; and Local Club, Region, and International Officers and employees while engaged in official, authorized business for WBCCI and the facilities being used or leased for such functions. The policy covers claims, which may be brought against the above-named individuals as a result of accidents resulting from their negligence. (1/21/91)
2. Foreign Liability Insurance WBCCI will secure a foreign liability insurance policy to cover specific club functions and activities while in a foreign country upon the approval of the Executive Council and the WBCCI insurance company. The requester will pay the insurance cost. Headquarters will provide guidelines for approval and payment of the insurance fee. (2/23/23)
3. Insurance Certificates If the owner of the property SDAC plans to use for a Rally or Caravan asks for a certificate of insurance, complete a Request for Certificate of Insurance on the club webpage. (2/23/23)

REMEMBER - A WBCCI Rally or Caravan is automatically covered and the only time SDAC must make the above request is when the owner of the property insists on a certificate of insurance.

4. Insurance Claim In order to file a claim under the Wally Byam Caravan Club International Liability Insurance Policy, SDAC must: (1/21/91)
  - a. Email [info@airstreamclub.org](mailto:info@airstreamclub.org) a written statement of the accident, including all details (especially dates, times, locations) (2/23/23)
  - b. Include scanned copies all bills of which you are making claim. (2/23/23)
  - c. Include one scanned copy of any eyewitness account of the event, if available. The eyewitness account must include the eyewitness' name, address and telephone number and be signed by the eyewitness. (2/23/23)
  - d. When all of the above is received by Headquarters, the claim will be forwarded to the WBCCI Insurance Carrier who will determine if the claim meets the guidelines of the liability policy.
  - e. No claim will be forwarded until all the necessary paperwork is received by Headquarters. It is entirely the responsibility of the claimant to provide Headquarters with the necessary information.

C. IRS Filings (2/23/23)

If SDAC employs one of the International Club's Tax Identification numbers (EIN) to conduct its financial affairs is required to file the applicable IRS Forms annually within five (5) months of the end of their fiscal year. The filing shall follow current guidelines, policy and procedures established by the IRS and WBCCI. The entity, not Headquarters, is responsible for preparing and filing the IRS forms and sending a copy to Headquarters at [info@airstreamclub.org](mailto:info@airstreamclub.org). The entities requirements for filing I.R.S. reports are as follows:

1. All WBCCI entities issued an EIN from Headquarters are required to file an IRS Form 990. The form has three versions:
  - a. Form 990-N, Return of Organization Exempt from Income Tax,
  - b. Form 990, Exempt Organization Income Tax Return, and
  - c. Form 990-T, Exempt Organization Business Income Tax Return.

SDAC MUST FILE FORM 990 IN SOME FORM. (Currently SDAC files a Form 990-N):

An entity, which normally has annual gross receipts of \$50,000 or less, is only required to file the Form 990-N Electronic Notice with the IRS. Those with gross receipts over \$50,000 must file Form 990 in its entirety. Gross receipts are interpreted as the total amount received from all sources without subtracting any costs or expenses within their fiscal year. International dues are not considered to be gross receipts or disbursements since the Local Club is merely acting as an agent for WBCCI in the collecting of dues. International dues should be excluded in the Local Club reporting on any of the Form 990s.

An entity's gross receipts are considered to be \$50,000 or less if the entity is:

- d. Up to a year old and has received \$75,000 or less during its first tax year.
- e. Between 1 and 3 years old and averaged \$60,000 or less in gross receipts during each of its first two tax years.
- f. Three years old or more and averaged \$50,000 or less in gross receipts for the immediately preceding 3 tax years (including the year for which the return would be filed.)

A majority of the entities will be in the 3-year or older category with normally \$50,000 or less in receipts and are required to file only the Form 990-N Electronic Notice. Entities having gross non-business related income in excess of \$50,000 must also file a Form 990.

2. SDAC MAY NEED TO FILE FORM 990-T IF:

An entity has a gross income of more than \$1,000 from sources unrelated to the entity's exempt purpose, such as income from investments and advertising. You may be exempt from filing Form 990, but required to file Form 990-T due to unrelated income. Rally fees and dues are not income items that would be classified as unrelated

Income and expenses reported on Form 990-T must also be included when the entity is required to file both forms. The amounts reported on Form 990-N should be reported in gross amounts for income and expenses. Based on this limitation, a large majority of the entities are not required to file a 990-T report annually.

3. WHO AND WHERE TO FILE:

All Forms of 990 are required to be filed by the 15th day of the fifth month after the accounting period ends. As SDAC fiscal year ends on June 30, the tax return

must be filed by October 1 and no later than November 15. SDAC's EIN 956143937. The Treasurer should use his/her address as the principal officer.

Form 990-N must be filed electronically. Form instructions list the addresses of the Internal Revenue Service Centers where 990 or 990-T should be filed, based on geographical location. Filings can be completed online at the IRS website: <https://sa.www4.irs.gov/epostcard/>.

Gross income limitations are subject to change. Refer to the instructions for Form 990 for current limitations. If you have additional questions, please contact your local tax preparer.

It is the responsibility of SDAC to prepare the proper IRS form and file it. WBCCI is not responsible for filing entities' forms.

4. LOCAL CLUB/REGION NAME AND ADDRESS:

When filing your form, you must use the address shown below as the filing address. Add #15 for the SDAC Local Club number and #12 for Region 12.

**Wally Byam Caravan Club International, Inc.**  
**P. O. Box 612**  
**Jackson Center, OH 45334**

D. Bank Accounts

SDAC shall set up its own bank accounts in the name of their SDAC, for receiving all money and paying all expenses through such accounts. SDAC is required to submit an annual accounting of beginning cash balance, cash receipts, disbursements and ending cash balance to WBCCI within 60 days of the entity's year end and shall retain appropriate financial data in accordance with the established guidelines, policy, and procedures.

E. Compliance

If SDAC does not comply with these policies will be referred to the Executive Committee for a resolution. The Executive Committee will report at each regularly scheduled IBT meeting the status of all entities with regard to filing and action taken, including and up to suspension of the entity, where needed. Entities so suspended may reapply to be an active entity at the next IBT meeting.

### 5.1 SDAC Financial Data Guidelines

- A. SDAC shall set up its own bank account using its assigned IRS number, EIN 956143937. The Treasurer should use his/her address as the principal officer.

- B. WBCCI has set up a Corporate Rally Account with a Corporate Bank and as such, has facilitated an easier way for the Local Clubs, Regions, Intra-Clubs, and National Caravans to set up their own bank accounts utilizing the Corporate Bank, *if they so desire*.
- C. Copies of source documents, either as a paper document or electronically, shall be retained by the Treasurer of the SDAC for a period of seven (7) years.
- D. Source documents shall include but are not limited to:
  - 1. A ledger that records all cash receipts and all expenses paid. This can be a printout from a computerized accounting program, or handwritten.
  - 2. Cash Receipts that record money received.
  - 3. Disbursements that support the payment of cash, check, or electronic payment of an expense.
  - 4. Financial Statements showing the beginning cash balance, cash receipts, disbursements, and ending cash balance.
  - 5. Bank Statements that confirm cash received and disbursements.
- E. Copies of source documents shall be made available to Headquarters when requested by the International Treasurer, Executive Director, or WBCCI Executive Committee for use as evidence when scheduled or random, internal, or external audits occur to review the entity or the club's financial statements.
- F. These documents may be shredded or other form of elimination may take place after the seven (7) years has expired.

### **6.1 Financial Signature Authority and Delegation**

- A. A. The SDAC Process/Procedure for Financial Signature Authority & Delegation attached hereto as Exhibit "A" is hereby incorporated herein by reference.

### **7.1 SDAC Rallies**

- A. SDAC Rallies are planned and conducted by SDAC for the benefit and enjoyment of SDAC members and guests and financed by Rally fees and in accordance with the Rally Guide updated May 2024 attached hereto as Exhibit "B" and incorporated herein.
- B. Region Rallies Planned by the Region Officers and conducted with the assistance of Local Clubs within the Region, (see Region 12 Policy No. 5). Region rallies should be self-supporting and financed by the rally fees. Financial assistance for a Region rally is not available from WBCCI general funds. The hosting entity, upon completion of a Region rally, shall forward a written financial report of the rally to the Region Board. In Regions where a Local Club or Local Clubs assume full responsibility for the financial arrangements of a Region rally and retain any surplus accruing from such a rally, the

Local Club or Local Clubs shall also be responsible for any deficit accruing from such a rally. (1/21/94)

C. Local Club Caravans Local Club Caravans that are approved by a Local Club following its authorized procedures and documented in writing are fully sanctioned WBCCI Caravans. (7/22/17). Local Club Caravans, which meet the CRITERIA hereunder, may also be listed on the on the Club webpage if authorized by the Caravan Committee Chair.

**CRITERIA:**

1. Duration of 6 or more nights not including nights spent at organized rallies.
2. Park in 3 or more cities or geographic locations, not including organized rallies.
3. Number 7 or more trailers and/or motorhomes, including the leader.
4. Use the kitty fee method for handling financial matters.
5. Adhere to provisions in the current Club Caravan Handbook, the Bylaws and established Policy and Financial Management practices of the WBCCI. (7/13/23)

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## **8.1 HONORARY MEMBERS**

- A. The Executive Board by unanimous consent may award a 1-Year Honorary Membership, payable as a SDAC rally credit valid for 12 months, to a SDAC Unit member who has materially supported the SDAC over an extensive period of time.
- B. Payment of WBCCI, Member and Affiliate (if applicable) dues shall be the responsibility of the Honorary Member.
- C. A Honorary Member is bound by and entitled to such obligations and privileges as required and granted to the Regular Members in good standing.