

BYLAWS

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA



EFFECTIVE JANUARY 1, 2023

**NATIONAL HEADQUARTERS
6611 Rockside Rd, #300
Independence, OH 44131**

BYLAWS

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA



EFFECTIVE JANUARY 1, 2023

Approved at the 52nd Convention

Independence, Ohio

CHARTER

THE ARTICLES OF INCORPORATION OF PRVÁ KATOLÍCKA SLOVENSKÁ JEDNOTA OF THE UNITED STATES OF AMERICA

Know all men by these presents that we, the undersigned, a majority of whom are citizens of the State of Ohio, desiring to form a corporation, not for profit, under the general corporation laws of said State, do hereby certify:

1st. That the name of said Corporation shall be:
The PRVÁ KATOLÍCKA SLOVENSKÁ JEDNOTA
V SPOJENÝCH ŠTÁTOCH SEVERNEJ AMERIKY.

2nd. That said Corporation shall be located and its principal business transacted at the City of Cleveland, Cuyahoga County, Ohio.

3rd. The object and purpose for which the said Corporation is formed is to improve the moral, mental and social conditions of its members, or their families, in case of sickness or death, to uphold, preserve intact and perpetuate the doctrine of the Holy Roman Catholic Faith, to institute and control such other branches of said Corporation as it may see fit, under such rules, bylaws and regulations as it may hereafter adopt and establish not to conflict with the laws of this State.

In witness whereof, we hereunto set our hands this 9th day of January, 1892.

George Onda, George Mihalcik, Matej Kall,
Thomas Gruss, Andrew Brendza.

State of Ohio, Cuyahoga County, SS:

On this 9th day of January, A.D., 1892 personally appeared before me the undersigned, a Notary Public within and for said County, the above named George Onda, George Mihalcik, Matej Kall, Thomas Gruss and Andrew Brendza, who severally acknowledged the signing of the foregoing Articles of Incorporation to be their free act and deed, for the use and purpose therein mentioned.

Witness my hand and official seal, on the day and year last aforesaid.

JOS. J. PTAK, Notary Public

(Seal)

State of Ohio, Cuyahoga County, SS:

I, Levi E. Meacham, Clerk of the Court of Common Pleas, within and for the County aforesaid, certify that Joseph J. Ptak, whose name is subscribed to the foregoing Acknowledgment, is a Notary Public, in and for said County, duly commissioned and qualified, and authorized as such to take said Acknowledgment, and further, that I am well acquainted with his handwriting, and believe the signature to said Acknowledgment is genuine.

In witness whereof, I have hereunto set my hand and affixed the seal of said Court, at Cleveland, this 9th day of January, A.D. 1892.

LEVI E. MEACHAM,
By Chas. Kuzel, Deputy Clerk

(Seal)

**United States of America, State of Ohio,
Office of the Secretary of the State**

I, Daniel J. Ryan, Secretary of the State of Ohio, do hereby certify that the foregoing is a copy carefully compared by me with the original now in my legal custody as Secretary of State, and found to be true and correct, of the Articles of Incorporation of the I. Katolicka Slovenska Jednota v. Spojenych Statoch Severnej Ameriky, filed in this office on the 12 the day of January A.D., 1892, and recorded in Volume 53, Page 521, of the Records of Incorporation.

In testimony whereof, I have hereunto subscribed my name, and affixed my official seal at Columbus, the 12th day of January, A.D., 1892

DANIEL J. RYAN, Secretary of State

(Seal)

1. Articles of Incorporation, par. 3.

BE IT RESOLVED by the delegates of the First Catholic Slovak Union of the United States of America, in its XVII Biennial Convention assembled in the city of Bridgeport, State of Connecticut, on the 7th day of September, 1916, that the Articles of Incorporation of said Society be amended in the following manner: There shall be added to the name its English translation

– the First Catholic Slovak Union of the United States of America, so that it will read as follows: The 1. Katolicka Slovenska Jednota v Spojenych Statoch Severnej Ameriky, the First Catholic Slovak Union of the United States of America and the name of the Society shall be First Catholic Slovak Union of the United States of America; that Section 3 of said Articles of Incorporation be amended so as to read as follows:

The object and purpose for which the said Corporation is formed is to improve the moral, mental and social conditions of its members or their families in case of sickness or death, to uphold, preserve intact, and perpetuate the doctrines of the Holy Roman Catholic Faith, to institute, establish and control subordinate branches in and throughout the State of Ohio, the other States of the United States and the Dominion of Canada; to have a lodge system with a ritualistic form of work and representative form of government; to establish by assessment and dues, funds for the payment of sick, disability, and death benefits to members and for the care, education and maintenance of the orphans of deceased members; the care and maintenance of aged and infirm members of the Union; to own, rent, establish, manage and conduct buildings and grounds for said orphans, aged and infirm members; to print, publish and distribute to its members an official newspaper and such periodicals, magazines and almanacs as the Supreme Committee or governing body of said Society or Corporation may deem proper

and necessary under such rules, bylaws and regulations as the said Corporation may adopt and establish in conformity with the laws of the State of Ohio, and providing for the payment of benefits in accordance with Section 9466 of the General Code of Ohio.

The corporate powers of said Corporation are to be exercised according to the provisions of Chapter 4, Subdivision 1, of Division III, Title IX, Part 2nd of the General Code of Ohio, and of the Constitution and laws, rules and regulations of said Corporation, said Corporation shall have no capital stock.

**To the Secretary of State,
Columbus, Ohio**

The First Catholic Slovak Union of the United States of America, acting by its President and Secretary, and by the following Committee duly authorized thereunto, to-wit:

A.V. Kozak
John Puhalla
Andrew Guffrovich
Andrew Novak
Andrew Faybik
Andrew J. Pirhalla

hereby certify that the foregoing is a true copy of the original amendment to the Articles of Incorporation of the First Catholic Slovak Union of the United States of America, which was adopted by a Convention of said Corporation, representing the entire membership of said

Corporation at a meeting, held from the 4th to the 10th of September, 1916, at the City of Bridgeport, in the State of Connecticut, notice of which meeting had been duly given according to law.

IN TESTIMONY WHEREOF, the President and Secretary of the First Catholic Slovak Union of the United States of America, and A. V. Kozak, John Puhalla, Andrew Guffrovich, Andrew Novak, Andrew Faybik and Andrew J. Pirhalla, acting for and on behalf of said Corporation, have hereunto set their hands and caused the seal of said Corporation to be affixed this 3rd day of January, 1917.

THE FIRST CATHOLIC SLOVAK UNION
OF THE UNITED STATES OF AMERICA,
STATE OF OHIO

By Joseph Kiesel, President

Michael Senko, Sec'y.

A. V. Kozak

John Puhalla

Andrew Guffrovich

Andrew Novak

Andrew Faybik

Andrew J. Pirhalla

OFFICE OF THE SECRETARY OF STATE

I, William D. Fulton, Secretary of State of the State of Ohio, do hereby certify that the foregoing is an

exemplified copy carefully compared by me with the original record now in my official custody as Secretary of State, and found to be true and correct, of the Certificate of Amendment to the Articles of Incorporation of the I. Katolicka Slovenska Jednota v Spojenych Statoch Severnej Ameriky filed in this office on the 9th day of January, A.D., 1917, and recorded in Volume 201, Page 174, of the Records of Incorporation.

Witness my hand and official seal at Columbus, this 9th day of January, A.D., 1917.

WILLIAM D. FULTON, Secretary of State

(Seal)

**CERTIFICATE OF AMENDMENT
TO ARTICLES OF THE
FIRST CATHOLIC SLOVAK UNION OF THE
UNITED STATES OF AMERICA AND CANADA**

John A. Sabol, President, and Stephen F. Ungvarsky, Secretary, of the First Catholic Slovak Union of the United States of America, an Ohio Corporation, organized not for profit, do hereby certify that at a meeting of the members of said Corporation duly called and held on the 12th day of August, 1973, at 2:00 o'clock p.m., at which meeting a quorum of such members were present, and that by the affirmative vote of two-thirds of the membership present thereat, the following resolution of amendment was adopted:

WHEREAS: The First Catholic Slovak Union of the United States of America desires to change its

official name, and by reason thereof formal action must be taken by the Delegates of the 38th Convention:

NOW THEREFORE BE IT RESOLVED: That the name of the UNION be THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA. Its Slovak translation being as follows: PRVA KATOLICKA SLOVENSKA JEDNOTA V SPOJENYCH STATOCH AMERICKYCH A V KANADE.

BE IT FURTHER RESOLVED:

That the President and the Secretary be authorized to prepare and file all necessary documents, including CERTIFICATE OF AMENDMENT, with the Secretary of State of Ohio, at Columbus.

BE IT FURTHER RESOLVED:

That the proceedings to change the name of the Society be completed forthwith.

Passed at Saint Louis, Missouri, this 12th day of August 1973.

IN WITNESS WHEREOF, said John A Sabol, President, and Stephen F. Ungvasky, Secretary of The First Catholic Slovak Union of the United States of America, acting for and on behalf of said Corporation, have hereunto subscribed their names and caused the seal of said Corporation hereunto affixed this 12th day of August 1973.

John A. Sabol, President

Stephen F. Ungvasky, Secretary

CERTIFICATE

9796

IT IS HEREBY CERTIFIED that the Secretary of the State of Ohio has custody of the Records of Incorporation and Miscellaneous Filings; that said records show the filing and recording of Amendment Change of the First Catholic Slovak Union of the United States of America and Canada.

Recorded on Roll B909 at Frame 0714 of the Records of Incorporation and Miscellaneous Filings.

Witness my hand and seal of the Secretary of State, at the City of Columbus, Ohio, this 17th day of September, A.D., 1973.

TED W. BROWN, Secretary of State of Ohio
(Seal)

BYLAWS OF THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA

SECTION 1 NAME

The Name of the Union is Prva Katolicka Slovenska Jednota v Spojenych Statoch Americkych a v Kanada ("The First Catholic Slovak Union of the U.S.A., and Canada") of the Seven Dolors of the Virgin Mary, Patroness of Slovakia. Abbreviated names "F.C.S.U." or "C.U." or "Union," "Jednota," "I.K.S.J." or "K.J." This Union is organized under the laws of the State of Ohio as a Corporation, without capital stock, and as a Fraternal Benefit Society for the benefit of its members and their beneficiaries.

SECTION 2 PURPOSE

The Purpose of the F.C.S.U. is to promote the spiritual and temporal welfare of all its members by:

(a) Organizing branches with a ritualistic form of government.

(b) Providing for the payment of death and disability benefits.

(c) Assisting the indigent, the sick, the aged, and disabled members.

(d) Promoting and aiding Catholic action movements.

(e) Promoting fraternalism among the members of the F.C.S.U.

(f) Promoting Slovak Culture and heritage.

SECTION 3 GOVERNING AUTHORITY

The governing bodies of the F.C.S.U. are the Convention and the Board of Directors.

SECTION 4 MEMBERSHIP

4.01 QUALIFICATIONS FOR MEMBERSHIP

(a) It is recommended that persons eligible for membership shall be those who are of Slovak descent, or marriage to a person of Slovak descent, embracing the Catholic faith, and who desire to preserve the Slovak heritage and further the aims of the Catholic Church and satisfy all the requirements to acquire an insurance or annuity contract. Applicant must be of sound body and mind, of exemplary habits, and of good moral character.

(b) The Board of Directors is hereby authorized in certain cases within their discretion to admit others who do not meet the qualifications of the preceding paragraph, when in their judgment they may deem it proper.

(c) Persons who belong to any organization that promulgates discrimination against any religion or ethnic background will not be eligible for membership.

(d) In those cases where conflict exists between this Section and the state law or insurance regulations, then the state law or insurance regulations apply.

(e) In order to become a member, an applicant must provide a social security number, social insurance number, or a government issued identification number.

4.02 PROCEDURE TO BECOME A MEMBER

Any person having the qualifications for membership in these Bylaws may join the F.C.S.U. by having some member propose his/her name for membership. An applicant becomes a member when his/her policy or contract becomes effective.

When an Independent Agent writes a new member contract that member will be placed in a branch close to their residence except when a new member requests a specific branch.

4.03 MEMBER CONTRACT

(a) The contract or agreement between the Society and the member shall contain:

- (1) The Benefit contract and any endorsements or riders.
- (2) The Charter or Articles of Incorporation, as amended.
- (3) The Bylaws of the Society, as amended.

(4) The Membership application signed by the applicant and attached to the contract.

(b) This contract shall be binding upon the beneficiaries.

(c) Any amendments to the Charter or Articles of Incorporation or Bylaws of the Society enacted after the issuance of the contract shall be binding upon the member and the beneficiaries. This includes dues, fraternal dues, mortuary contributions and grounds of forfeiture.

4.04 DUTIES

Every member shall be mindful of his/her duties to:

(a) Observe the Commandments, laws, and precepts of his/her Church.

(b) Attend meetings of the branch.

4.05 FINANCIAL OBLIGATIONS

By the end of March of each year, the Home Office shall pay each local branch \$7.00 per member, per year, provided the local branch has fulfilled the following requirements:

(a) Published, announced and conducted, as per 14.01(a), two (2) semi-annual meetings, one of which shall be an annual meeting held for the election of officers. Meeting attendance (sign in) sheets or copies shall accompany the Reports submitted to the Executive Secretary.

(b) Submitted an annual report to the Executive Secretary on a provided form, by February 15th of the following year.

(c) Submitted a financial report to the Executive Secretary on a provided form, by February 15th of the following year.

(d) Hosted, sponsored, promoted or attended at least one fraternal activity in the past year.

(e) Provided the Home Office, on a continuing basis, current addresses of members and completed change of beneficiary forms, death reports, and such other documents as required by the Home Office.

(f) Sent a branch representative to attend at least one district meeting per calendar year. Those in attendance at the district meeting may vote to provide a branch with an excused absence.

(1) Members attending a district meeting shall sign an attendance sheet evidencing their presence at the event. No later than February 15th the District shall notify the Executive Secretary of those branches failing to meet this attendance requirement of article “f” above.

(2) The Executive Secretary shall publish no later than May 1ST in the Official Organ those branches failing to meet the requirement of section 4.05.

(g) Maintained good standing within its district by paying current fiscal year dues and any dues that may be outstanding from previous years.

(1) Effective January first of each year, the Home Office shall be obligated to reimburse the District the annual District dues amount for each Branch that is listed within the District as “Contact Home Office”. That is, a Branch without officers.

(2) Home Office reimbursement to the District shall be completed no later than April 1st of each year. The total Home Office obligation to an individual District shall not exceed two hundred dollars (\$200) per year.

(3) Dues for a Branch under the control of the Home Office will be remitted by the Home Office to support the District until such times as the Branch status is fully staffed or its members redistributed within the District first or geographically as necessary.

(h) The requirements of this Section must be met by the branch to receive payment of any other compensation.

(i) In the event a District fails to hold a meeting during a calendar year then section 4.05 items (f), (f 1), (g), (g 1), (g 2) (g 3) and (h) shall not be a requirement.

4.06 OFFICIAL NOTICE

All official communication with the general membership will be posted on the official website and/or published in the Jednota, hereby identified as the Official Organ and the same shall in all matters be

considered as personal notice served upon each member of the Society.

4.07 LOSS OF MEMBERSHIP

A member or branch may forfeit right to membership by failure to pay dues, fines, assessments or failure to comply with the Bylaws or rules and regulations as established.

SECTION 5 FINANCES

5.01 MEMBER PAYMENTS

(a) The Home Office shall mail premium notices.

(b) All premiums are due by the due date.

(c) Any premium not paid by the due date, shall place the member into default. A sixty (60) day grace period shall commence on the due date of such premium, during which the contract shall remain in effect. Should the sixty (60) day grace period expire without payment, the member automatically forfeits his/her active membership and becomes subject to the non-forfeiture provisions of his/her benefit contract.

5.02 ANNUAL SALARIES AND COMPENSATION

(a) These salaries will become effective to the newly elected officers commencing with the start of their term of office. This is the total amount of financial compensation including salary and bonuses unless

explicitly provided in the bylaws. Each year a cost of living increase of 2.5% will be added to the base salary of each position.

Chaplain	\$ 18,242.00
President	\$ 191,994.40
Vice President	\$ 50,478.12
Executive Secretary	\$ 145,915.84
Treasurer	\$ 65,485.20
Chairman of Auditors	\$ 51,460.46
Medical Examiner	\$ 18,698.59
Dir.of Fraternal Activities	\$ 18,698.59
General Counsel	\$ 49,150.60
Regional Directors	\$ 12,000.00

The Editor of the Official Organ shall be appointed by the President and ratified by the Board of Directors. The Executive Committee will ratify the Editor's salary.

(b) All expenses authorized by the President for official F.C.S.U. business shall be as follows: receipted commercial lodging, travel expense and \$80.00 per diem allowance.

(c) In high cost geographical areas current IRS allowances for per diem may also be paid. Reimbursement must be submitted within 60 days of occurrence.

(d) The President and Executive Secretary of the F.C.S.U. must officiate from the Home Office and

traveling fare shall be allowed and computed from the Home Office.

(e) No Officers or Regional Directors are permitted to travel in official capacity without the consent of the President.

(f) For extraordinary expense, an Officer shall personally be reimbursed in an amount as set by the Executive Committee.

(g) Regional Directors shall be compensated for each Board of Directors meeting or special meeting called by the President, at the rate of \$400.00 per day for each meeting attended by them. They will receive substantiated travel and lodging expenses and per diem allowance as per section 5.02(b).

(h) Members of the Supreme Court shall be compensated at the rate of \$400.00 per day, Pension Board and Auditors shall be compensated at the rate of \$300.00 per day and Bylaw Committee Members at the rate of \$300.00 per day for each day of official service. They will receive substantiated travel and lodging expenses and a per diem allowance, as per Section 5.02(b).

(i) All salaries will become effective on January 1st of each year the officer's term begins. Such salary shall remain in effect for the full term of said officer.

(j) Officers and elected officials of the Society shall be paid only if their duties have been performed. Salary shall be pro-rated if National Officers and/or elected officials have not functioned in their official

capacity at least 75% of the time, to be determined on a quarterly basis, unless just cause (illness or emergency matters) is given to the President. Determination in salary reduction will be as recommended by the President and approved by the Board of Directors.

5.03 ACCOUNTS

All accounts shall be maintained according to statutory requirements and sound business practices.

5.04 FINANCIAL REPORT PUBLISHED

The Executive Secretary shall publish an Annual Report, which shall include financial statements, in the Official Organ of the Society. Such Report shall be published by April 30th of the following year.

5.05 DISTRICT EXPENSE

Upon receipt of a District Meeting Allowance Form, as prescribed by the Executive Secretary, the F.C.S.U. shall semiannually reimburse each District (Okres) in the amount of \$700.00 and an additional \$5.00 per member who attends the district function.

5.06 SIGNATURE ON CHECKS

Payments shall be made by check or order drawn on the treasury and shall bear the guaranteed and bonded facsimile signature of the President, Executive Secretary and Treasurer and any other counter-signatures required by the laws of any State, Province or Dominion of Canada.

5.07 FISCAL YEAR

The fiscal year shall be January 1ST through December 31ST.

5.08 MAINTENANCE OF SOLVENCY

If any emergency shall arise which would impair the solvency of the Society, the Board of Directors may determine an equitable apportionment of the deficiency in accordance with the states' statutes. Such apportionment may be paid in cash, but there shall be no personal liability for such apportionment except against the equity of each contract. If not paid in cash, the apportionment shall stand as an indebtedness against the contract and bear interest at the rate of 5 % per annum, the owner may consent to a proportionate reduction in benefits, or any combination thereof.

5.09 PENSION PLAN

A Pension Plan shall be maintained for the benefit of employees and Officers to provide such benefits as are defined in the Pension Plan Bylaws, as amended from time to time in compliance with the Employee Retirement Income Security Act of 1974.

The Pension Fund shall be under the management of the F.C.S.U. Board of Directors, which shall be the fiduciaries of the Fund. The Board of Directors, at their Annual Meeting, shall approve any and all changes to the Society's Pension Plan.

The Fund shall be administered by the Pension Board of Directors consisting of six (6) members, three

(3) to be elected by the Convention, two (2) to be appointed by the F.C.S.U. Board of Directors, and one (1) to be appointed by the employees of the Home Office.

The Pension Board of Directors shall meet annually, at the call of the National President.

SECTION 6 OFFICERS

6.00 PROTECTOR OF THE SOCIETY

6.01 NATIONAL OFFICERS

National Officers are: Chaplain, President, Vice President, Executive Secretary, Treasurer, Chairman of Auditors, three Auditors, Medical Examiner, Director of Fraternal Activities, General Counsel, Chairman of the Supreme Court, Secretary of the Supreme Court, The Pension Board and ten members of the Supreme Court.

6.02 ELIGIBILITY FOR ELECTIVE OFFICE

To be eligible for any elective office:

(a) One must be a member in good standing of the F.C.S.U. for a minimum of five (5) years prior to the quadrennial convention, a delegate to the convention, a practicing Catholic faithful to the Holy Father, and a citizen of the U.S. or Canada.

(b) One shall fulfill the duties of membership imposed by the Bylaws.

(c) Anyone who wishes to serve as a National Officer or Regional Director and is an officer of any other fraternal benefit society, association or life insurance corporation, must resign immediately from such other office, if elected.

(d) Any elected National Officer or Regional director shall not sell life insurance or annuities for any other insurer.

6.03 GENERAL DUTIES

(a) The Protector of the Society and all National Officers will be ex-officio delegates at the Convention with a right to vote.

(b) All National Officers, excepting, Medical Examiner, Auditors, Chairman of the Supreme Court, Secretary of the Supreme Court and ten Members of the Supreme Court, shall attend the Annual and Semiannual Meetings.

(c) National Officers except for the Supreme Court and Medical Examiner shall submit written reports to the Convention and to the Board of Directors for the March Annual Meeting. All such reports must be published timely in the Official Organ.

(d) In the year of the Convention the reports of the National Officers and Regional Directors must be mailed to the Home Office in order that reports can be distributed to the delegates prior to the Convention.

(e) All newly elected officers will promise, upon their oath administered by the Chaplain, to faithfully perform their duties.

6.04 ELECTION AND TERMS

All officers, including the Chaplain shall be elected by each regular Convention and shall hold their office for four (4) years from January 1st following their election or until a successor is elected, appointed and duly qualified.

6.05 VACANCY

(a) Any vacancy occurring by reason of death, resignation or suspension, in any National Office, except for the President, or on the Board of Directors shall be filled by the Board of Directors by any member who meets the requirements for office set forth in section 6.02 of these Bylaws, except the delegate requirement.

(b) When a vacancy occurs on said Board or in any National Office, Office of the President excepted, the Board of Directors shall fill such vacancy after fulfilling the following conditions:

- (1) A formal notice of such vacancy shall be published forthwith in the Official Organ.
- (2) Any member in good standing shall have the right to apply for such position.
- (3) If a vacancy should arise in any office that will substantially affect the operation and business of the F.C.S.U., then such vacancy shall be filled on a temporary basis by the President until such time as filled by the Board of Directors at their next meeting.

6.06 OFFICERS' BONDS

A bond payable to the F.C.S.U. shall cover all National Officers and all home office employees for a minimum amount of \$1,000,000.00, which shall be filed with the Executive Secretary and issued by an insurance company approved by the Board of Directors. The bond shall cover fraud, dishonesty, embezzlement, misapplication or theft of funds or property, whether direct or indirect.

6.07 BOND

Bond will be a three party instrument, with the obligee being the F.C.S.U., the principal being the officer of the Society and the insurance company, who shall be the obligor. The penalties and conditions of each bond shall conform to the conditions set out in these Bylaws governing the various officers, and the penalty shall be clearly set out therein. The General Counsel must certify to the Board annually that the proper bonds are in effect.

6.08 ILLNESS OR DISABILITY OF A NATIONAL OFFICER

If a National Officer is so disabled that he/she cannot perform his/her duties and the disability continues beyond a period of six (6) months, then his/her salary shall cease after said period for the duration of his/her disability. No per diem or other remuneration, other than salary, shall be paid during the period of disability, but the F.C.S.U. shall be

responsible for his/her transportation home, if disability occurs on official F.C.S.U. business. It is further provided that in the event the disability of a National Officer, except for the office of President, continues after the six-month period, as determined by the Executive Committee on the advice of the Medical Examiner, the Board of Directors shall select a substitute officer who shall serve during the period of the continuing disability of such officer, and the substitute officer shall receive the newly elected salary as provided for the disabled officer. Such substitute officer, however, shall be given such officer's bond as required by such office. No National Officer is permitted to receive two (2) salaries from the F.C.S.U.

6.09 CONFLICT OF INTEREST

(a) No National Officer shall have any interest, directly or indirectly, in any transaction involving the sale or purchase of any personal property, securities, real estate, insurance, officer bonds or in any transaction in which the Society is a party, and from which transaction a commission is payable; should any National Officer accept any such commission, he/she shall be suspended from office pending due trial by the Board of Directors or Supreme Court.

(b) All National Officers who sell annuities, life insurance products, or any other commissionable product of the F.C.S.U. shall not receive any monetary benefit of any sort or compensation from the sale(s) or

transactions of these products, beyond the basic commission.

SECTION 7 DUTIES OF NATIONAL OFFICERS AND OTHER PERSONNEL

7.00 PROTECTOR

7.01 CHAPLAIN

The Chaplain is the authority on religious matters at all times and for all purposes. The Chaplain shall:

(a) Edit all religious articles submitted for publication in the Official Organ, for consistency with the teaching authority of the Roman or Eastern Rites of the Catholic Church.

(b) Administer the oath of office to the National Officers and Regional Directors.

7.02 PRESIDENT

The President is the Chief Executive Officer (full time position). His/her office and residence shall be maintained where the Home Office is located.

The President shall:

(a) Preside at all the meetings of the National Officers and the Board of Directors.

(b) Supervise and direct the Officers in their duties.

(c) Sign the Minutes when approved.

(d) Issue the call for a general Convention in the Official Organ, at least twelve (12) months before the day fixed for the holding of said Convention.

(e) Call annual, special, and all other meetings of the National Officers; also all meetings of committees composed of members of the National Officers.

(f) Arrange to investigate any irregularities and misunderstandings existing in any branch or district. All reports received shall be submitted to the Board of Directors at their next meeting.

(g) Have a vote on any question, only in accordance with Parliamentary Procedures.

(h) Expel defaulting branches, which the Executive Secretary has reported.

(i) Publish in the Official Organ the expulsion of any branches.

(j) Reprimand or suspend officers of local branches for violations of the Bylaws or orders of the President, with a right of appeal to the Board of Directors and subsequently to the Supreme Court.

(k) Submit a written report to the Convention and to the Annual Meetings of the Board of Directors.

(l) Approve employment of necessary help.

(m) Render decisions on all questions concerning the construction of Bylaws, which shall be binding on all Officers, unless reversed by the Board of Directors or the Convention.

(n) Keep all records of complaints directed to him/her concerning any member.

(o) With the approval of two-thirds of the Board of Directors, reprimand and for a serious offense, suspend any National Officer for failure to perform his/her duties or adhere to these Bylaws.

(p) Call a meeting of the Board of Directors or a telephone, video, web conference etc. of the Board of Directors to fill any vacancies in a National Office or Regional Director.

(q) Appoint committees as directed by the Convention or Board of Directors.

(r) Hire, with the approval of the Board of Directors, certified public accountants to examine the accounts and financial affairs of the Society and to examine, count, and verify all bonds, notes, mortgages and other papers evidencing investments of the Society. He/She shall, with the Executive Secretary, prepare the required reports for various States and Provinces where the Society transacts business in such form as may be required.

(s) Have authority to request any National Officer or chairman of any committee appointed by him/her, the Board of Directors, the Board of Auditors, or Convention for any report or information relating to the business of the F.C.S.U. that is in his/her official capacity that he/she requires.

(t) Have the authority to demand from any district officer, branch officer or member, any report or information relating to the business of the F.C.S.U. that in his/her official capacity, he/she requires.

(u) Have the authority to call a Special Convention or Referendum Vote in accordance with Section 11.13 of the Bylaws.

7.03 VICE PRESIDENT

The Vice President shall:

(a) In the event of a vacancy due to death, illness or disability in the office of the President, succeed to the office of the President.

(b) Submit a written report to the Convention and to the Annual Meeting of the Board of Directors pertaining to his/her office.

(c) Be a member of the Executive Committee.

(d) Oversee the sales functions of the Society.

7.04 EXECUTIVE SECRETARY

The Executive Secretary is the Chief Corresponding and Accounting Officer. His/Her office and residence shall be maintained where the Home Office is located.

The Executive Secretary shall:

(a) Be the custodian of the Official Seal of the F.C.S.U. and attest all contracts, charters, and reports and impress the Official Seal thereon.

(b) Keep a record of all decisions of the Board of Directors, Executive Committee and Convention; making certified copies thereof, when requested to do so, and to maintain a complete written record of all proceedings of the Board of Directors, which shall be attested, respectively, by him/her and the President.

(c) Keep and preserve complete records of all contracts and approve open invoices for payment.

(d) Receive and file all applications for membership.

(e) Forward to the Medical Examiner, upon receipt of same, all applications for membership for examination that require the attention of the Medical Examiner.

(f) Enter the names of those applying for membership in the Society when satisfied that the applicant is qualified, and issue a contract.

(g) Forward to the Treasurer, and report to the Board of Directors, audited and credited to the proper accounts, all monies received by him/her.

(h) Publish monthly, in the Official Organ, such reports and information necessary to promote the welfare of the Society.

(i) Keep a complete record of the financial affairs of the F.C.S.U. which shall include all receipts and disbursements of the F.C.S.U., and the same shall be credited and charged by him/her to the proper accounts in books kept for this purpose. His/Her concise financial statement shall be published quarterly in the Official Organ. Specific information shall be supplied upon written request.

(j) Keep all checkbooks of the F.C.S.U. and to draw all checks or orders on the Treasury. Checks drawn for the remuneration of any nature for new members of the F.C.S.U. shall be paid out of the General Jednota Fund on the signature of the Executive

Secretary, President, and Treasurer. Any checks in the amount of \$50,000.00 or greater must be hand signed by two Executive Committee members.

(k) Prepare and file with the Board of Directors annually a financial report compiled in condensed form, accepted, approved and signed by the President and Treasurer, summarizing receipts and disbursements of the F.C.S.U. and all its subsidiaries, for the fiscal year ending the 31st day of December, as well as a report to the Convention in such form as approved by the Board of Directors.

(l) Comply with local, state, and federal laws relative to filing financial statements.

(m) Keep a complete inventory of all the property of the F.C.S.U. and report of all transactions.

(n) Hire and direct, except the Secretary of the President, all Home Office employees, subject to the approval of the President.

(o) Prepare a written notice of such assessments levied by the Board of Directors and cause same to be published in the Official Organ in the next issue following the time of levy of said assessment.

(p) Notify the local branch concerning the suspension of any members.

(q) Prepare and present to the Executive Committee a monthly financial report filed in a condensed form.

(r) Send notices by March 31st of each year to members who have a contract loan or loans indicating the amount due. In addition, he/she shall approve

contract and certificate loans not to exceed 80% of cash or loan value.

(s) Appoint two (2) delegates to act as his/her assistant secretaries during the Convention.

(t) Keep subscription files up to date.

(u) Keep accounts of all receipts and disbursements; shall forward a numbered receipt for monies received by him/her from a branch to the Treasurer of such branch, and shall promptly deposit in a depository, approved and designated by the Board of Directors, all such monies.

(v) Manage the day-to-day operations of the organization.

7.05 TREASURER

The Treasurer shall:

(a) Prepare and present to the Executive Committee a monthly report compiled in condensed form.

(b) Along with the Executive Committee, appoint one or more qualified custodians who shall be responsible for the safe keeping of all bonds and investments of the F.C.S.U. and who shall furnish a detailed monthly and yearly report to the Treasurer.

(c) Submit a written report at the Convention and at the Annual Meeting of the Board of Directors in such form as shall be approved by the Board of Directors.

7.06 AUDITORS

The Internal Auditors shall consist of four members, one of whom shall be elected by the Convention as Chairman.

A candidate for election by the Convention to the position of Internal Auditor cannot be an employee of the FCSU or its subsidiaries. A FCSU employee, a FCSU retired employee or former employee cannot be appointed as internal auditor.

An Auditor must have an associate or higher accounting degree from an accredited college or equivalent accounting experience.

To the extent that they do not conflict with federal statutes, regulatory provisions or other laws related to the tax-exempt status of the F.C.S.U., as the Internal Auditors of the F.C.S.U. and of all subsidiaries of the F.C.S.U. they shall furnish management with analyses, appraisals, recommendations, counsel, and information concerning the activities reviewed.

The Internal Auditors shall function under the policies established by the Board of Directors.

The policies established shall include the following:

(a) Audit and review on a test basis the supporting invoices for expenditures including the expense accounts of the Officers.

(b) Have access at all times to the records of the Officers.

(c) Submit a signed written report and submit same to the Convention and to Annual Meetings of the Board of Directors.

(d) Demand and receive all property belonging to the F.C.S.U. from National Officers who resign or cease to be an officer or branch officer.

(e) The duties of the Auditors shall be performed throughout the year as appropriate. Semiannually, the Auditors shall review the activities and financial affairs of the Society.

(f) The Chairman of Auditors, along with the three Auditors, shall submit recommendations or proposals to the Bylaws Committee in time for their meeting five months prior to the next Convention.

(g) The Chairman of Auditors shall confer with the outside public accountant to determine what work and/or schedules can be prepared by the F.C.S.U. auditors to reduce fees.

(h) Auditors shall ethically perform their duties and maintain proper levels of confidentiality.

(i) Internal Auditors shall conduct quarterly audits for compliance and adherence to policies and procedures as outlined in these bylaws or as established by the Board of Directors. The Auditors shall furnish the Executive Committee with written analysis, information, and recommendations of the result of their examination. A detailed written report describing their activities, together with any recommendations, corrective actions or findings shall be distributed to the

Board of Directors by the Chairman of Auditors at their Board of Directors meeting.

7.07 MEDICAL EXAMINER

The Medical Examiner shall:

(a) Be a graduate of a World Health Organization accredited medical college and a medical practitioner with an active medical license.

(b) Review and make recommendation on all applications submitted by the Executive Secretary, within fifteen (15) days of receipt.

(c) Be subject at all times to the orders of the Board of Directors and the President.

(d) Keep a record of all examinations of applications made by him/her.

7.08 DIRECTOR OF FRATERNAL ACTIVITIES

Director of Fraternal Activities shall:

(a) Supervise all fraternal activities, which include sports.

(b) Perform all duties relating to fraternal and athletic activities as designated by the Board of Directors.

(c) Submit to the Executive Secretary an accounting of all expenditures for each fraternal activity within forty-five (45) days of the activity.

(d) Give a written annual report to the Board of Directors and to the Convention.

(e) Announce in the Official Organ, at least three (3) months prior, to an event a tentative schedule and pertinent lodging or transportation arrangements. Publish a final schedule no less than forty-five (45) days prior to the event.

(f) Publish in the Official Organ a report on each activity, including the official standings or results of all competitive events within sixty (60) days of its conclusion.

(g) Submit list of prize winners and prize amounts to the Home Office to ensure payment within a reasonable time not to exceed 30 days.

7.09 GENERAL COUNSEL

The General Counsel shall:

(a) Be a licensed attorney.

(b) Render opinions on all legal matters and interpretation of the bylaws that may be referred to him or her through the President, Board of Directors, the Supreme Court or become a legal concern of the General Counsel. These opinions shall be reduced to writing and distributed to the President, the Board of Directors, and Supreme Court.

(c) Cooperate with all National Officers of the F.C.S.U.

(d) Minimize legal expenses for outside counsel. The General Counsel will be involved in the retention of all outside legal counsel, retention of all outside legal counsel will need the approval of the Board of Directors, the General Counsel will review,

along with the President, all legal invoices, and provide a report to the Board of Directors of these invoices and the opinions of outside counsel.

(e) The General Counsel will review all legal documents of the Society.

(f) General Counsel would be available, if necessary, for all grievance and Bylaw Committee meetings for consultation.

7.10 SUPREME COURT

The Supreme Court shall consist of twelve (12) members including a Chairman and a Secretary elected by the Convention. The Secretary shall keep a record of all proceedings of said Court. Seven (7) shall constitute a quorum for the transaction of business at the meetings of the Supreme Court.

The Supreme Court shall:

(a) Acknowledge all appeals within 30 (thirty) calendar days after an appeal is filed. Said appeal shall be filed with the Chairman of the Supreme Court and if the Chairman of the Supreme Court finds the appeal in proper form, the appeal shall be numbered. The name and address of complainant must be set out, the accused and/ or defendant must have his/her full name and address spelled out, and the grounds for appeal must be spelled out. The Chairman of the Supreme Court must forward the complaint to the defendant by certified mail, advising him/her to file an answer within thirty (30) days after notice is received. After defendant, or accused, files his/her answer, the Chairman of the

Supreme Court shall fix a hearing date and a place of hearing. The Chairman of the Supreme Court shall receive all written evidence and/or briefs (12 copies), at least ten (10) days before the date of hearing. The Chairman of the Court shall provide copies of the evidence and briefs to each member of the Court at least five (5) days before the hearing. The Chairman of the Court shall meet with the members on the day prior to the hearing for the purpose of discussing and explaining the hearing procedure. The procedure shall be given and explained to all present by the Chairman of the Court at the beginning of the hearing. All members or a majority of the members of the Supreme Court shall hear the facts and make a decision. Parties may be represented by counsel. All witnesses must be sworn before testifying. A decision must be rendered in ten (10) days after the hearing. The proceedings of the Court shall be recorded in written form and all Court decision votes of each member shall be recorded.

(b) Adjust official differences between members of the Board of Directors, if one or more of them appeal to the Supreme Court, in matters regarding their official conduct.

(c) Hear and determine all complaints filed against the National Officers, the Board of Directors and all appeals from the decision of the Board of Directors.

(d) Have all witnesses called before the Supreme Court give sworn testimony. The Chairman of the Supreme Court shall report to the President the

verdict of the Supreme Court within seven (7) days after the verdict is rendered and it shall be the duty of the President to carry out the findings of said Court in accordance with the Bylaws.

(e) After rendition of its verdict, fix penalties and enforce the same by suspension or expulsion of the person, officer, or branch affected thereby.

(f) Exercise the power to suspend a member of the Board of Directors, only for just cause, when two-thirds members of said Court approve said suspension in writing.

(g) Be present at the Convention with the right to vote.

(h) Any elected member of the Supreme Court must recuse himself/herself if a case involves a family member (any blood relationship or by marriage). A candidate for election by the Convention to the position of the Supreme Court cannot be an employee of F.C.S.U. or its subsidiaries. An F.C.S.U. employee or retired F.C.S.U. employee cannot be appointed to the Supreme Court under any circumstance.

SECTION 8 CONVENTION, NOMINATION AND ELECTION

8.01 OFFICERS

(a) The following shall be nominated and elected at the Convention:

- (1) National Officers, excluding the Protector of the Society
- (2) Regional Directors,
- (3) Members of the Pension Board.

(b) Candidates for all elective offices must meet the eligibility requirements as stated in 6.02.

8.02 NOMINATION PROCEDURES

(a) Regional Directors shall be nominated to represent each region as stated in 12.02.

(b) Candidate(s) aspiring for President, Vice President, Executive Secretary, Treasurer, Auditor, or Director of Fraternal Activities shall have a limited time, as determined by the Convention, to address the Convention. All other candidates shall be introduced to the Convention.

(c) Candidate(s) for President, Vice President, Executive Secretary, Treasurer, Auditor, Director of Fraternal Activities, or General Counsel must publish their candidacy for such office and state their qualifications, no more than twice, in the Official Organ at least forty five (45) days prior to the opening of the Convention. Candidates shall be limited to 500 words describing their qualification for the position and may include a single photograph of the candidate.

(d) In the event there is one or no published candidate(s) for a particular office (for President, Vice President, Executive Secretary, Treasurer, Chairman of Auditors and Legal Counsel) then Article 8.02 c) is suspended and nominations or declarations for that

position can be made from the floor by any delegate to the Convention.

(e) By publishing in the Official Organ or being nominated from the floor, candidates agree to qualification verification, with the F.C.S.U. reserving the right to verify the candidate's qualifications.

8.03 CONVENTION ELECTION PROCEDURE

(a) National Officers shall be elected by secret ballot at a regular Convention by a majority of votes cast. If a candidate fails to acquire a majority vote, a second ballot of the two (2) candidates receiving the highest number of votes will be held. In the event a candidate fails to acquire a majority vote on a second ballot, a plurality will elect the candidate. In the event there is a tie vote on the second ballot, the two (2) candidates receiving an equal number of votes will decide their fate by a flip of a coin. A Plurality vote will determine election of candidates to be members of the Supreme Court.

(b) The Regional Directors shall be elected from the delegates representing their respective regions. The Regional Directors shall be elected by separate ballots.

(c) Three members shall be elected as trustees of the Pension Board. A plurality shall elect. If there is a tie for the third position, there shall be a second ballot, as stated in 8.03(a).

(d) Voting by electronic ballot shall be the preferred method for conducting convention elections.

SECTION 9 BOARD OF DIRECTORS

9.01 COMPOSITION

The Board of Directors shall consist of the following National Officers: Chaplain, President, Vice President, Executive Secretary, Treasurer, Chairman of Auditors, Director of Fraternal Activities and eight (8) Regional Directors, one (1) of whom must be a Canadian citizen residing in Canada.

9.02 MEETINGS

(a) The Board shall meet quarterly, at least twice on the weekend, normally at the Home Office, and telephonically and/or electronically as needed.

(b) Only the National Officers, who are members of the Board of Directors and the Regional Directors, shall have the right to make motions and vote.

9.03 QUORUM

Eight (8) shall constitute a quorum for the transaction of business at the meeting of the Board of Directors.

9.04 DUTIES

(a) Govern and administer the business of the F.C.S.U. between Conventions.

(b) Amend any existing Bylaws that conflict with any state or federal statutes or regulations of the Insurance Departments.

(c) Furnish charters to new branches and, for cause shown, recall and cancel charters issued to subordinate branches.

(d) Have jurisdiction to hear and to pass upon all complaints, grievances, or violation of the Bylaws and to impose penalty as provided in Section 16 of these Bylaws.

(e) Dismiss from office after due hearing and a trial, any national or local officer who fails to perform his/her duties, or violates any provision of these Bylaws.

(f) Have the right to fill all vacancies in its membership or vacancies in other offices of the Union, including officers of local branches, when the local branch, for any reason, fails or is unable to fill such vacancy. They shall have the right to remove any officer for just cause, with right to appeal.

(g) Designate the bank or financial institution in which funds of the F.C.S.U. shall be deposited. Such depository shall not have any F.C.S.U. National Officer as an officer, director, or employee.

(1) No F.C.S.U. National Officer may become an officer, director, or employee of any bank or financial institution designated as a depository for F.C.S.U.

(2) No officer, director, or employee of any financial institution doing business with the F.C.S.U. shall serve on the salary or by-laws committee.

(h) Pursuant to the recommendations of the actuary, declare dividends and determine the method, amount, and the apportionment of such dividends.

(i) Authorize and direct the execution of any and all contracts or agreements that may be necessary to protect and promote the interest of the F.C.S.U.

(j) Review and ratify all investments of the Executive Committee, including investments in subsidiaries.

(k) Be fiduciaries of the Pension Fund and manage its use.

(l) Appoint two (2) members of the Pension Board of Directors.

(m) Issue such forms and plans of benefit contracts at such ages and in such amounts as may be in their judgment for the best interests of the F.C.S.U.

9.05 REGIONAL DIRECTORS

(a) Regional Directors shall:

(1) Keep informed about the performance of each District within their Region and assure the District Presidents deliver adequate support and services to the District.

(2) Attend all Board of Directors meetings and be present at the Convention, with the right to vote, at the expense of the F.C.S.U.

- (3) Be reimbursed a per diem for board meetings and travel expenses as stated in Section 5.02(b) and 5.02(g).
- (4) Perform random visits to branches or districts within the Region during his/her four (4) year term. At a minimum, attend each District's meeting annually. Upon submission of a written report to the Board of Directors, mileage from primary residence and per diem expenses shall be paid as provided in Section 5.02(b).
- (5) With the support of the District President attempt to identify and recruit potential Branch officers. If necessary, facilitate the merger of nonperforming branches.
- (6) Submit a written report to the Board of Directors for their annual meeting and provide a copy for publication to the Official Organ.
- (7) A Regional Director who ceases to be a resident of the region that he/she represents is immediately disqualified from that office and the Board of Directors will fill the vacancy. Residency is defined by the director's voting card and/or driver's license or IRS rules of residency.

SECTION 10 EXECUTIVE COMMITTEE

10.01 COMPOSITION

The Executive Committee shall be composed of the following National Officers: President, who shall act as Chairman; Vice President; Executive Secretary; who acts as Secretary and the Treasurer.

10.02 MEETINGS

(a) The Executive Committee shall meet once every month to consider financial and fraternal transactions.

(b) All meetings of the Executive Committee shall be held in the Home Office or by teleconference.

(c) When an executive meeting is held in any location other than the Home Office, the reason for holding such meeting in another city must be justified and recorded in the Official Organ.

(d) Only in very urgent instances can any member of the Executive Committee leave the session of the Executive Committee meetings.

10.03 QUORUM

Four (4) shall constitute a quorum for the transaction of business at the meetings of the Executive Committee.

10.04 DUTIES

(a) Invest and reinvest all funds in accordance with the laws where the Society is domiciled, and in

accordance with the laws where the Society is licensed to do business and in accordance with the regulations adopted by the Board of Directors. No investment shall be made in any institution in which a National Officer has a direct or indirect interest.

(b) Have authority at all times, except as limited by the Bylaws, to sell the property, bonds, mortgages and other securities of the F.C.S.U., and to authorize the execution of all necessary papers required in conveying a good and sufficient title. All such papers are to be signed by the President and Executive Secretary.

(c) Have the authority, at all times: to lease, for unlimited terms, to sell and manage real estate in accordance with local state laws, and with full power and authority, to execute any legal instruments required to complete and finalize such investments.

(d) Grant first mortgage loans as provided in these Bylaws.

(e) Approve all investments by vote of at least three members of the Executive Committee.

(f) Submit a copy and comprehensive financial report to the Convention and a summarized report to the Annual Meeting.

(g) Have the authority to buy or sell securities. However, where market conditions warrant the purchase or sale of securities, such transactions can be made by the Chairman of the Committee, but only with the consent of the majority vote of the Executive Committee.

(h) Adopt rules and regulations for the employment of all personnel of the F.C.S.U. including terms of wage scales and fringe benefits.

(i) Ratify all death and disability claims and other obligations of the Society.

(j) Conduct all pertinent Society business as deemed necessary.

SECTION 11 CONVENTION

11.01 POWERS

The Convention is the supreme legislative power and judicial tribunal in the F.C.S.U.

11.02 COMPOSITION

The Convention shall be composed of the National Officers, delegates elected by branches and districts, Regional Directors, three (3) elected trustees of the Pension Board, and Chaplain for Canada, if one is appointed.

11.03 QUALIFICATION OF DELEGATES

(a) A member in good standing shall be eligible for election to serve as a delegate if he/she is 18 years of age or older as of February 01st of the Convention year, holds active membership in the branch or district one (1) year prior to the Convention , and has abided by regulations of the branch and district.

(b) A member who has misappropriated the funds of the F.C.S.U. or of a local branch of the F.C.S.U. or caused it to sustain any loss cannot be a delegate.

(c) 1. Election of delegates must be completed no later than ninety (90) calendar days before the opening date of the Convention.

(c) 2. Credentials for elected delegates must be forwarded to the office of the Executive Secretary and postmarked, emailed, faxed, or sent by other electronic means no later than ninety (90) calendar days before the opening date of the convention.

(c) 3. Names of those elected delegates not received by the Executive Secretary in accordance with the above requirements will not be seated as delegates at the Convention.

(d) Every local branch may elect an alternate delegate subject to the same conditions as that of regular elected delegates. Such alternate delegate(s) shall be empowered to substitute for regularly elected delegates who for some valid reason are unable to attend the Convention. The Executive Secretary shall prepare proper "Alternate Delegate" forms, which shall be of a different color than that of regular delegates.

(e) The Convention shall be the sole judge of the qualification of its members and may award or deny the right of any person to sit as a delegate in the Convention and shall determine the remuneration of the delegates.

11.04 BRANCH REPRESENTATION AND DISTRICT (OKRES) REPRESENTATION

(a) Every local branch having fifty (50) or more members and current good standing financially in its district (i.e., up to date with dues payments), may send at its own expense, one of its members as a delegate to the Convention. Said delegate shall have the right to vote, but in no case shall any delegate have more than one (1) vote. Local branches, at their own expense, which have more than 150 members are entitled to two (2) delegates and one (1) additional delegate for each additional 100 members, according to the number of their members on the 1st day of February of the Convention year. Each District (Okres) shall be entitled to only one (1) district delegate.

(b) Any two (2) branches in the same district having less than 50 members can combine if they total 50 members or more. They can send one (1) delegate representing both branches at their own expense with one (1) delegate vote.

(c) The delegate count shall be based on members as of February 1st in the Convention year. The maximum amount of delegates per branch will be twenty (20).

(d) A local branch that has no delegate elected may request that a delegate already elected from another branch represent it. A delegate shall not represent more than two (2) branches, but has only one

(1) vote. No National Officer shall represent any local branch.

(e) Notice of all meetings for the election of delegates to the next Convention shall be published in the Official Organ and/or electronic media per 4.06 at least thirty (30) calendar days prior to the date of the branch or district meeting.

(f) Any branch or district, which fails to comply with article 4.05 in two (2) of the four (4) years preceding a Convention, will not be permitted to send any delegates to that Convention, excluding Canada.

11.05 DUTIES OF A DELEGATE

(a) Represent his/her branch or district at the Convention in all matters in which the branch may be concerned.

(b) Vote on all questions coming before the Convention.

11.06 MEETING

(a) The Convention must be held every four (4) years between June 15th and August 15th of the respective year in such place as recommended by the Executive Committee with final approval of the Board of Directors.

(b) The Convention must be held in a state wherein the F.C.S.U. has a subordinate branch or is licensed to do business.

(c) The Convention site must be announced in the Official Organ, by the Board of Directors, at least two (2) years prior to the date of Convention.

11.07 CONVENTION PROGRAM

A Convention program shall be developed by the following National Officers: Chaplain; President, as Chairman; Vice President; Executive Secretary; Treasurer; General Counsel; and the Director of Fraternal Activities.

11.08 CONDUCT OF BUSINESS

(a) The Convention shall be called to order by the President or, in his/her absence, by the Vice President or, in the absence of both these officers, by the Executive Secretary.

(b) The Convention shall elect from among the delegates present, a Convention Chairman and a Convention Vice Chairman who are not National Officers and who will be ineligible for National Office at the current convention.

(c) All applications for donations or any other requests from branches or members who wish to submit such to the Convention, must be sent to the Office of the Executive Secretary at least fourteen (14) days before the opening date of the Convention. The total of donations awarded shall not exceed the amount appropriated in the F.C.S.U. budget.

11.09 CONVENTION COMMITTEES

The President shall appoint from the elected delegates:

(a) The Committee on Bylaws shall be a standing committee and shall meet four (4) months before the first session of the Convention. The committee shall examine and make recommendations to the Convention on all motions submitted to them in writing, either by the local branches, by the districts, by the delegates, or by the National Officers. Said submitted motions, recommendations, and resolutions must be properly authenticated by the proper official signature of the officer or person submitting the same from any branch or district. Facsimile or typewritten signatures are not acceptable.

(b) National Officers Salaries, and Rules Committees shall meet prior to the Convention.

(c) Such other committees as the Board of Directors may deem necessary. These committees shall be appointed from the delegates certified from the local branches at least thirty (30) days before the date of said Convention. They shall begin their deliberation anytime after their appointment and be provided all relevant information pertaining to their duties.

(d) The Convention may request additional temporary committees to fulfill other duties that may be required during the Convention.

(e) Any salary committee selected for the purposes of a review of the salaries of the Board of Directors shall consider appropriate cost of living

increases and the compensation of the Officers of other fraternal insurance organizations in the determination of appropriate officer compensation.

(f) The recommendations of said salary committee shall be forwarded to the Bylaws Committee not less than one (1) day prior to the quadrennial convention. The Bylaws Committee shall then present the salary recommendations without revision to the full body of delegates unless the Bylaws Committee provides a written opinion with specific rationale supporting a conclusion that such recommendations represent an abuse of discretion of the salary committee.

(g) Delegates serving on committees will receive a minimum of twenty-five dollars (\$25.00) per day for each day that the committee is in session in preparation for the Convention

11.10 QUORUM

In the Convention, a majority of the elected delegates present shall constitute a quorum for the transaction of business.

11.11 DUTIES OF THE CONVENTION

(a) The Convention consists of qualified electors. These are the National Officers, Board of Directors, the elected branch delegates, and elected district delegates. They shall:

(1) Elect the F.C.S.U. National Officers and

three (3) members of the Pension Board. Their respective regional delegates shall elect regional Directors.

- (2) Act on all proposed amendments to the Bylaws of the F.C.S.U.
- (3) Hear and decide all appeals from the decisions of the Supreme Court.
- (4) Transact such other business as deemed necessary by the Convention assembly.
- (5) Establish annual salaries for National Officers. In addition thereto, establish compensation for Regional Directors, National Committees and Home Office obligations to the branches.

(b) Qualified electors will receive a stipend based upon the amount determined by the Convention.

(c) Emeritus status can be granted by the Convention based on the recommendation of the Board of Directors.

(d) Persons identified with Emeritus status as of June 30th, 2006 shall be grandfathered to the Convention benefits.

(e) A person having been granted the Emeritus status shall be compensated with his or her actual Convention expenses including travel, but not the stipend.

11.12 ORDER OF BUSINESS OF THE CONVENTION

The order of business of the Convention shall be:

1. The Convention is called to order by the President.
2. Prayer by the Chaplain and singing of the National Anthems.
3. Roll Call of Officers
4. Report of Committee on the Credentials.
5. Report of Committee on Convention Rules
6. Report of the Committee on Salaries for Convention Committee Members
7. Election of Convention Chairman and Vice Chairman.
8. Adoption of Convention Program
9. President's Report on Appointment of Committees.
10. Keynote Address of the President.
11. Reports of National Officers, Committees, and Pension Board Trustees.
12. Report of Committee on Amendments Bylaws.
 - (a) Report of Salaries Committee of National Officers shall be made, as requested, by the Bylaws Committee.
 - (b) Report of the Committee on Salaries for Convention Committee Members.

13. Reports of Convention Committees,
subject to call by the Chairman of
Convention.
14. Election of Officers.
15. New business.
16. Committee on new motions.
17. Presentation and oath of office of new
Officers.
18. Adjournment.

11.13 SPECIAL CONVENTION

(a) When deemed necessary by two-thirds of the Board of Directors or upon request of two-thirds of the local branches, the President shall call a Special Convention either for the transaction of special business or for the transaction of general business. The call of the Special Convention shall state the purpose for which it is called and the business to be transacted and no other business shall be transacted. In the event of a Special Convention being called, the Board of Directors shall designate the time and place for the holding of said Convention and it shall be the duty of the Executive Secretary to notify all local branches at least thirty (30) days before the date set to elect delegates to the Special Convention.

(b) The President, with the approval of the Board of Directors, may instead of calling a Special Convention, submit any question, as to a change in Bylaws or in the business of the Society, to a referendum vote of all members of the F.C.S.U. All

referendum questions shall be stated in plain and direct language. All such referendum questions must first be submitted to Legal Counsel for determination of accuracy. A two-thirds vote of those members voting on such referendum shall be binding upon the Society as to such Bylaw or business.

SECTION 12 REGIONS

12.01 PURPOSE

Regions shall be established for the purpose of providing services to members and for representation on the Board of Directors and at the Convention. The representative must reside in the respective district.

12.02 DELINEATION

The delineation of voting regions will be as follows:

Region I	Districts 1, 4, 16.
Region II	District 8.
Region III	District 17.
Region IV	Districts 3, 7, 9, 12, 13.
Region V	Districts 6 and 11.
Region VI	Districts 10, 14, 18.
Region VII	Districts 2, 5, 15.
Region VIII	District 19, 20

SECTION 13 BRANCHES

13.01 NEW BRANCHES ADMITTED

Twenty (20) individuals, at least five (5) of whom must be new members, form a new branch as follows:

(a) Each individual must sign a formal request to establish a new branch. Such request, with membership applications, shall be forwarded to the President, who shall appoint one (1) of the National Officers to determine each applicant's eligibility for membership.

(b) The President shall make a proclamation that an application to charter a new branch has been received and that it has qualified with proper membership. Said proclamation shall be published in two (2) issues of the Official Organ. If no objections are made to the admission of the branch, it shall be admitted after the expiration of twenty-one (21) days from the date of the last publication, provided those persons desiring to form the new branch comply in all other respects with these Bylaws.

(c) After a branch is admitted, it shall be announced by publication in the Official Organ under the heading "A New Branch Admitted".

(d) Each branch shall select for itself the name of a patron saint, and in addition thereto, shall be known by the branch number designated by the F.C.S.U.

13.02 SOCIAL MEMBERS

Any member admitted as a beneficial member in any subordinate branch of the F.C.S.U. shall automatically become a social member of said branch. Social members must comply with the rules and regulations adopted by the subordinate branch.

13.03 SUSPENSION OF BRANCH

Any delinquent branch may be suspended or dissolved and its charter forfeited for any of the following causes:

(a) Violation of, and or failure, neglect, or refusal to obey the charter or Bylaws.

(b) Failure, without just cause, neglect, or refusal to pay to the F.C.S.U. any indebtedness accruing to the F.C.S.U. for fines or any other purpose within sixty (60) days from the date it becomes due.

(c) Refusal to honor the requests of an authorized agent of the National Office for the production and inspection of books and records of that local branch.

(d) When its membership diminishes to less than twenty (20) members in good standing, it shall be merged with another branch, where possible.

13.04 PROVISIONS FOR MEMBERS OF SUSPENDED BRANCH

Whenever any branch is suspended or dissolved, all members of the branch found to be in good standing, worthy and faithful to the laws and rules of the

F.C.S.U. shall maintain their membership. The Board of Directors shall form such members into a new branch or place them as members in existing branches.

13.05 REINSTATEMENT AFTER EXPULSION FOR OTHER CAUSES

Any local branch or member that has been suspended or expelled for violation of the Bylaws other than for nonpayment of dues, fines, or assessments, may be reinstated by the President within sixty (60) days after such suspension or expulsion. Exception to this, where the Bylaws require that only the Board of Directors may reinstate said branch/member, provided that such branch/member has complied with all provisions of the Bylaws, has corrected the wrong which was the ground for expulsion, and has filed a formal request for reinstatement.

13.06 MERGERS

In the event a branch is to merge with another branch the following shall occur:

(a) The terms and conditions of the merger, including the allocation of assets, shall be determined at a special or regular meeting of each branch and shall be approved or rejected by a vote of each branch, subject to the approval of the President and the Executive Secretary.

(b) In the absence of an agreement between the branches, the President of the F.C.S.U., the district President, and the Regional Director shall determine

and agree to an equitable manner and after agreement of the majority of the three (3) above State Officers the equitable manner of merger will be then approved by the Board of Directors.

(c) (1) Effective January 1st, 2015, a Branch that appears on the “Contact Home Office” list, for more than 24 months, shall be absorbed into active branches within the District.

(c) (2) Each member within said “Contact Home Office” branch designated for being absorbed, shall be assigned by state and zip code to an active branch within that state and/or zip code

(c) (3) The absorbing branch shall be notified of all incoming transfers and shall have the right to approve or disapprove of the proposed transfer. A vote shall be taken at a branch meeting, the purpose of which shall be announced in the Jednota.

SECTION 14 RULES GOVERNING LOCAL BRANCHES AND DISTRICTS

14.01 GENERAL RULES

(a) Branch and district meetings shall be held in the proximity of the hub of its members. The meetings shall be held at least semiannually, one of which must be for the election of officers, who shall assume their duties upon election. Notice of each of these meetings

shall be published in the Official Organ at least thirty (30) days in advance of such a meeting (see 4.06).

(b) The local branches are authorized to establish their own rules and regulations for the operation and control of their branch and members in accordance with the Charter and Bylaws of the F.C.S.U. The branch president shall designate an officer who shall have on hand, sufficient copies available for each member.

(c) Local branches may use the ritual form and prayers as contained in Section 20 of these Bylaws.

(d) Every local branch may observe the anniversary of its patron saint in a manner conforming to the Roman or Eastern Churches of the Catholic Church.

(e) A Branch or District Officer who ceases to be a resident within a general area of a branch or district he/she represents is automatically disqualified from office. An exception may be granted by the President and the Executive Secretary.

14.02 ELIGIBILITY FOR LOCAL OFFICE

(a) A candidate must be a member of the F.C.S.U. and must not hold office in any other fraternal society and must not sell insurance for any other fraternal society. He/She shall give an oath to the local branch conditioned on the faithful performance of his/her duties.

(b) The candidate must be:

(1) A member of the local branch.

(2) A member of the F.C.S.U. for a period

of six (6) months preceding the day of election.

(3) A practicing Catholic, faithful to the Holy Father.

(c) A member, who was previously convicted of embezzlement of money from either the F.C.S.U., a local branch, or from any other organization, cannot become an officer of a local branch.

14.03 TERMS AND ELECTION OF LOCAL OFFICERS

(a) The term of all officers is for a period of one (1) year or until their successors have been elected and qualified.

(b) All officers are elected by majority vote of the members present at a meeting held for such purpose. When there are more than two (2) candidates on the first ballot and no one receives a majority of the votes cast, then the candidate receiving the smallest number of votes shall be dropped and the ballot shall proceed until one of the candidates is elected.

14.04 DUTIES OF LOCAL OFFICERS

14.040 PRESIDENT

THE PRESIDENT SHALL:

(a) Preside at all meetings of the local branch and shall see that the Bylaws, rules and regulations are maintained and strictly carried out.

(b) Assure that all investigations are conducted in an orderly and respectful manner and shall be the custodian of the seal of the branch.

(c) Grant the privilege of the floor and call the speaker to order.

(d) Visit from time to time the sick members.

(e) Sign all vouchers submitted by the Financial Secretary, which have been approved by the Auditors.

(f) Answer all communications and furnish such information as may be desired by the branch, with the help of the Secretary.

(g) Upon the request of one-fourth of the branch members, call a special meeting and do everything, which is required by the local branch by virtue of office.

(h) When a National Officer or a member of the Board of Directors visits any subordinate branch of the F.C.S.U., the President shall give such Officer the full privilege of the floor.

14.041 VICE PRESIDENT

THE VICE PRESIDENT SHALL:

(a) Act as President in his/her absence and assist the President in official duties.

(b) In the event of a vacancy in the office of President, become President until the next election of officers.

14.042 RECORDING SECRETARY

THE RECORDING SECRETARY SHALL:

(a) Keep a true record of all the minutes of each meeting in a book kept for that purpose.

(b) Conduct all correspondence for the local branch.

(c) Keep a roll of the members of the local branch and at regular and special meetings, parades, and on all occasions where all the members should be present, call the roll so as to ascertain the members present.

(d) Notify all members of any special meetings to be held.

(e) If practical, keep a sick list and notify members of the death and date of the funeral of the deceased member.

14.043 FINANCIAL SECRETARY

THE FINANCIAL SECRETARY SHALL:

(a) Keep the accounts of the local branch, receipts for all dues and fines of members, and make separate entries thereof in a book kept for that purpose.

(b) Issue all vouchers approved and ordered paid by the local branch, submit them to be attested with the seal of the local branch, and deliver them to the Treasurer for payment.

(c) Report to the Executive Secretary the names of the newly admitted, removed, expelled, resigned, and deceased members, and have charge of

matters pertaining to the financial accounts between the local branch and the F.C.S.U.

(d) Give such surety bonds as the local branch deems necessary and, at the end of the term of office, make an account and deliver all books or any property of the local branch that may be in his/her possession belonging to the local branch.

(e) Fill out non-medical forms for applicants applying for insurance benefits in accordance with Section 4.02 of these Bylaws.

14.044 TREASURER

THE TREASURER SHALL:

(a) Receive all the monies of the local branch paid by the members and act as custodian of all branch funds.

(b) Pay only such vouchers as have been drawn by the Financial Secretary and signed by the President. All vouchers shall be presented to the Auditors to be audited.

(c) Deposit all money received by him/her as Treasurer, in the name of the local branch, in a financial institution immediately after the receipt of same.

(d) Prepare with the Financial Secretary a financial report at least semi-annually and submit same to the Auditor.

(e) Furnish a bond in such amount as shall be fixed by the local branch and, at the expiration of the term, render an account and surrender to the branch all books and property belonging to the branch.

(f) Two (2) persons signatures, where possible, are required to disburse branch funds.

(g) Assure that all monies of the local branch deposited in a bank by the Treasurer may be withdrawn in the following manner; an order shall be drawn in favor of the Treasurer, signed by the President, Financial Secretary, and Treasurer; the same, when presented to the bank for payment, shall be accompanied by the passbook.

14.045 AUDITORS

THE AUDITORS SHALL:

(a) See that there is good order at all meetings and that the officers do their duty. If they notice any irregularity, they shall report the same to the President.

(b) Examine all financial reports provided by the Branch Financial Secretary and/or Treasurer. Examine bank statements and check books, Certificates of Deposit and all other money accounts. Determine that these records are accurate and balanced.

(c) Present a written report at the annual meeting, which shall be signed by all members of the Auditing Committee.

(d) A Branch Auditor may not be elected, hired or appointed to any other position or office within the Branch that deals with cash, cash equivalents or any assets.

(e) A District Auditor may not be elected, hired or appointed to any other position or office within

the District that deals with cash, cash equivalents or any assets.

14.046 GUARD

THE GUARD SHALL:

(a) Exclude from the meeting all persons not members, or those who are not entitled to be present.

(b) Report all improprieties of the members to the President.

14.047 SICK COMMITTEE

THE SICK COMMITTEE SHALL:

Visit the sick, when this can be done without exposure, determine the extent of the sickness of a member, and report the same to the local branch from time to time. The local branch may annually select a Sick Committee composed of two (2) or more members.

14.05 FINES AND PENALTIES

The President may admonish any member conducting himself/herself improperly at a meeting. If the member persists in the improper conduct, he/she shall be admonished by the President, and if said conduct continues, shall be ordered from the meeting.

14.06 SPECIAL MEETING

The President of the local branch shall call a special meeting when he/she deems it necessary. If, however, the President of the branch refuses to call the

meeting, the Secretary of the branch may call a special meeting, but the purpose and reason of the meeting as desired must be stated on such petition. A written notice of the meeting and purpose thereof must be sent to all members of the branch, either by the President or Secretary calling the special meeting.

14.07 THE ORDER OF MEETINGS

(a) The agenda for meetings shall follow an orderly process similar to the following:

- 1) The President opens the meeting with prayer.
- 2) The Pledge of Allegiance or a proper tribute to the nation in which the meeting is being held.
- 3) The Secretary calls the roll and notes the absent officers.
- 4) The Secretary reads the minutes of the previous meeting.
- 5) Treasurer's Report
- 6) The Committee for New Members submits its report.
- 7) Recognition of new members.
- 8) Report of the Committee on Sick Members.
- 9) Other Committee reports.
- 10) Reading of communications to the branch.
- 11) Unfinished business.
- 12) New business.

- 13) Election of officers or committees.
- 14) The meeting adjourns with prayer.

(b) Every member shall observe order at the meetings, shall use no offensive language, and shall not interrupt the speaker. Every speaker will rise in the same order to speak as he/she obtained the privilege of the floor according to the Secretary's record.

(c) Every member shall ask for the privilege of the floor from the President; he/she shall stand up and turn respectfully to the President upon making his request.

(d) Every member shall abide by the decision of the presiding officer, and in case he/she refuses to do so, shall be ordered from the meeting.

(e) Every officer shall be addressed by the name of the office he/she holds, and every member as brother/sister during the session of the branch.

(f) No member shall speak more than twice about the same subject without permission of the President, and no motion shall be debated if not seconded.

(g) The speaker shall confine his/her remarks to the question under discussion and shall avoid personalities or improper criticism of officers and members.

(h) No member shall interrupt another while speaking unless to ask a question by permission or to raise a point of order.

(i) Quorum: a majority of branch officers shall constitute a quorum for the transaction of business at the meetings of the local branches.

SECTION 15 BENEFIT CERTIFICATES, BENEFICIARIES, LOANS

15.01 BENEFIT CONTRACTS

The benefit contract issued at the time of membership initiation shall be binding upon the member. Refer to Section 4.03. The premium rates and benefits provided in the contract are not subject to change.

15.02 TRANSFER FROM TERM TO AGE 25 BENEFIT CONTRACT

Conversions of Term to Age 25 contracts should be in accordance with current administrative procedures as established by the Board of Directors.

15.03 BENEFICIARIES

(a) Every member shall have the right to designate a beneficiary or beneficiaries to whom the death benefit shall be payable, except in states specifically naming beneficiaries by statutes. Any person or entity may be designated as beneficiary.

(b) No beneficiary shall have or obtain any vested interest in such benefit until the same has become due and payable.

(c) The provisions pertaining to vested interest and designation of beneficiary by will are effective only if not contrary to the laws of the jurisdiction to which the contract is subject.

15.04 CHANGE OF BENEFICIARY

During the insured's lifetime, the insured may designate a new beneficiary subject to the beneficiary eligibility requirements of the Bylaws, by filing written notice on a form satisfactory to the Society.

(a) A rider with the beneficiary change will be mailed to the member to be attached to the contract or certificate. However, on being so endorsed, such change will take effect as of the date the notice was signed, whether the insured is living or dead when the change is endorsed, subject to a payment made or other action taken by the Society before such endorsement.

(b) Assignment Of Ownership: where not prohibited by law, ownership of a contract may be assigned by any person who has control of the contract. Upon assignment, the assignee becomes the owner and has control of the contract. The Society assumes no responsibility for the validity of any assignment and will not be bound unless assignments are executed in forms acceptable to the Society and filed in the Home Office.

Any indebtedness to the Society has priority over any assignment. The rights and privileges of membership are personal to the insured and shall not inure to any assignee.

15.05 LOST OR DESTROYED CONTRACT

If any benefit contract is lost or destroyed, or is being withheld from the member to whom the same was issued and he/she desires to have a change of

beneficiary, the member may, by affidavit, prove to the satisfaction of the Executive Secretary the fact of such loss, destruction or withholding or possession, and thereupon a duplicate contract will be issued and change of beneficiary will be made as hereinbefore provided.

15.06 DISQUALIFICATION OF A BENEFICIARY

Should the death of any member be feloniously caused, directly or indirectly by his/her beneficiary, then all rights of said beneficiary shall immediately become null and void and the amount due said disqualified beneficiary shall be paid in accordance with the laws of the state where the contract is in effect.

15.07 PRIOR DECEASE OR DISQUALIFICATION OF BENEFICIARIES

(a) In the event of the death or disqualification of one or more but not all of the beneficiaries where more than one beneficiary is named, prior to the death of the insured and where no new beneficiary or beneficiaries is/are named, prior to the death of the insured, and where no new beneficiary or beneficiaries has/have been named in place of the deceased beneficiary or beneficiaries, the proceeds payable to the deceased beneficiary shall revert to the estate of the insured and shall be paid and distributed in accordance with the last will and testament or the law of descent

and distribution of the state wherein said insured was domiciled.

(b) In the event of the death or disqualification of all beneficiaries prior to the death of the insured, and where no designation of a beneficiary has been made by the insured, and in cases where no beneficiary is ever named, and in cases where the beneficiary is unknown on account of the benefit contract being lost or destroyed, the amount due on the benefit contract shall be paid to the estate of the insured.

15.08 MINOR BENEFICIARIES

If any beneficiary is a minor and the benefits due him/her are not collected or demanded by his/her lawful guardian(s) within sixty (60) days from the date of the death of such member, or for some reason cannot be promptly paid, such money shall remain in the treasury and shall bear interest at an appropriate rate.

15.09 DEATH BENEFITS

On the death of a member entitled to a death benefit, a claim form, provided by the Home Office shall be submitted to the Executive Secretary. The form shall be duly signed and attested and accompanied by a certified copy of the death certificate and the membership certificate of the deceased member. If practical, local branch officers shall assist members in filing claims.

15.10 ADJUSTING DEATH CLAIMS

When the Executive Secretary, Medical Examiner and General Counsel have a claim presented which is disputed, the Executive Committee shall have authority to consider all facts and decide whether or not the claim should be paid.

THIS PROCEDURE MUST BE FOLLOWED:

(a) Notice must be given to the Claimant that he/she can request a hearing, or he/she may present the claim in writing with supporting affidavits, or Claimant's Attorney may represent all interested claimants.

(b) The Executive Committee shall decide the issues and render its verdict for or against payment.

(c) The decision of the Executive Committee can be appealed to the Board of Directors within thirty (30) days after the decision of the Executive Committee is reduced to writing.

(d) The decision of the Board of Directors shall be binding but the claimant shall have the right to appeal to a civil court.

(e) No action shall be brought in a civil court until these internal remedies are exhausted.

15.11 INTERPLEADER

When a member dies and there is insufficient proof of death for the payment of death benefits or there is a dispute as to proper claimants for such death benefits, the Union may pay such death benefits to a

civil court by petition for interpleader after deducting there from any amounts for expenses and attorney fees.

15.12 FIRST MORTGAGE LOANS

First mortgage loans may be granted by the Executive Committee to any individual who has been a member in good standing for a period of three (3) years or more.

(a) A loan may not exceed \$150,000.00 or 90% of the appraised value, whichever is less. At least \$1,000.00 reserve insurance is required for each \$10,000.00 loan. However, a branch and its membership will be given a loan not to exceed \$125,000.00 for the purpose of maintaining quarters for the benefits of its members for social activities.

(b) Said loans shall be repaid within a period not to exceed thirty (30) years. If appropriate to state law, a 5% penalty of amount due will be assessed on all mortgage loan billings not paid within thirty (30) days. The penalty will be added to the unpaid balance of the loan and future interest calculated.

(c) Loans shall bear interest at the prevailing rate or rates within the community or area involved, but not less than the prevailing rate.

(d) Such loans shall be made only on real estate, which has all city improvements. Loans shall be made to Slovak Catholic parishes and Slovak Catholic institutions up to \$150,000.00 with the interest at the prevailing rate and rates within the community or area involved. First mortgage loans on any property shall

not exceed ninety percent (90%) of the appraised market value of said real estate. Where a loan on real estate is requested, a proper appraisal of market value shall be made in writing by two (2) licensed real estate appraisers whose details and findings must be set out, with photographs of the property attached. Applicant at his/her costs must furnish mortgage title policy.

(e) No National Officer shall be involved directly or indirectly in the approval of a first mortgage loan where there is potential for a conflict of interest.

SECTION 16 DISCIPLINE OF MEMBERS AND/OR BRANCHES AND APPEAL

16.01 EXPULSION OR SUSPENSION OF MEMBER/BRANCH

(a) Expulsion for nonpayment of dues, assessments, fees, and fines refer to these Bylaws, Section 5.01(c).

(b) The Secretary of the local branch shall notify the Executive Secretary of such suspension and expulsion.

(c) In the event of suspension or expulsion of a member of the Union for reasons other than for non-payment of premiums, dues or assessments, or within the contestable period for material mis- representations in his/her application for membership, the member shall have the privilege of maintaining his/her insurance in force by continuing payment of the required premiums,

dues, or contributions payable under the contract and such other assessments as may be required of members holding contracts of the same class.

(d) Any money received from such suspended or expelled member or forwarded to the Executive Secretary for his/her account shall be held in suspense until said member is reinstated in his/her branch, or returned to the member if he/she should not be reinstated. Any payments made by a member of any fines, dues, or assessments after suspension, or expulsion, or the acceptance thereof by any local or National Officer, or by any person, shall not have the effect of waiving such forfeiture or reinstating such contract holder to any rights, benefits, or privileges as a member.

16.02 EFFECT OF SUSPENSION AND EXPULSION

(a) No member, ipso facto, suspended after trial, or by summary expulsion or suspension, nor his/her administrators, executors or beneficiaries during the time of such expulsions and until reinstatement shall have any claim whatsoever against the F.C.S.U. or the branch, nor be entitled to any of the privileges of membership until reinstated according to law, provided that the member so expelled shall be entitled to the privileges, options, and benefits provided in these Bylaws relating to such suspension and expulsion.

(b) No member who forfeits his/her membership or is expelled except for nonpayment of dues, fines, and

and assessments, can ever become a member without approval of the Board of Directors, and only upon petition. Nothing herein shall deprive the member of his/her right to appeal the decision of any officer, board, or jury.

16.03 TRIALS

(a) All officers and members shall be subject to charges, trials, and punishment by fine for violation of the Bylaws or violation of any rule or regulation, and may be tried and punished by the President, the Board of Directors, by any branch, or by anybody having jurisdiction except as stated otherwise in the Bylaws.

(b) When charges are preferred before the Board of Directors, the accused must be notified at least fifteen (15) days in advance of the time and place of the hearing and must receive a written statement of the charges against him/her.

(c) Mailing of the notice of the charge to the accused at his/her last known postal address, by certified mail, shall be sufficient.

(d) No trial shall be necessary:

- (1) When the member fails to pay assessments, dues, or fines;
- (2) Where these Bylaws provide that the commission of some specific act shall suspend the member or forfeit or annul his/her contract;
- (3) Whenever the Bylaws provide for expulsion by the President or by the

Board of Directors, or provide for removal from office or expulsion or fine without trial or notice;

- (4) Whenever, after receiving a copy of the charges and notice thereof, the accused pleads guilty or within ten (10) days from the receipt of the charges fails to plead thereto.

16.04 TRIAL OF MEMBERS AND OFFICERS OF LOCAL BRANCHES

Trial of members and officers of local branches shall be governed by rules and regulations established by the local branch involved, subject to the approval of the Board of Directors.

16.05 APPEAL FROM BRANCH DECISION

All appeals from the finding of the local branch shall be submitted to the Board of Directors.

16.06 APPEAL TO SUPREME COURT

The Supreme Court in accordance with Section 7.10 of these Bylaws shall consider appeals from the decision of the President, Board of Directors, or any other body having jurisdiction.

16.07 RENDER JUDGMENT

(a) It shall be the duty of the Board of Directors and the Supreme Court within ten (10) days after the hearing to render judgment on the complaint filed. The

Secretary shall preserve a complete record of all proceedings before the Board of Directors and before the Supreme Court.

(b) After a hearing and a trial by a majority vote, the Board of Directors shall have the right to enforce its decrees or findings by imposing a cash fine, not to exceed One Hundred Dollars (\$100.00) or by suspension or expulsion. The person, officer, member, or branch refusing or neglecting to obey the Board forthwith forfeits his/her membership in the Union, and any benefits to which he/she may be entitled, except that such person shall have the privilege of maintaining a benefit contract as provided. The party affected shall have a right of appeal as herein provided.

16.08 CHARGES AGAINST BRANCH OFFICER

If a member of a local branch wishes to prefer charges against the officers of the local branch, the complaint must be signed by at least one (1) officer and two (2) members of said branch and the same shall be directed to the Board of Directors. In case of absolute necessity, the complaint of one member, if accompanied by sufficient sworn proof substantiating the charges made, will be acted upon.

16.09 APPEAL TO THE CONVENTION

From all decisions of the Supreme Court, the parties aggrieved shall have the right to appeal to the next Convention.

(a) It shall be the duty, however, of the party desiring to make such appeal to serve notice of this fact, by certified letter, upon the Chairman of the Supreme Court at the principal place of business of the Union, in Independence, Ohio, within fifteen (15) days after the decision of said Court, stating grounds for such appeal.

(b) If an appeal is not taken within fifteen (15) days after the verdict of said Court, the decision stands and the same shall be binding upon all parties.

(c) Parties desiring to appeal from the decision of the Supreme Court to the Convention shall deposit with the Chairman of the Supreme Court the sum of Fifty Dollars (\$50.00) as security for costs which may accrue by reason of said appeal.

(d) If the decision of the Supreme Court is not sustained by the Convention, this money shall be refunded to the applicant; otherwise it becomes the property of the F.C.S.U. as liquidated damages.

16.10 APPEALS FROM THE DECISION OF THE SUPREME COURT

Appeals from the decision of the Supreme Court shall be presented to the President of the F.C.S.U. at Independence, Ohio, at least twenty-four (24) days before the date of the Convention. Said appeals shall be registered by said President provided the party making the appeal has complied with the Bylaws.

(a) Upon receipt of any appeal by the President, it shall be his/her duty to appoint a committee of five (5) members from the delegates elected to said Convention

to hear said appeal and report their findings to the Convention. Should the President be the Appellant, the Board of Directors shall appoint such committee. Said committee shall be designated, "A Committee to Hear Appeals and Grievances," and it shall have the authority to hear all parties, including counsel. All testimony taken by said Committee shall be preserved. This Committee may also hear and pass on all complaints referred to it by the President.

(b) The hearing may be secret except so far as counsel and the immediate parties to the suit are concerned, depending upon the wishes of the parties. When the report of said Committee is made to the Convention, it shall be the duty of the President to have the same read by the Secretary of the Convention and a vote taken upon it immediately.

16.11 ACTION AT LAW IN CIVIL COURT

No action at law or complaint shall be filed or entered in any civil court on the part of a member against the F.C.S.U. without first exhausting the privileges of trial and appeal in the various forums of the F.C.S.U. The bringing of any such action by a member will be considered a breach of the Bylaws punishable by fine or expulsion at the discretion of the Board of Directors. This section shall cover all complaints, which members may have against the Officers of the F.C.S.U. or against the F.C.S.U.

SECTION 17 AUTHORITY

17.01 BYLAWS BINDING

The provisions of the Bylaws of the F.C.S.U. shall be binding upon the F.C.S.U., its branches, and each and every member.

(a) No branch nor any of its officers or members, nor any National Officers shall have the power or authority to waive any of the provisions of the Bylaws of the F.C.S.U.

17.02 NOTICE TO MEMBERS

No knowledge or information obtained by any member or officer or notice to any member or officer, shall be held to be knowledge or notice to the F.C.S.U. or the officers thereof unless said information or notice be given in writing to the Executive Secretary or the President.

17.03 RULES FOR MEETINGS

The rules contained in *Robert's Rules of Order Newly Revised*, current edition shall govern the Society, District, and local branches in all cases in which they are applicable, and in which they are not inconsistent with the Bylaws or special rules of order of this Society.

17.04 MAJORITY VOTE

All questions that are proper and recognized shall be decided by a majority vote except where otherwise provided in these Bylaws.

SECTION 18 AMENDMENTS

18.01 AMENDING AUTHORITY

(a) These Bylaws may be amended by two-thirds majority of the votes cast either at a convention or by referendum as provided for in Section 11.13(b). During the quadrennial convention, the proposed revisions (if any) to the Bylaws, as prepared by the Bylaws Committee prior to the quadrennial convention, shall be read in full by the Chairperson of the Bylaws Committee prior to a vote by the full body of delegates. No other Bylaws shall be read aloud without proper motion and good cause as determined by a majority vote of the full body of delegates.

(b) Should any of the existing Bylaws conflict with any state statute or regulations of the insurance departments, the Board of Directors shall take necessary action to conform to said law or regulation.

18.02 AMENDING PROCEDURE

(a) Amendments proposed by any member, branch, or board shall be submitted to the Executive Secretary one hundred twenty (120) days prior to the Convention; the Executive Secretary will refer the

amendments to the Convention Bylaws Committee for consideration.

(b) ALL PROPOSED CHANGES of Bylaws shall be presented to the Board of Directors at in-person meeting for discussion and review No less than Sixty (60) days prior to Convention.

(c) An amendment not recognized by the Bylaws Committee may be brought to the Convention floor for consideration by the submitting member or a designated delegate representative.

18.03 BYLAW AMENDMENTS

(a) Bylaw amendments shall take effect on January 1st, following the Convention, and shall be binding upon all members.

(b) Bylaw amendments shall take effect on January 1st, following the referendum vote, provided the referendum does not include an effective date.

SECTION 19 DISSOLUTION

In the event of dissolution of a branch, all liabilities and obligations shall be paid, or adequate provisions made for payment. Remaining assets shall be distributed as follows:

All funds, after payment of obligations, are to be applied to the benefit of the members of the branch. The Society Charter shall be returned to the Executive Secretary of the F.C.S.U.

SECTION 20 RITUALS

Local branches may use the ritual form and prayers contained in this section.

20.01 PRAYER BEFORE MEETINGS

PRESIDENT: In the name of the Father, and of the Son, and of the Holy Spirit.

MEMBERS: Amen.

PRESIDENT: Come Holy Spirit, fill the hearts of your faithful, and enkindle in them the fire of Your love. Send forth Your Spirit and they shall be created.

MEMBERS: And you shall renew the face of the earth.

PRESIDENT: Let us pray.

MEMBERS: O God, Who has instructed the hearts of the faithful by the light of the Holy Spirit, grant that through the same Holy Spirit we may be truly wise and always rejoice in His consolation. Through Jesus Christ, our Lord. Amen.
(Our Father and Hail Mary.)

20.02 OPENING OF THE MEETING

GUARD: Brother/Sister President: (*Name*) is outside the door and expresses a willingness to join the Union. The President directs that the Secretary read a report of the committee in regard to the qualifications of

(Name). (The Secretary reads the report. If favorable, a motion is in order to ballot for the candidate. If the candidate is accepted, the President says:)

PRESIDENT: I declare *(Name)* to have been elected as a member of this branch and upon his/her compliance with the Constitution and Bylaws and executing the proper papers he/she shall, if in good health, be entitled to all rights and benefits of the First Catholic Slovak Union.

20.03 CEREMONY AT INITIATION (FRATERNAL DEGREE)

GUARD: Brother/Sister President, *(Name)* desires to enter here.

PRESIDENT: Admit him/her.
(The candidate is then admitted and proceeds to the Secretary's desk in company with the Sergeant-at-Arms.)

SERGEANT-AT-ARMS: Brother/Sister President, we come before you to receive the final obligation.

PRESIDENT: Brother/Sister Secretary, obligate the candidate.

SECRETARY: Raise your right hand and repeat after me the following. (The candidate then takes the obligations appearing in the back of the Bylaws.)

20.04 PRAYER AT THE CLOSE OF A MEETING

PRESIDENT: Glory be to the Father, and to the Son, and to the Holy Spirit.

MEMBERS: As it was in the beginning, is now, and will be forever. Amen.

PRESIDENT: Pray for us, O Sorrowful Mother of God, Patroness of Slovakia and the First Catholic Slovak Union.

MEMBERS: That we may be made worthy of the promises of Christ.

PRESIDENT: Saints Cyril and Methodius.

MEMBERS: Pray for us.

PRESIDENT: In the name of the Father, and of the Son, and of the Holy Spirit.

MEMBERS: Amen.

20.05 FUNERAL RITUALS

(1) VIGIL FOR THE DECEASED

Members of a particular branch and/or district are encouraged to pray for the deceased at the funeral chapel at a convenient hour either before, during, or after calling hours. If a priest or deacon is present, all members should actively participate by proclaiming the scriptures proper to their roles and by responding in

prayer. If a priest and/or deacon are not present, and, with the permission of the deceased's pastor, a member of the branch and/or district should lead THE VIGIL FOR THE DECEASED as described in THE ROMAN RITUAL.

(2) PRAYER AT THE PLACE OF COMMITTAL

(The following is prayed by all members at the end of the Rite of Committal for the deceased member:)

Lord Jesus, our Redeemer, You willingly gave Yourself up to death / so that all might be saved/ and pass from death to life. /We humbly ask You to comfort Your servants in their grief and to receive our brother/sister/ into the arms of Your mercy, You alone are the Holy One. You are mercy itself; by dying You unlocked the gates of life for those who believe in You/ Forgive his/her sins, and grant him/her a place of happiness, light, and peace/in the kingdom of Your glory/forever and ever./ Amen.

20.06 PROMISE OF OFFICERS

I, , do solemnly promise to faithfully observe and carry out the Bylaws of the F.C.S.U. and that I will impartially perform the duties of the office to which I have been elected, according to said Bylaws and not because of favor, malice or lucre. So help me God.

20.07 PROMISE

A new member upon being admitted to the branch will read, or if he/she is unable to read, will repeat after the presiding officer the following promise:

(a) Promise of Newly-Elected Members in the U.S.A.

I, (*Name*), hereby solemnly promise, that as your fellow brother/sister I will abide by the Bylaws and regulations of the F.C.S.U. and will submit to them in their entirety; further I promise to protect and aid always and everywhere the interests, honor and good name of the F.C.S.U. and of the Slovak people in general. I also promise loyalty to the United States and upon my honor, promise to remain your faithful fellow brother/sister. So help me God.

(b) Promise of the Newly-Admitted Members in Canada

I, (*Name*), hereby solemnly promise that as your fellow brother/sister I will abide by the Bylaws and regulations of the F.C.S.U. and will submit to them in their entirety; further I promise to protect and aid always and everywhere the interests, honor and good name of the F.C.S.U. and of the Slovak people in general. I also promise loyalty to the Dominion of Canada, and upon my honor, promise to remain your faithful fellow brother/sister. So help me God.

VERIFICATION

We hereby certify that the foregoing Bylaws of the First Catholic Slovak Union were approved and adopted by the LII (52nd) Convention of the First Catholic Slovak Union held from July 30, 2022 to August 2nd, 2022 at Independence, Ohio, and that the same have been declared as the legal Bylaws of the First Catholic Slovak Union.

ANDREW M. RAJEC

National President

KENNETH A. ARENDT

Executive Secretary

NOTE

The Employees' Pension Plan Rules are an appendage to these Bylaws and can be secured by a written request to the Executive Secretary of the First Catholic Slovak Union.

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UNITED STATES OF AMERICA AND CANADA**

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