
CREEKSIDE PAY-IT-FORWARD

Non-Profit Bylaws

Table of Contents

| | |
|--|---|
| ARTICLE I - NAME | 4 |
| ARTICLE II - PURPOSES AND POWERS..... | 4 |
| 2.01 Purpose | 4 |
| 2.02 Powers..... | 4 |
| 2.03 Non-Profit Status and Exempt Activities Limitation..... | 4 |
| ARTICLE III - MEMBERSHIP | 5 |
| 3.01 No Membership Classes | 5 |
| ARTICLE IV - BOARD OF DIRECTORS | 5 |
| 4.01 Number of Directors | 5 |
| 4.02 Powers..... | 5 |
| 4.03 Terms | 6 |
| 4.04 Qualifications and Election of Directors | 6 |
| 4.05 Vacancies | 6 |
| 4.06 Removal of Directors..... | 6 |
| 4.07 Board of Directors Meetings | 6 |
| 4.08 Manner of Acting..... | 7 |
| 4.09 Compensation for Board Service..... | 7 |
| 4.10 Compensation for Professional Services by Directors | 7 |
| ARTICLE V COMMITTEES | 7 |
| 5.01 Committees..... | 7 |
| 5.02 Meetings and Actions of Committees | 8 |
| 5.03 Informal Action by the Board of Directors..... | 8 |
| ARTICLE VI - OFFICERS | 9 |
| 6.01 Board Officers | 9 |
| 6.02 Term of Office | 9 |

Creekside Pay-It-Forward Bylaws

6.03 Removal and Resignation..... 9

6.04 Board President..... 9

6.05 Vice President..... 9

6.06 Secretary 9

6.07 Treasurer 10

6.08 Non-Director Officers..... 10

ARTICLE VII - CONTRACTS, CHECKS, LOANS, INDEMNIFICATION AND RELATED MATTERS 10

7.01 Contracts and other Writings 10

7.02 Checks, Drafts..... 10

7.03 Deposits 11

7.04 Loans..... 11

7.05 Indemnification..... 11

ARTICLE VIII - MISCELLANEOUS 12

8.01 Books and Records 12

8.02 Fiscal Year 12

8.03 Conflict of Interest..... 12

8.04 Nondiscrimination Policy 12

8.05 Bylaw Amendment 12

ARTICLE IX - DOCUMENT RETENTION..... 13

9.01 Purpose 13

9.02 Policy 13

ARTICLE X TRANSPARENCY AND ACCOUNTABILITY..... 15

10.01 Purpose 15

10.02 Financial and IRS documents (The form 1023 and the form 990)..... 15

10.03 Means and Conditions of Disclosure..... 15

10.04 IRS Annual Information Returns (Form 990) 15

10.05 Board..... 15

10.06 Donor Records 16

ARTICLE XI - CODES OF ETHICS AND WHISTLEBLOWER POLICY 16

Creekside Pay-It-Forward Bylaws

11.01 Purpose 16

11.02 Reporting Violations..... 16

11.03 Acting in Good Faith 16

11.04 Retaliation..... 16

11.05 Confidentiality 17

11.06 Handling of Reported Violations..... 17

ARTICLE XII - AMENDMENT OF ARTICLES OF INCORPORATION 17

12.01 Amendment..... 17

CERTIFICATE OF ADOPTION OF BYLAWS 18

Creekside Pay-It-Forward Bylaws

ARTICLE I - NAME

The name of this corporation shall be Creekside Pay-It-Forward. The business of the corporation may be conducted as Creekside Pay-It-Forward or Creekside PIF in the State of North Carolina.

ARTICLE II - PURPOSES AND POWERS

2.01 Purpose

Creekside Pay-It-Forward is a non-profit corporation and shall be operated exclusively for charitable purposes within the meaning of Section 501 (c)(3) of the Internal Revenue Code of 1986 or the corresponding section of any future federal tax code.

Creekside Pay-It-Forward corporation's purpose is to provide community support in times of need or personal crisis with an informal network utilizing the expertise, compassion, and support of the Creekside at Bethpage 55+ neighborhood resident volunteers.

The programs include volunteer opportunities which provide occasions for involvement in said activities and programs in order to have a greater positive community quality of life impact.

2.02 Powers

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

2.03 Non-Profit Status and Exempt Activities Limitation

- (a) Non-profit Legal Status. Creekside Pay-It-Forward is a North Carolina non-profit public benefit corporation, recognized under North Carolina laws, and organized to provide charitable purposes by providing an organization for community support in times of need or personal crisis. This is comprised of a network that will utilize the expertise, compassion, and support of the Creekside at Bethpage 55+ neighborhood residents including for such purposes, the making of distributions to organizations that qualify as exempt organizations under Sections 501(c)(3) and 170(c)(2) of the Internal Revenue Code of 1986 (herein the Code) (or the corresponding provisions of any future United States Internal Revenue Code).
- (b) Exempt Activities Limitation. Notwithstanding any other provision of these Bylaws, no director, officer, member, or representative of this corporation shall take any action or carry on any activity by or on behalf of the corporation not permitted to be taken or carried on by the organization as it now exists or may be amended.

Creekside Pay-It-Forward Bylaws

- (c) Prohibited Activities. No part of the net earnings of the corporation shall inure to the benefit of or be distributable to, its members, directors, officers, or other private persons except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments or distributions in furtherance of purposes set forth in these Articles of Incorporation.

No substantial part of the activities of the corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation. The corporation shall not participate in or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities prohibited by (a) a corporation exempt from federal income tax under section 501(c)(3) of the Code or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Code.

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

ARTICLE III - MEMBERSHIP

3.01 No Membership Classes

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

ARTICLE IV - BOARD OF DIRECTORS

4.01 Number of Directors

Creekside Pay-It-Forward shall have a Board of Directors consisting of at least four and no more than 15 directors. Within these limits, the Board may increase or decrease the number of directors serving on the Board, including for the purpose of staggering the terms of directors.

4.02 Powers

All corporate powers shall be exercised by or under the authority of the Board and the affairs of Creekside Pay-It-Forward, and shall be managed under the direction of the Board, except as otherwise provided by law.

Creekside Pay-It-Forward Bylaws

4.03 Terms

- (a) All officers shall be selected by the Board to serve a one-year term; however, the term may be extended without limitation.
- (b) Directors may serve unlimited terms in succession.

4.04 Qualifications and Election of Directors

In order to be eligible to serve as a director on the Board of Directors the individual must be a resident of the Creekside at Bethpage community. Directors may be elected at any Board meeting by the majority vote of the existing Board of Directors. The election of directors to replace those who have fulfilled their term of office shall take place prior to the annual meeting each year.

4.05 Vacancies

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

- (a) Unexpected Vacancies. Vacancies on the Board of Directors due to resignation, death, or removal shall be filled by the Board for the balance of the term of the director being replaced.

4.06 Removal of Directors

A director may be removed by two-thirds vote of the Board of Directors in office for cause or no cause. Before any meeting of the Board at which a vote on removal will be made, the director in question is given electronic or written notification of the Board's intention to discuss his/her case and is given the opportunity to be heard at a meeting of the Board.

4.07 Board of Directors Meetings

Regular Meetings. The Board of Directors shall have a minimum of four regular meetings each calendar year at times and places fixed by the Board. Board meetings shall be held upon four days' notice by email or by telephone. Notice of meetings shall specify the place, day, and hour of meeting. The purpose of the meeting need not be specified.

- (a) Special Meetings. Special meetings of the Board may be called by the president, vice president, secretary, treasurer, or any two other directors of the Board of Directors. A special meeting must be preceded by at least two days' notice to each director of the date, time, and place, but not the purpose, of the meeting.
- (b) Waiver of Notice. Any director may waive notice of any meeting, in accordance with North Carolina law.

Creekside Pay-It-Forward Bylaws

4.08 Manner of Acting.

Quorum. A majority of the directors in attendance at a meeting shall constitute a quorum for the transaction of business at that meeting of the Board. No business shall be considered by the Board at any meeting at which a quorum is not present.

Majority Vote. Except as otherwise required by law or by the Articles of Incorporation, the act of the majority of the directors present at a meeting, at which a quorum is present, shall be the act of the Board.

Hung Board Decisions. On the occasion that directors of the Board are unable to decide based on a tied number of votes, the president or treasurer, in the order of presence, shall have the power to swing the vote based on his/her discretion.

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

4.09 Compensation for Board Service

Directors shall receive no compensation for carrying out their duties as directors. The Board may adopt policies providing for reasonable reimbursement of directors for expenses incurred in conjunction with carrying out Board responsibilities.

4.10 Compensation for Professional Services by Directors

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

ARTICLE V COMMITTEES

5.01 Committees

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

- (a) take any final action on matters which also requires Board members' approval or approval of a majority of all members;
- (b) fill vacancies on the Board of Directors or in any committee which has the authority of the Board;

Creekside Pay-It-Forward Bylaws

- (c) amend or repeal Bylaws or adopt new Bylaws;
- (d) amend or repeal any resolution of the Board of Directors, which by its express terms, is not so amendable or repealable;
- (e) appoint any other committees of the Board of Directors or the members of these committees;
- (f) expend corporate funds to support a nominee for director;
- (g) approve any transaction:
 - a. to which the corporation is a party and one or more directors have a material financial interest between the corporation and one or more of its directors; or
 - b. between the corporation or any person in which one or more of its directors have a material financial interest.

5.02 Meetings and Actions of Committees

Meetings and actions of the committees shall be governed by, held, and taken in accordance with the provisions of Article IV of these Bylaws concerning meetings of the directors, with such changes in the context of those Bylaws as are necessary to substitute the committee and its members for the Board of Directors and its members. The time for regular meetings of committees may be determined either by resolution of the Board of Directors or by resolution of the committee. Special meetings of the committee may also be called by resolution of the Board of Directors. Notice of special meetings of committees shall also be given to any and all alternate members, who shall have the right to attend all meetings of the committee.

Minutes shall be kept of each meeting of any committee and shall be filed with the corporate records. The Board of Directors may adopt rules for the governing of the committee not inconsistent with the provision of these Bylaws.

5.03 Informal Action by the Board of Directors

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

Creekside Pay-It-Forward Bylaws

ARTICLE VI - OFFICERS

6.01 Board Officers

The officers of the corporation shall be a Board president, vice-president, secretary, and treasurer, all of whom shall be chosen by, and serve at the pleasure of, the Board of Directors.

Each Board officer shall have the authority and shall perform the duties set forth in these Bylaws or by resolution of the Board or by direction of an officer authorized by the Board to prescribe the duties and authority of other officers. The Board may also appoint additional officers as it deems expedient for the proper conduct of the business of the corporation, each of whom shall have such authority and shall perform such duties as the Board of Directors may determine. One person may hold two or more Board offices, except President and Treasurer. No Board officer may act in more than one capacity where action of two or more officers is required.

6.02 Term of Office

Each officer shall serve a one-year term of office. The term may be extended without limitation.

6.03 Removal and Resignation

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

6.04 Board President

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

6.05 Vice President

In the absence or disability of the Board president, the ranking vice-president or vice-president designated by the Board of Directors, shall perform the duties of the Board president. When so acting, the vice-president shall have all the powers of and be subject to all the restrictions upon the Board president. The vice-president shall have such other powers and perform such other duties prescribed for them by the Board of Directors or the Board president. The vice-president shall normally accede to the office of Board president upon the completion of the Board president's term of office.

6.06 Secretary

The secretary shall keep or cause to be kept a book of minutes of all meetings and actions of directors and committees of directors. The minutes of each meeting shall state the time and place

Creekside Pay-It-Forward Bylaws

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

6.07 Treasurer

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

6.08 Non-Director Officers

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

ARTICLE VII - CONTRACTS, CHECKS, LOANS, INDEMNIFICATION AND RELATED MATTERS

7.01 Contracts and other Writings

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

7.02 Checks, Drafts

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

Creekside Pay-It-Forward Bylaws

7.03 Deposits

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

7.04 Loans

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

The corporation may accept loans or incur indebtedness as required to maintain fiscal stability. These loans will be repaid as per terms of the loan.

7.05 Indemnification

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

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

Advance for Expenses. Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the corporation in advance of the final disposition of such action, suit or proceeding, as authorized by the Board of Directors in the specific case, upon receipt of:

- (a) a written affirmation from the director, officer, or agent of his/her good faith belief that he/she is entitled to indemnification as authorized in this article, and
- (b) an undertaking by or on behalf of the director, officer, or agent to repay such amount, unless it shall ultimately be determined that he/she is entitled to be indemnified by the corporation in these Bylaws.

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

Creekside Pay-It-Forward Bylaws

ARTICLE VIII - MISCELLANEOUS

8.01 Books and Records

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

8.02 Fiscal Year

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

8.03 Conflict of Interest

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

8.04 Nondiscrimination Policy

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

8.05 Bylaw Amendment

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

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

Creekside Pay-It-Forward Bylaws

ARTICLE IX - DOCUMENT RETENTION

9.01 Purpose

The purpose of this document retention policy is establishing standards for document integrity, retention, and destruction and to promote the proper treatment of Creekside Pay-It-Forward records.

9.02 Policy

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

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

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

Section 3. Minimum Retention Periods for Specific Categories

- (a) Corporate Documents. Corporate records include the corporation's Articles of Incorporation, Bylaws and IRS Form 1023 and Application for Exemption. Corporate records should be retained permanently. IRS regulations require that the Form 1023 be available for public inspection upon request.
- (b) Tax Records. Tax records include, but may not be limited to, documents concerning expenses, proof of contributions made by donors, accounting procedures, and other documents concerning the corporation's revenues. Tax records should be retained for at

Creekside Pay-It-Forward Bylaws

least seven years.

- (c) Board and Board Committee Materials. Meeting minutes should be retained in perpetuity in the corporation's minute book. A clean copy of all other Board and Board Committee materials should be kept for no less than three years by the corporation.
- (d) Press Releases/Public Filings. The corporation should retain permanent copies of all press releases and publicly filed documents under the theory that the corporation should have its own copy to test the accuracy of any document a member of the public can theoretically produce against the corporation.
- (e) Legal Files. Legal counsel should be consulted to determine the retention period of particular documents, but legal documents should generally be maintained for a period of ten years.
- (f) Marketing Documents. The corporation should keep final copies of marketing and sales documents for the same period of time it keeps other corporate files, generally three years. An exception to the three-year policy may be sales invoices, contracts, leases, licenses, and other legal documentation. These documents should be kept for at least three years beyond the life of the agreement.
- (g) Contracts. Final, executed copies of all contracts entered into by the corporation should be retained. The corporation should retain copies of the final contracts for at least three years beyond the life of the agreement, and longer in the case of publicly filed contracts.
- (h) Correspondence. Unless correspondence falls under another category listed elsewhere in this policy, correspondence should generally be saved for two years.
- (i) Banking and Accounting. Accounts payable ledgers and schedules should be kept for seven years. Bank reconciliations, bank statements, deposit slips and checks (unless for important payments and purchases) should be kept for three years. Any inventories of products, materials, and supplies and any invoices should be kept for seven years.
- (j) Insurance. Expired insurance policies, insurance records, accident reports, claims, etc. should be kept permanently.
- (k) Audit Records. External audit reports should be kept permanently. Internal audit reports should be kept for three years.

Creekside Pay-It-Forward Bylaws

ARTICLE X TRANSPARENCY AND ACCOUNTABILITY

10.01 Purpose

By making full and accurate information about its mission, activities, finances, and governance publicly available, Creekside Pay-It-Forward practices and encourages transparency and accountability to the general public. This policy will:

- (a) indicate which documents and materials produced by the corporation are presumptively open to staff and/or the public;
- (b) indicate which documents and materials produced by the corporation are presumptively closed to staff and/or the public;
- (c) specify the procedures whereby the open/closed status of documents and materials can be altered.

The details of this policy are as follows:

10.02 Financial and IRS documents (The form 1023 and the form 990)

Creekside Pay-It-Forward shall provide its Internal Revenue forms 990, 990-T, 1023 and 5227, Bylaws, conflict of interest policy, and financial statements to the general public for inspection free of charge.

10.03 Means and Conditions of Disclosure

Creekside Pay-It-Forward shall make aforementioned documents to be viewed and inspected by the general public by request to the secretary.

10.04 IRS Annual Information Returns (Form 990)

Creekside Pay-It-Forward shall submit the Form 990 to its Board of Directors prior to the filing of the Form 990. While neither the approval of the Form 990 or a review of the 990 is required under Federal law, the corporation's Form 990 shall be submitted to each member of the Board of director's via (hard copy or email) at least 10 days before the Form 990 is filed with the IRS.

10.05 Board

All Board deliberations shall be open to the public except where the Board passes a motion to make any specific portion confidential.

- (b) All Board minutes shall be open to the public once accepted by the Board, except where the Board passes a motion to make any specific portion confidential.
- (c) All papers and materials considered by the Board shall be open to the public following the meeting at which they are considered, except where the Board passes a motion to make any specific paper or material confidential.

Creekside Pay-It-Forward Bylaws

10.06 Donor Records

Donor records shall be made available to the Board when requested.

ARTICLE XI - CODES OF ETHICS AND WHISTLEBLOWER POLICY

11.01 Purpose

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

11.02 Reporting Violations

If any director or officer reasonably believes that some policy, practice, or activity of Creekside Pay-It-Forward is in violation of law, a written complaint must be filed by that person with the vice president or the Board president.

11.03 Acting in Good Faith

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

11.04 Retaliation

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

Creekside Pay-It-Forward shall not retaliate against any director or officer who in good faith, has made a protest or raised a complaint against some practice of Creekside Pay-It-Forward or of another individual or entity with whom Creekside Pay-It-Forward has a business relationship, on the basis of a reasonable belief that the practice is in violation of law, or a clear mandate of public policy.

Creekside Pay-It-Forward shall not retaliate against any director or officer who discloses or threatens to disclose any activity, policy, or practice of Creekside Pay-It-Forward that the individual reasonably believes is in violation of a law, a rule, or regulation mandated pursuant to

Creekside Pay-It-Forward Bylaws

law or is in violation of a clear mandate of public policy concerning the health, safety, welfare, or protection of the environment.

11.05 Confidentiality

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

11.06 Handling of Reported Violations

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

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

ARTICLE XII - AMENDMENT OF ARTICLES OF INCORPORATION

12.01 Amendment

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

Creekside Pay-It-Forward Bylaws

CERTIFICATE OF ADOPTION OF BYLAWS

I do hereby certify that the above stated Bylaws of Creekside Pay-It-Forward were approved by the Creekside Pay-It-Forward's Board of Directors on January 9, 2019 and constitute a complete copy of the Bylaws of the corporation.

A handwritten signature in cursive script that reads "Nancy Ann Thomas". The signature is written in black ink on a light blue background.

Secretary—Nancy Ann Thomas
Date: January 9, 2019