

RECORD RETENTION AND eDOCUMENT DESTRUCTION POLICY

The principal offices of the National Association (herein "Association") are located in Washington, D.C., at 2001 Pennsylvania Ave, N.W. The Association may change its principal offices, or establish additional offices, within or without the District of Columbia, as the Association may decide.

The National Association shall retain records for the period of their immediate or current use, unless longer retention is necessary for historical reference or to comply with contractual or legal requirements. Records and documents outlined in this policy includes paper, electronic files (including e-mail) and voicemail records regardless of where the document is stored, including network servers, desktop or laptop computers and handheld computers and other wireless devices with text messaging capabilities.

In accordance with 18 U.S.C. Section 1519 and the Sarbanes Oxley Act, The Association shall not knowingly destroy a document with the intent to obstruct or influence an "investigation or proper administration of any matter within the jurisdiction of any department agency of the United States . . . or in relation to or contemplation of such matter or case." If an official investigation is underway or even suspected, document purging must stop in order to avoid criminal obstruction.

In order to eliminate accidental or innocent destruction, The Association has the following document retention policy:

Accounts receivable and payable ledgers and schedules	7 years
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Annual audited financial statements, audit reports, general ledgers, internal audit reports, trial balance journals	Permanently
Articles of Incorporation, Charter, Bylaws, minutes and other incorporation records	Permanently
Bank Reconciliation	3 years
Bank Statements, deposit records, electronic fund transfer documents, and cancelled checks	3 years
Chart of Accounts	Permanently
Contracts, mortgages, notes and leases (still in effect)	Permanently
Contracts, mortgages, notes and leases (expired)	7 years
Correspondence (general)	3 years
Correspondence (legal and important matters)	Permanently
Correspondence (with customers and vendors)	2 years
Depreciation schedules	Permanently
Employment applications	3 years from making the record or taking the personnel action
Garnishments	7 years
Insurance policies, records, current accident reports, claims (still in effect)	Permanently
Insurance policies, records, accident reports, claims (expired)	3 years
Inventory records	7 years
Invoices (to customers, from vendors)	7 years
Loan documents and notes	Permanently

Personnel files (I-9's)	7 years after date of hire or 1 year after termination
Personnel files (payroll records and summaries including records related to employee's leave)	7 years
Personnel files (terminated employees)	7 years after termination
Retirement and pension records including Summary Plan Descriptions (ERISA)	Permanently
Tax Returns and worksheets	Permanently
Timesheets	7 years
Trademark registrations and copyrights	Permanently
Workers Compensation documentation	10 years

SECTION 3. CHECKS, DRAFTS, ORDERS, ETC. All checks, drafts, or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such authorized officer, officers, agent, or agents of the Association and in such manner as shall from time to time be determined by resolution of the Board of Directors.

SECTION 4. DEPOSITS. All funds of the Association not otherwise employed shall be deposited to the credit of the Association in such banks, trust companies or other depositories as the Board of Directors may select.

ARTICLE IX BOOKS AND RECORDS

The Association shall keep correct and complete books and records of account and shall keep minutes of the proceedings of its Board of Directors and standing committees; and shall keep at its registered office or principal office a record of the names and addresses of its Board of Directors. All books and records of the Association may be inspected by any Director, or his or her agent or attorney, or by any person authorized by law for any proper purpose at any reasonable time.

ARTICLE X LOANS TO DIRECTORS AND OFFICERS PROHIBITED

No loans shall be made by the Association to its Directors or officers.

ARTICLE XI INDEMNIFICATION

SECTION 1. EXTENT OF INDEMNIFICATION. The Association shall indemnify members of the Board of Directors and its officers, for the defense of civil or criminal actions or proceedings, as hereinafter provided in a manner and to the extent permitted by applicable law.

The Association shall indemnify each of its Directors and officers from and against any and all judgments, fines, amounts paid in settlement, and reasonable expenses, including attorneys' fees, actually and necessarily incurred or imposed as a result of such action or proceeding or any appeal therein, imposed upon or asserted against him or her by reason of being or having been such a Director or officer and acting within the

scope of his or her official duties, but only when the determination shall have been made judicially or in the manner herein provided that he or she acted in good faith for a purpose which he or she reasonably believed to be in the best interests of the Association and, in the case of a criminal action or proceeding, in addition, had no reasonable cause to believe that his or her conduct was unlawful.

A nonjudicial determination that the Director or officer has met this standard of conduct shall be made (1) by the Board of Directors by a majority vote of a quorum consisting of directors who are not parties to such action or proceeding, or, (2) at the request of a quorum of disinterested directors, by an opinion in writing of independent legal counsel that the Director or officer has met the foregoing applicable standard of conduct. If such determination is to be made by the Board of Directors, it may rely as to all questions of law on the advice of independent legal counsel.

This indemnification shall apply to all the amounts allowable as above stated, including judgments, fines, amounts in settlement, and reasonable expenses described above whenever arising. The right of indemnification herein provided shall be in addition to any and all rights to which any Director or officer of the Association might otherwise be entitled and provisions hereof shall neither impair nor adversely affect such rights.

SECTION 2. INSURANCE. The Association shall purchase and maintain Directors' and Officers' liability insurance coverage.

ARTICLE XII AMENDMENT OF BYLAWS

The Board of Directors may alter, amend or rescind the Bylaws or adopt

new ones by affirmative vote of the majority of the Directors of the Association at any regular or special meeting.