

Explanation of Bylaws proposed changes:

1. Remove Article III Section 1 and rewrite its language into a NEW Section 1 and Section 2 to better define membership and the membership categories and also update language throughout the document to correspond with this change.
2. Add language to create a new membership category in Article III NEW Section 2 b and update language throughout the document to correspond with this addition.
3. Remove Article III Section 6 and rewrite it into NEW Section 2 c.
4. Add language about what happens if a trustee retires during an elected term at the end of Article III Section 7/NEW Section 3.
5. Add language about how to appoint Fund Trustees in Article IV NEW Section 17.
6. Delete Article XII Section 7.
7. Delete several words in Article XV title and Section 1 to account for the fact that the organization does not distribute paper cards anymore.