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A. Introduction

Coast Guard Mutual Assistance is an independent, non-profit, charitable organization, providing financial assistance to the entire Coast Guard family. While having a close relationship with the U. S. Coast Guard, Coast Guard Mutual Assistance does not receive federal funds.

B. Sources of Funds

1. Repayment of Loans

Loan repayments are the largest source of funds.

See section 5-B for additional information concerning repayment of loans.

2. Investments

The Board of Control is responsible for establishing, developing and maintaining the Coast Guard Mutual Assistance Investment Policy. The Board reviews, monitors and updates the policy as appropriate.

Questions concerning CGMA's investment policies should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

3. Contributions

The Internal Revenue Service (IRS) has recognized Coast Guard Mutual Assistance as a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code. As such, contributions to Coast Guard Mutual Assistance are deductible for income and estate tax purposes under Section 170 of the Internal Revenue Code. Coast Guard Mutual Assistance's U.S. Federal Tax ID number is 31-1801931.

A copy of the IRS letter granting CGMA tax exempt status is available on the CGMA website www.cgmahq.org. Questions concerning CGMA's tax exempt status should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Contributions may be made during the Annual Campaign or throughout the year. Unrestricted contributions received will be placed in the CGMA General Fund. Restricted contributions (designated for specific purpose, group or class of individuals, specific geographic area, etc.) are generally not accepted. However, exceptions may be considered. Contact the CGMA-HQ Executive Director or Director of Finance for additional information concerning restricted contributions. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Note: Contributors do not receive any special privileges nor are prior contributions considered when assistance is requested. Clients do not have to contribute to CGMA to request and receive assistance.

C. Annual Fundraising Campaign

Without an annual infusion of new funds, Coast Guard Mutual Assistance would eventually not have resources to provide further assistance. While the return on investments may account for a portion of such funds, the majority comes in as a result of the Annual Fundraising Campaign. In addition to raising much needed funds, the Annual Campaign serves to raise awareness of the programs and services available to Coast Guard people.

The Annual Fundraising Campaign is conducted by local Representatives during the month of April each year. During the same period, CGMA-HQ conducts a separate direct mail campaign for Retired military, Selected Reserve, and Coast Guard Auxiliary members.

Prior to the campaign, CGMA-HQ provides campaign materials, instructions and forms. This typically includes:

- A Fundraising Guide
- Campaign Preparation and Wrap-up Instructions
- Campaign Report Forms
- Frequently Asked Questions
- Campaign Literature
- Pledge/Authorization Forms
- A Power Point Presentation

Fundraising information will also be available on the CGMA-HQ website (www.cgmahq.org) before and during the campaign

In conducting their Campaign, Representatives are to ensure that every active duty member and civilian employee in their area of responsibility (AOR) is contacted, provided with campaign literature, and given the opportunity to contribute to CGMA.

No fair share amounts are to be established in connection with the campaign. No coercion or pressure is to be imposed on personnel in connection with the campaign – contributions must be voluntary. No one is required to make a contribution in order to receive assistance.

Questions concerning CGMA's Annual Fundraising Campaign should be directed to the CGMA-HQ Client Services Specialist or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

D. Other Individual Contributions

Contributions received during the Annual Campaign account for the majority of all contributions received. However, contributions may be made at any time throughout the year. These contributions may be given to the local CGMA Representative or sent directly to CGMA-HQ. Contributions may also be made via the CGMA-HQ website (www.cgmahq.org).

All contributions made outside of the Annual Fundraising Campaign will be acknowledged by CGMA-HQ. A thank you card or letter will be sent to all contributors. Contributors of over \$250 will also receive a written acknowledgement of their contribution as required by Internal Revenue Service (IRS) regulations.

The following policies and procedures apply to contributions received outside of the Annual Fundraising Campaign

1. Cash Contributions

Cash (check or money order) contributions may be given to any CGMA Representative or mailed directly to CGMA-HQ. Representatives receiving cash contributions are to forward the contribution to CGMA-HQ as soon as possible. Cash contributions are to be made in the form of a check or money order made payable to Coast Guard Mutual Assistance or CGMA. Cash should never be sent through the mail.

2. Allotment or Payroll Deduction Contributions

Contributing by allotment or payroll deduction is a quick and easy way for active duty members, civilian employees and retired members to show their support of Coast Guard Mutual Assistance. At this time, allotment or payroll contributions cannot be processed for other individuals.

3. Credit Card Contributions

Credit card contributions to CGMA may be made online using CGMA's secured Website.

4. Securities Contributions

Contributions of securities (stocks and bonds) may be made to Coast Guard Mutual Assistance. Shares can be delivered electronically by a broker or they may be transferred online or by mail. All securities contributions will be processed by CGMA-HQ. Individuals wishing to contribute securities to Coast Guard Mutual Assistance are encouraged to contact their broker or financial planner for additional information. Questions, concerning contributions of

securities should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Bequests

Contributors and supporters of Coast Guard Mutual Assistance are encouraged to remember Coast Guard Mutual Assistance as part of their estate planning.

All bequest contributions:

- Will be placed into the Coast Guard Mutual Assistance general fund.
- Are to be made to Coast Guard Mutual Assistance, US Coast Guard Mail Stop 7180, 4200 Wilson Blvd, Suite 610, Arlington, VA 20598-7180.

Individuals wishing to leave a gift to CGMA as part of their estate should contact their estate planner for additional assistance. Questions concerning bequests should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

6. Memorial Contributions

Contributions to Coast Guard Mutual Assistance may be made "in memory" of another individual.

Memorial contributions made by cash (check or money order payable to Coast Guard Mutual Assistance or CGMA) should be mailed directly to CGMA-HQ.

Individuals making memorial contributions are encouraged (but not required) to complete a Memorial Contribution Form (CGMA Form 42). This form is available on the CGMA-HQ Website (www.cgmahq.org).

If a Memorial Contribution Form is completed, or if pertinent information is provided by letter or other means, CGMA-HQ will use that information to provide written acknowledgment to the contributor and if desired, to the next-of-kin of the individual for whom the contribution is being made or to others as desired.

E. Corporate Contributions and Sponsorship

Coast Guard Mutual Assistance's motto "We Look after Our Own" reflects its philosophical foundation of "Coast Guard People Helping Coast Guard People". That is, Coast Guard people contribute to Coast Guard Mutual Assistance so Coast Guard Mutual Assistance can help Coast Guard families in need.

Based on the above philosophy, CGMA does not actively solicit contributions from individuals or organizations outside of the U.S. Coast Guard.

While all contributions are needed, graciously accepted and appreciated, unsolicited corporate contributions must meet the following criteria:

- Coast Guard Mutual Assistance will not sponsor or endorse activities, organizations, companies or productions. Coast Guard Mutual Assistance will not lend its name or the credibility of the organization to any marketing initiative
- Additionally, no commercial or other agency or person shall be authorized to imply sponsorship by Coast Guard Mutual Assistance to raise funds or accept contributions on behalf of CGMA on a percentage or other profit sharing or paid basis. Coast Guard Mutual Assistance will however, accept contributions from book, movie, or music royalties, as well as from other commercial sources, provided there is no implied sponsorship or endorsement of the company, individual, or product by CGMA
- Coast Guard Mutual Assistance reserves the right to refuse any contribution that may potentially be seen as damaging its reputation or that delivers a message contrary to its mission.

Note: Representatives are to contact the CGMA-HQ Executive Director or Director of Finance (see paragraph 2-D-2 for CGMA-HQ contact information) if they are contacted by any organization wishing to use CGMA's name, image, etc. as part of a fundraising initiative, or if they wish to contribute to CGMA on behalf of their organization.

F. Publicizing CGMA (POWs, Websites)

Representatives are encouraged to promote awareness of CGMA by including information in the local Plan of the Week (POW) and on local Websites. Information on local websites should pertain to local operations (name and phone number of the local Representative and Assistant Representatives, etc.) with a link to the CGMA-HQ www.cgmahq.org for more detailed information concerning CGMA.

G. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)