

Bylaws of
Westfarm Fraternal Beneficiary Association (WFBA) Edir
2024
Maryland, USA

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Establishment of Westfarm fraternal Beneficiary Association (WFBA) Edir and the Purpose of the Society

To provide for the well-being of mankind during their time in this world It is a natural disaster. Happiness can usually be planned and prepared for, but grief is a natural necessity that can come suddenly. It is difficult to say that most of the society in our area is prepared for this sudden grief in advance. Especially since the money needed for a funeral is high, it can be a challenge for a family. Therefore, it has become common to collect donations from passersby on occasion. This situation can create additional unnecessary pressure on the person who has suffered a disaster. To address this major problem, the Westfarm fraternal Beneficiary Association (WFBA) Edir was established with the following objective. By fulfilling the obligations set out in WFBA rules, the members of the WFBA have planned and coordinated in advance. As the saying goes, fifty lemons are a burden for one person but a gift for fifty people. Therefore, with this basic objective in mind, the Westfarm fraternal Beneficiary Association (WFBA) Edir was established by a few homeowners living in the Westfarm Residents' Association. In order to ensure the smooth running of the society, the following detailed rules of procedure have been established and will be implemented by the members of the society.

Functions

The Westfarm Fraternal Beneficiary Association (WFBA) Edir shall perform the following detailed functions to achieve the objectives for which it was established.

1. Register members.
2. Collect registration fees and contributions to be paid when there is a loss/happiness.
3. Deposit the collected funds in a bank account opened in the name of the Westfarm fraternal Beneficiary Association (WFBA) Edir
4. Notify the members of the society when a death occurs to a member of the society.
5. Provide the members with the assistance they are entitled to from the society as stated in the rules when a death occurs.

Article 1

Name, Emblem and Principles of the Westfarm Fraternal Beneficiary Association (WFBA) Edir

- 1.1 The name of the Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be known as Westfarm Fraternal Beneficiary Association (WFBA) Edir
- 1.2 The emblem of the Society shall be an umbrella that protects from rain.
- 1.3 The Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be independent of race, religion, and politics. It shall not deal with any matter that is not in accordance with the aims of the Society.

Article 2

Members of the Westfarm Fraternal Beneficiary Association (WFBA) Edir and their representatives

- 2.1. A member of the Society shall be a person (including his/her family (husband, wife and children under the age of 21)) who has read the aims and regulations of the Society, understood his/her rights and obligations, paid the registration fee and current contributions, and whose full name and address are registered in the Register of Members of the Society and whose signature is approved by the Director of the Society.
- 2.2. A member's representative is a person who has been given the authority to act as a representative in the event of an emergency by filling out the membership form of the Westfarm Relief Fund in accordance with the rules of the Fund.
- 2.3. When a member comes to collect the money, he has been represented by, he must present two types of legal government-issued identification confirming his identity.
- 2.4. Any member, whether present or absent, may appoint a person to represent him as his own person, who will pay the contribution and perform the duties specified in the Fund's bylaws, but the representative shall not be exempt from liability if the representative fails to perform the duties of the member as specified in the Fund's bylaws.

Article 3

Eligibility for membership of the Westfarm Fraternal Beneficiary Association (WFBA) Edir

- 3.1 Must be a homeowner in the Westfarm Residential Community
- 3.2 If the member has a child over the age of 21, the member shall only join the WFBA if the child's full name is provided on the registration form.
- 3.2 Each member of the Westfarm fraternal Beneficiary Association (WFBA) Edir shall register independently.
- 3.3 Any person shall be deemed to be a member of the WFBA only upon payment of the dues.
- 3.4 If a person changes his/her address after becoming a WFBA member, he/she may continue to be a member as long as he/she continues to meet the obligations required by the WFBA.
- 3.5 Those who apply to join the WFBA after the WFBA is established (05/01/2024) shall be treated as follows.
 - 3.5.1 To register as a member, the membership registration fee is \$300.00 and the monthly fee of \$20.00 will be paid in full starting from 05/01/2024, when the opportunity is established.

3.5.2 A new registered member of the Association will benefit from the assistance opportunity by paying the membership registration fee of \$300 (three hundred dollars) and \$20.00 (twenty dollars) every month starting from 05/01/2024, when the opportunity is established, only if he fills out the membership form and waits for six months or pays the monthly fee of six months in advance (120.00).

3.5.3 He is obliged to pay the membership fee like any other member of the Association during the six-month waiting period.

3.5.4 Any member of the community must accept that any dispute arising with the community shall be resolved only by the elders chosen by the community.

Article 4

Rights and obligations of children of members of the community

4.1. Children under the age of 21 and legally adopted children shall be admitted only if their parents live with the registering member and their names are registered on the application form.

4.2 Parents who request in writing to register their children and legally adopted children in the community must first provide a document stating that their name is registered as a parent on the birth certificate and that the children live with the member.

4.3 A newborn child may be registered as a child member in the family register by submitting a birth certificate:

4.4 If a child who is a member dies after being registered in accordance with the rules, the membership will be paid only to the parent or legal guardian who registered the child as a parent.

4.5 The child will be removed from the child member when the child reaches the age of 21.

4.6 Children who have been removed from the child register after reaching the age of 21 may re-register as a member by submitting a new application or form and paying \$150.00 plus a monthly fee of \$20.00 from the month in which they became a member of the child.

Article 5

Registration, Dues and Payments of Membership in the Westfarm Fraternal Beneficiary Association (WFBA) Edir

5.1 Any person who wishes to become a member of the West farm Fraternal Beneficiary Association (WFBA) Edir shall pay a \$300.00 (three hundred dollars) registration fee and a monthly fee beginning in the month in which the Society is established.

5.2 Children of members over the age of 21 may become members by paying a \$200.00 (two hundred dollars) registration fee and a monthly fee beginning in the month in which the Society is established.

5.3 Children of members over the age of 21 must be registered on their parents' registration form in advance of becoming members.

5.3 In the event of the death of a member of the Westfarm Fraternal Beneficiary Association (WFBA) Edir or a child member registered under the Bylaws, the Association shall pay the sum of two thousand five hundred dollars (\$2500.00) out of the Association's account and each member shall contribute \$100.00 out of his or her own pocket.

5.4 In the event of the death of a member of the WFBA and a child member registered under the Bylaws, the WFBA shall pay the amount to the person designated by the member. In the event of the death of a child member, the payment shall be made to the parent who registered the child.

Article 6

Methods of Payment of Members' Funds

1 In cash

2 In check

Article 7

Due date for payment of contributions and penalties for failure to pay on time

7.1 A member shall pay his or her monthly contributions within 1-5 days of the month in which the member is registered.

7.2 If the member fails to pay the monthly contribution within 5-10 days, a fine of \$5.00 (five dollars) shall be paid.

7.3 If the member fails to pay the monthly contribution within 10-15 days, a fine of \$10.00 (ten dollars) shall be paid.

7.4 If the member fails to pay the monthly contribution within 15-60 days, he/she shall be obliged to explain it to the members of the Board of Directors of the Association.

7.5 After 90 days, the Board of Directors may notify the General Assembly and expel the member from the Association.

Article 8

Powers of the Board of Directors

8.1 The General Assembly shall be the supreme body of the Association.

8.2 The Board of Directors (Board) shall have the power to exercise and supervise the rights and obligations set forth in the Association's Bylaws.

- 8.3 From the date of entry into force of the bylaws of the association, if the bylaws are found to be detrimental to the association or are not in accordance with the interests of the members, the board may amend or amend the bylaws by specifying the number of the articles to be amended and adopted at the annual general meeting.
- 8.4 If a member who voluntarily assists or works for the association is not available at the time of need, the board of directors may hire and dismiss a temporary employee who is paid to work in order to prevent the association from being disrupted.
- 8.5 If a member elected to the board of directors resigns from the board of directors on his own volition or fails to attend five meetings of the board repeatedly or if he commits an act that is detrimental to the existence of the association, the board of directors may convene an emergency general meeting and discuss the matter and remove the member from the board of directors and replace him with one of the members registered as a reserve member or another member of the association.

Article 9

Board of Directors: Number of Members and Duties

The Board of Directors of Westfarm fraternal Beneficiary Association (WFBA) Edir shall have five (5) executive members elected by the members of the General Assembly.

1. Chairman
2. Vice-Chairman (Member Relations)
3. Secretary General
4. Treasurer (Accountant)
5. Auditor

Article 10

Description of the Board of Directors:

10. 1. Chairman

10.1.1 The Chairman of the Society shall preside over the meetings of the Society.

10.1.2 He shall represent the Society at various meetings after informing the Society's Executive Committee.

10.1.3 He shall establish working relations with various organizations on behalf of the Society.

10.1.4 When the association wants to enter various contracts with various organizations, he/she shall sign on behalf of the association in accordance with the instructions given by the Executive Committee.

10.1.5 He/she shall sign on expense checks together with the Vice Chairman or Treasurer.

10.1.6 He/she shall monitor and execute the activities of the association.

10.1.7 He/she shall ensure that the money due to be paid to the representative in accordance with the rules of the association in the event of the death of a member of the association.

10. 2. Deputy Chairman (Public Relations)

10.2.1. In the absence of the main chairman, he/she shall assume the responsibilities of the chairman and perform all the duties specified in the work schedule.

10.2.2 In the absence of the general secretary of the association, he/she shall be responsible for performing the duties of the general secretary.

10.2.3. In the absence of the Chairman and the Secretary General, the Chairman of the Association may appoint one of the remaining members of the Executive Committee to act as Secretary temporarily.

10.2.4 In the absence of the Chairman of the Association, the Vice Chairman shall sign the expense checks together with the Secretary.

10.3. Secretary General

10.3.1. The General Assembly of the Association shall prepare the agenda for the meetings of the Executive Committee. The Secretary General shall ensure that the minutes of the meetings are accurately recorded. The minutes shall include at least the following details: the date, time and place of the meeting, a list of members present and absent, the agendas discussed, a list of reports presented at the meeting, proposals made at the meeting and their results.

10.3.2. The Secretary shall maintain, control, organize, and maintain any written information of the Association in an easily accessible form. This information shall include the following: Bylaws, Legal Registration License, List of Board Members, Minutes of Board and Various Committee Meetings, Financial Reports, and Various Legal Documents, Membership Registration Form.

10.3.3. The Secretary shall carefully record and maintain the names, addresses, and telephone numbers of the Association members, as well as various other information. The Secretary shall provide the information in his/her possession for election, vote counting, and various reports as needed. He/She shall organize the registration applications of the members and their supporting documents and submit them to the Board for decision. He/She shall ensure that all the information collected is carefully maintained.

- 10.3.4. The Secretary General shall ensure that the bylaws in force are in force at any meeting.
- 10.3.5. The Secretary General shall ensure that the agendas of the General Meeting and the Executive Board are circulated in a timely manner.
- 10.3.6. In the absence of the Chairman and the Vice-Chairman, he shall temporarily replace them and perform the duties specified in the list of duties assigned to them.
- 10.3.7. The Secretary General shall sign the expense checks together with the Chairman or the Vice-Chairman.

10.4. Duties of the Accountant

- 10.4.1. Develops and implements the accounting plan of the association.
- 10.4.2. Maintains the accounts and accounts of the association.
- 10.4.3. The financial report of the Association shall be submitted to the Board of Directors every three months and to the general meeting held once a year.
- 10.4.4. The Association shall keep a record of its income and expenditure on a computer and shall monitor its accounts on a regular basis.
- 10.4.5. It shall record and receive receipts of funds, keep them carefully and issue receipts to members who pay money, and sign them.
- 10.4.6. The Treasurer shall be responsible for timely depositing the funds collected by the Association into the bank.
- 10.4.7. At any time, the Audit Committee of the Association shall examine and examine the accounts of the Association by submitting the necessary receipts and receipts when requested.
- 10.4.8. Upon the expiration of his term of office, he shall be responsible for handing over the assets in his possession and for having the accounts audited by the internal auditor and submitted to the successor member.

10.7 Public Relations

- 10.7.1 He shall give oral and written statements about the relief fund as and when deemed necessary and as directed by the Executive Committee.
- 10.7.2 He shall endeavor to ensure that the activities and contents of the relief fund are known in detail. He shall also notify the members of meetings and events.
- 10.7.3 He shall attend various meetings on behalf of the relief fund as and when required, as directed by the Executive Committee.

Term of (WFBA) Edir Executive Committee.

11 1. The term of office of a member of the Executive Committee of the Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be two (2) years only.

11.2 When the members of the Executive Committee who have completed their term of office are dismissed in the presence of the general membership, new members shall be elected by the members of the Executive Committee who have not completed their term of office and shall continue their work with the Executive Committee members who have not completed their term of office.

11.3 Any member of the Executive Committee of the Westfarm Fraternal Beneficiary Association (WFBA) Edir, even if he has completed his term of office, may be elected for a second term by the Nominating Committee if he deems it necessary for the position.

11.4 The General Assembly of the Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be held every six (6) months.

Article 12

Nominating Committee

12.1 The 3 (three) members of the Nominating Committee who shall elect the members of the Executive Committee of the Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be elected by the Executive Board.

12.2 The members of the Nominating Committee shall, in accordance with the bylaws, present the candidates for a vote of twice the number of members to be elected after receiving the nominations from the members of the Board of Directors. The candidates shall be screened according to the following criteria:

12.2.1. Age 25 and above shall be preferred

12.2.2. Free from criminal record and not accused of fraud

12.2.3. Known for their good conduct.

12.2.4. They shall be screened and presented as free from racial and religious discrimination:

12.2.5. It is preferable if the candidate has professional qualifications for various services of the board

12.3 In general, the candidates who meet the criteria specified in 12.2 shall be presented to the Executive Board in advance and discussed in a meeting. After the candidates are evaluated, the Board shall announce the names of the candidates to the general assembly based on the decision made by the Board.

12.4 Before completing its work, the Nominating Committee shall submit a list of candidates who can participate in the next election to the Board. If the Board selects five of the candidates presented to it by a majority vote, it shall make them non-voting board members by making them aware of the board's procedures and

by making them eligible candidates for the election to become permanent board members in the future. The Nominating Committee shall complete its work by making them qualified candidates for the election to become permanent board members in the future.

Article 13

Westfarm fraternal Beneficiary Association (WFBA) Edir Auditor's Responsibilities and Term of Office

- 13.1. The WFBA Financial Auditor's Committee is the body that acts as the chief auditor of the WFBA financial management and operations.
- 13.2 The WFBA Financial Auditor shall be elected by the total number of WFBA members and shall serve for a term of two years. If elected for a second term, he shall be elected only if he has a majority of the votes cast by other members.
- 13.3. The WFBA Financial Auditor's Committee shall be accountable to the WFBA General Assembly.
- 13.4. The WFBA Financial Auditor's Committee shall examine the financial management, income and expenditure of the WFBA; for this purpose, it may obtain from the WFBA Chairman and Treasurer any evidence showing the overall financial or accounting management of the WFBA that is required for examination.
- 13.5. The Auditor of the Relief Fund shall submit a written report of the results of the audit to the Management Committee and the members of the General Assembly of the Relief Fund.
- 13.6 The Management Committee shall monitor and ensure that the election is conducted properly during the election period. It shall submit a report as necessary when the election process is explained to the general members.
- 13.7 When the members of the Management Committee of the Relief Fund leave after completing their election period, they shall transfer the property or money previously received for work to the new members in an appropriate manner and implement the transition process.
- 13.8 The Auditor of the Relief Fund may view the files of accounting receipts necessary for the audit work, as well as bank income and expenses and accounting-related information from the file on the Management Committee of the Relief Fund's computer at any time.
- 13.9 The auditor of the Westfarm Fraternal Beneficiary Association (WFBA) Edir shall be responsible for returning to the office, upon completion of his examination, all records and documents taken from the Westfarm Fraternal Beneficiary Association (WFBA) Edir office for the purpose of accounting.

Article 14

Immunity of Management Members from Liability

14.1 The members of the Management Board of Westfarm Fraternal Beneficiary Association (WFBA) Edir (R.S.) shall not be personally liable for any debts or obligations of the Westfarm Fraternal Beneficiary Association (WFBA) Edir. 14.2 Any member of the Management Board shall be liable for any misappropriation of the assets or funds of the Westfarm Fraternal Beneficiary Association (WFBA) Edir for personal gain or gross negligence.

Article 15

The Annual General Meeting of the Westfarm Fraternal Beneficiary Association (WFBA) Edir Voting Procedure:

15. 1 The WFBA General Meeting shall be held every six (6) months. The place and date shall be announced in advance of the meeting. It is the duty of the members to attend the Annual General Meeting. Failure to attend the meeting without sufficient reason shall result in a fine.

15. 2 An emergency meeting may be called when urgent matters arise that do not require the time for a decision of the General Meeting.

15. 3 An emergency meeting shall be called if more than half of the members request that a general meeting be called. 15. 4 Any vote shall be taken by secret ballot.

15.5 The quorum for passing resolutions at an annual meeting other than those provided for in Article 15.7 shall be 50% of the members present.

15.6 Any decision to be made shall be adopted by a majority of 51% of the members of the General Assembly.

15.7 If the meeting is to decide on the existence of the Association, it shall be adopted by a majority of 75%.

15.8 The Management shall call for the attendance of members at the regular or emergency general meeting of the Association, and if members are not present at the meeting, the decision shall be made by the members present on that day.

Article 16

Detailed circumstances for suspension from membership of the Association

16 1. A member of the Association who fails to fulfill the obligations set forth in these regulations or who commits an act that disrupts, destroys, or otherwise harms the existence of the Association and divides the members shall be summoned by the Management Committee and advised.

16.2 If he/she cannot be remedied by consultation and continues in his/her misconduct, the Management may notify the General Assembly and dismiss

him/her from the Association. A member who has been expelled from the Association shall not be entitled to a refund of the membership fee and subscription fee paid before his/her expulsion and shall not be allowed to re-enter the Association if he/she requests to re-enter the Association later.

16.3 If a member of the Association has been expelled from the Association for failure to pay the membership fee on time; if he/she requests to re-enter, he/she shall be excused and shall become a member as a new member by paying the current membership fee. In such a case, a returning member shall comply with the six-month waiting period for new members and shall remain a member by paying the membership fee when requested.

16.4 The registration fee and subscription fee paid by a member who has voluntarily withdrawn from the Association shall not be refunded.

16.5 A member who has been expelled from the Association for failure to pay the membership fee may re-enter the Association by requesting in writing to re-enter the Association. In this case, a request for membership shall be decided by a two-thirds vote of the Board. A former member may re-register as a member by completing a new form and paying the then-current registration fee and monthly fee. The returning member shall be considered a new member and shall be eligible for any benefits upon completion of the six-month waiting period.

Article 17

Regarding change of address:

17.1 Any member of the Westfarm Fraternal Beneficiary Association (WFBA) Edir must notify the Board of Directors of the Westfarm Fraternal Beneficiary Association (WFBA) Edir when changing his/her address. Failure to do so will result in the member not receiving assistance.

Article 18

Regarding the contribution amount when members of the Westfarm Fraternal Beneficiary Association (WFBA) Edir encounter various issues and health problems:

18.1 The following circumstances may be considered sufficient reasons for not paying the payment on time.

- If the member is currently hospitalized and receiving medical treatment.
- If the member is currently in prison (incarcerated), the family or representative shall not pay a penalty when the member comes to pay the contribution amount by informing the Chairman of the Westfarm Fraternal Beneficiary Association (WFBA) Edir of the problem.
- This shall only be done if they apply within thirty (30) days from the date of the problem.

Article 19

Notification of Death of a Member to the Association

19.1 When a member of the Association dies, whether directly or indirectly, any member of the Association who can prove that the deceased was a member of the Association shall notify the Association's Executive Committee within the following dates:

19.2 If the member died in the United States, the member's representative or representative shall notify the Association's Executive Committee within ten (10) days.

19.3 If the member died in a state other than Maryland, the Executive Committee shall be notified within fifteen (15) days.

19.4 If the member died outside the United States, the death report shall be reported to the Association within thirty (30) days.

19.5 If the member resides outside the United States, the member must provide a medical certificate stating the death within ninety (90) days of the date of death, along with information about the length of time the member was outside the United States; and the documents must be certified by a U.S. Embassy in the country of residence. Any death report or certificate submitted after the specified date will not be valid and will not be eligible for compensation.

19.6, If necessary, the member may obtain a death certificate from the appropriate office or from the member's own assistance office.

Article 20

Notifying all members of the death of a member:

20.1 The member shall notify all members by phone, email, or text within 24 hours of the death of a member.

20.2 Any excuse given by a member who does not use the means by which the Association announces the death of a member shall not be accepted.

20.3 Since the Association collects funds from members upon death, it is the responsibility of the Association to inform the members of the death of a member through the means of communication used by the Association, and members cannot claim that the news has not been disclosed to them.

Article 21

Regarding the number of members and total payment:

21.1. The members of the Association shall contribute \$100 upon the death of a member of the Association.

21.2 If the number of members increases or decreases due to special reasons, the amount of money to be given to the deceased family and the amount of the members' contributions shall be determined by the Executive Board, after informing the General Assembly and as necessary.

Article 22

In the event of a succession of deaths of members in the association

22.1. In the event of the death of more than three members within a month, the contribution amount to be paid by each member shall be determined by the Management Committee in accordance with the decision of the General Assembly, after considering the payment specified in this constitution.

Article 23

Method of resolving complaints and disputes

23.1. The rights, obligations and interests of the members shall be resolved only in accordance with this constitution.

23.2. If a member is dissatisfied with the operation of the association or the decisions made, or if disputes arise, the problems shall be resolved only by two elders appointed by the association's chairman and an elder appointed by the party with an understanding of the culture and objectives of the association.

23.3 A member who files a complaint with the court shall not be exempt from liability if he has misappropriated the assets of the association without the consent of the association.

23.4 A person who has not accepted these rules of association may not register as a member of the association.

Article 24

- The words defined in these rules of association shall have the meaning only as defined in the rules of association.
- A member of the association may not transfer the rights specified in the rules to another person during his lifetime.

Article 25

- This rule of association shall be amended as necessary by agreement of the members.