



MORPAC

Campaign Toolkit

In this toolkit, you will find...

- Information on MORPAC and how it supports our industry
- Checklists for running a company campaign
- Rules and guidelines
- Sample communications

A TOOLKIT TO HELP YOU PLAN YOUR COMPANY CAMPAIGN

Understanding the legislative issues that affect the industry is a critical first step in becoming more politically active. Political advocacy covers a wide range of activities, including voting in elections, lobbying a member of Congress, participating in the Mortgage Action Alliance (MAA) or contributing to the political action committee (PAC) of the Mortgage Bankers Association (MORPAC).

MAA is your free tool to speak directly with your Members of Congress, state legislators and regulators about the impact of proposed legislation or regulations. Through MAA, members are able to play an active role in the legislative arena, but advocacy doesn't end there.

Contributing to MORPAC allows us to maximize the political strength of the real estate finance industry. Through MORPAC support, we are able to send a strong, collective and clear message on behalf of our industry to key policymakers.

Be informed. Advocate. Make a difference.

If you have any questions, please don't hesitate to reach out to to the MORPAC Staff at **(202) 557-2777** or **morpac@mba.org**.

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DEAR MORPAC COMPANY CHAMPION,

Thank you for stepping up and helping us fight for the future of our industry by authorizing MORPAC to solicit your company's eligible employees. Running a company campaign is an important job and we appreciate all of your efforts and energy.

Company campaigns play a crucial role in helping MORPAC make a positive impact in the political process. Through company campaigns, eligible employees are given the opportunity to help their industry in a big way. We understand political advocacy involves a long-term commitment from you and your company, so we've created a toolkit that will assist you in making your campaign a success.

On behalf of MORPAC, we're excited to partner with you and are here to make running your company campaign simple and successful. Remember, MBA staff can help you every step of the way. If you don't find what you need or you have questions, please contact MORPAC at (202) 557-2777.

Good luck and thank you for your support of MORPAC!

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Arvielo". The signature is fluid and cursive, with the first name "Rick" being more prominent than the last name "Arvielo".

Rick Arvielo
CEO, New American Funding
2017-2018 MORPAC Chairman

WHAT IS A POLITICAL ACTION COMMITTEE (PAC)?



A PAC is a group of **like-minded individuals** connected by employment.



They make **personal, voluntary contributions** to the PAC.



These contributions get deposited into the **PAC's own bank account**, separate from the company.



The PAC reviews candidates **who are supportive of the industry's issues** and best meet the PAC's criteria.



A **committee of PAC stakeholders** develops a strategy for how to spend the aggregated funds.



Why? Because companies are **prohibited by law** from contributing directly to candidates, but they can operate a PAC.



The PAC makes **contributions** to support the election of key candidates by attending fundraisers and events.



By contributing, a PAC **gives a voice** to employees and provides a platform to share their concerns and issues.



The result: **building lasting relationships** with candidates and **keeping them educated** about their constituents.

MORP★C
MORTGAGE BANKERS ASSOCIATION
POLITICAL ACTION COMMITTEE

WHAT IS MORPAC?

MORPAC is the non-partisan PAC of the Mortgage Bankers Association (MBA). It is the only PAC that directly represents the interests of the real estate finance industry. MORPAC supports your advocacy efforts by raising money to help elect and re-elect candidates to Congress who have an understanding of the real estate finance industry.

Funded by your personal, voluntary contributions, the PAC provides a powerful way for us to help government officials and elected leaders understand our issues, our needs and our concerns to benefit our businesses, consumers and the economy.

“We chose to re-boot our campaign in 2016 by inviting the MORPAC Chair and other MBA staff to our corporate office and broadcasting the event to our branches. What made our MORPAC campaign a success was giving employees a tangible concept to consider instead of an open ended plea to contribute. In order to get a broader group involved in the effort, we developed what I call the “10 for 10 campaign”— Give \$10 for every \$10,000 they made off of the industry that year. We recognized efforts along the way. I sent a weekly email to all eligible employees thanking the contributors from that week. A thank you goes a long way. Our success led to one of the biggest campaigns in MORPAC history. The irony is that I think our company and culture received more benefit from the effort than the money we raised for MORPAC. I received more positive feedback from our associates than just about anything we have ever done and the groundswell of participation in subsequent *Calls to Action* from MAA validates that people want to become more involved in their industry and long for leadership to point the way.”

— Rick Arvielo, New American Funding, 2017–2018 MORPAC Chairman

TESTIMONIAL

SIX REASONS TO GIVE TO MORPAC

1. Help support pro-business candidates who will make a difference.

Your support of MORPAC helps MBA support those candidates who will foster policies that produce a positive business environment so your company can make the long-term investments critical to promoting greater prosperity and productivity for all.

2. Ensure that MBA has a seat at the table in Washington.

By hosting and participating in fundraising events, PAC contributions through MORPAC provide an opportunity to facilitate relationship-building, which potentially aids both lobbying and grassroots actions in the future.

3. Make MBA politically relevant.

With MORPAC contributions, our supporters in Congress are more likely to stay in Congress and, therefore, more likely to continue to lend their support to our issues.

4. Meet organization leadership and learn their perspectives.

As a MORPAC contributor, you will receive more opportunities to interact with senior MBA leadership at select MBA conferences and learn first-hand how legislative and regulatory initiatives may positively or adversely affect your company's or industry's bottom line.

5. Help build a positive industry image.

By actively supporting good candidates — especially those powerful officials representing locations where your company has no physical presence — MORPAC shows its strength by publicly demonstrating a commitment to informed government.

6. Make your dollars count.

Aggregating your voluntary contributions through MORPAC allows you confidence that those candidates most deserving and with the most potential to help advance issues of importance to your company or our industry will receive support at the critical point in the campaign cycle.

STEPS TO RUNNING A SUCCESSFUL COMPANY CAMPAIGN

Consider Size and Location

Determine what kind of campaign best fits the size and location of your company. Smaller companies in a single location can run campaigns in a conference room, whereas larger companies often do a webcast or email campaign.

Determine Your Audience

Choose to run your campaign with all of your eligible employees or just your executive team.

Know the Rules

The Federal Election Commission (FEC) has strict rules about who is eligible to contribute to MORPAC and what can be said while raising funds. There are guidelines on page 22 of this toolkit and MBA Staff can walk you through the legal guidelines at any time.

Invite a MORPAC Surrogate

First-time campaigns often benefit from inviting either the MORPAC chair, an MBA employee or volunteer leader to discuss the importance of political advocacy at MORPAC company campaigns. Email the MORPAC staff for more information at morpac@mba.org.

Set a Goal

Setting a realistic goal for your company is a helpful tool to help your employees understand how much they should be contributing and highlights the fact that a company campaign is a company effort.

Lead by Example

Let your employees know you contribute to MORPAC personally and why it is important to your company that they do as well. Your individual contribution allows you to be recognized as a MORPAC contributor and is a good foundation for running a campaign at your office.

Run Your Campaign Annually

Running a campaign every year enhances the idea of creating a company culture around advocacy. Consider including MAA and MORPAC materials in your New Hire packet or include an overview of the programs during Orientation to highlight the company's investment in advocacy right from the start.

Consider Payroll Options

Many companies allow employees to contribute as a payroll deduction that is sent to MORPAC whenever paychecks are cut. This option allows employees to give smaller amounts more regularly, which can be easier to give than one lump sum.

According to *Business Journal*, **78%** of employees are willing to donate money through a workplace fundraiser.

MORPAC COMPANY CAMPAIGN CHECKLIST

Start the Process

- ☐ Fill out and submit the MORPAC authorization form
- ☐ Your company will be the collecting agent for MORPAC contributions from your employees
- ☐ Ensure system is in place to collect, record and transmit all MORPAC contributions efficiently

Make Sure the Program Will Work at Your Company

- ☐ Get your Board and/or Executive Management Team to contribute and sign off on promoting the program to other eligible employees
- ☐ Work with your payroll department to make sure they can add MORPAC as an itemized payroll deduction and get contribution cards through MBA staff

Get Ready to Introduce MAA/MORPAC to Your Employees

- ☐ Read the FEC solicitation rules
- ☐ Run a MAA enrollment campaign first, which will enhance your company's voice and increase the number of employees eligible to give to MORPAC
- ☐ Find an event (such as a staff meeting or annual sales rally) to focus your efforts

Promote MORPAC to Eligible Target Audiences Before Asking People to Contribute

- ☐ Information in meeting announcement
- ☐ Email from CEO
- ☐ Company Intranet (educational information only)
- ☐ Issue-specific communications (i.e. MAA "call to action")

Have a MORPAC Campaign Rollout

- ☐ Describe program to eligible audience, and explain why it is important to you and why your company is supporting the program

TIP: When asking employees to contribute to a political action committee, be careful about the wording. See page 22 for guidelines.

After the Rollout...

- ☐ Collect contributions from checks, credit card forms or payroll deductions
- ☐ Send contributions to MORPAC Staff: 1919 M St., NW, 5th Floor Washington, DC 20036
- ☐ Follow up with new donors, say thank you and let them know that their contribution makes a difference
- ☐ Communicate importance throughout the year (Ask. Educate. Ask again.)
- ☐ Ask new donors to ask their eligible colleagues to join
- ☐ Ask your employees to take their participation to the next level by getting involved with grassroots advocacy (MAA letters or emails to legislators on issues important to the industry; attending the National Advocacy Conference)

FAQS

1. Why Is MORPAC Important?

It is crucial that our industry's voice is heard in Washington, DC. Our policymakers need to be educated and informed about the potential benefits and consequences legislation could have on the real estate finance industry. A PAC is only as strong as the grassroots network behind it, so increasing the number of contributors to the PAC each year is essential to reminding policymakers about the numbers behind our advocacy efforts.

2. Why Authorize?

The Federal Election Commission (FEC) requires trade associations like the Mortgage Bankers Association (MBA) to obtain permission from our members prior to communicating with you or your employees about certain political activities related to MBA's political action committee, MORPAC.

Granting prior approval allows MBA to discuss the enormous impact that MORPAC has on the industry and your business through our political engagement activities. Moreover, you are helping MORPAC to continue to grow and become an even more effective political organization working to strengthen our industry's collective voice in Washington, D.C.

3. Who Is Eligible for MORPAC?

Featured individuals may be solicited at any time and any number of times. They are known as the "restricted class" or "eligible class":

Mortgage Action Alliance Members

MBA Staff can provide a list of current MAA members at your company to confirm eligible class.

Executive and Administrative Employees Family Members and Shareholders of MBA Member Corporations*

Executive and Administrative Employees at your company are salaried employees who have managerial, professional, policy-making or supervisory responsibilities.

The FEC has said that a company can use Fair Labor Standards Act "exempt" status as a rough shorthand for identifying this group.

** Corporations must have provided **advance written authorization** for MORPAC to solicit their employees/family members/shareholders. Written authorizations are for specific periods of time and a company may not authorize more than one trade association to solicit its employees in the same calendar year.*

Non-Corporate members of MBA

If an MBA member is organized as a partnership under state law, including an LLC that is classified as a partnership for tax purposes, the partners and executive and administrative employees of the partnership may be solicited.

Non-Executive and Non-Administrative Employees of MBA Member Corporations are not part of this restricted class if they are not MAA members.

FAQS (CONTINUED)

4. How Does MORPAC Decide which Members of Congress to Support?

MORPAC allows us to pool our individual voluntary contributions to help elect and re-elect Members of Congress who understand and listen to our industry's concerns on the issues that directly impact our businesses and livelihood.

The budgeting process is a collaborative effort between MBA Legislative and Political Affairs (LPA) staff and MORPAC Steering Committee members. Because the legislative process is both issue-based and politically driven, the MORPAC Steering Committee will periodically discuss and review the budget to accommodate necessary adjustments as changes in the political landscape and MBA's issue arise.

MORPAC disbursements are prioritized depending on the ability of targeted members of Congress to advocate for the industry's issues. Because of this, the majority of contributions from MORPAC are slated for legislators who sit on Congressional committees with direct responsibility over the industry's legislative and regulatory priorities. Primarily, the committees with the most relevance to MBA's advocacy efforts are the House Financial Services and Senate Banking Committees as well as the House Ways

and Means and Senate Finance Committees. In addition to committee assignments, MORPAC's disbursement strategy is determined by a few other key criteria:

- **Party Breakdown** — MORPAC's contributions are bipartisan and reflect the party breakdown in Congress in both candidate and party committee disbursements.
- **Congressional leadership** — Is the candidate in, or could the candidate be in a position of Congressional leadership?
- **Extraordinary Effort** — Has the candidate demonstrated support of our industry's issues?
- **Open Seats and Challengers** — MORPAC mainly supports incumbent candidates with exceptions made for open seats and challengers on a case-by-case basis.
- **Record** — Has the candidate supported our industry through votes and/or co-sponsorship of bills?

MORPAC is non-partisan. That is to say, the PAC gives to both Republicans and Democrats — though it generally leans a little more to the majority party.

5. How Much Can a Member Contribute?

The maximum amount that an individual can contribute in a calendar year is \$5,000.

8 in 10 individuals say an organization's mission is a major reason for their decision to donate.

Source: Business Journal

FAQS (CONTINUED)

6. Is a Contribution to MORPAC Tax Deductible?

No. The Internal Revenue Service (IRS) has ruled that contributions to any Federal PAC, including MORPAC, are not deductible for federal income tax purposes.

7. How Can I Make a MORPAC Contribution?

You can contribute to MORPAC by the following:

- **Online contributions.** You may visit mba.org/morpac to contribute. You will need your MBA username/password in order to contribute online.
- **Check or credit card.** We have contributions cards for you to give one-time check or credit-card contributions or you may set up recurring credit card contributions on a monthly or quarterly basis.
- **Payroll Deductions.** You can work with your payroll department to make sure they can add MORPAC as an itemized payroll deduction. Payroll deductions allow eligible employees to contribute in smaller amounts over time rather than in larger lump sums.

8. What Are the MORPAC Contributor Giving Levels?

Each year, MORPAC solicits funds from MAA members and eligible employees of MORPAC-authorized MBA member companies. MAA members can be an important part of MORPAC by participating in any of four levels:

- **DIAMOND:** \$5,000 annually
- **PLATINUM:** \$2,500 to \$4,999 annually
- **GOLD:** \$1,000 to \$2,499 annually
- **CONTRIBUTOR:** \$1 to \$999 annually

These suggested levels are merely guidelines and not required, as any contribution to MORPAC is accepted and appreciated. You will not be advantaged or disadvantaged in your employment situation by your decision to contribute or not contribute. Each level is recognized differently throughout the year, including but not limited to a special lapel pin, meet-and-greets at special conferences, event appearances with Members of Congress, MORPAC sponsored events, bi-annual reports, etc.

"I had one goal in our 2015 MORPAC campaign — run the largest campaign in MORPAC history. We set our sights on raising \$100,000. Union Home Mortgage has a long history of being very engaged with MAA and MORPAC, so setting a high goal and making it known company-wide helped us raise the bar. Through email and in-person outreach, I sent out reminders to our staff updating them on our progress as we went. Having a goal helped each individual employee realize that everyone can do their part in supporting MORPAC. When we were close to the goal, I sent out one final plea which resulted in a recording breaking \$113,000 raised for the PAC. To make things easy, we set up employees on a payroll deduction that's sent straight to the MBA."

— Bill Cosgrove, Union Home Mortgage and 2015 MBA Chairman

TESTIMONIAL

MORPAC BY THE NUMBERS

For the 2015–2016 political cycle MORPAC raised

\$2,032,732

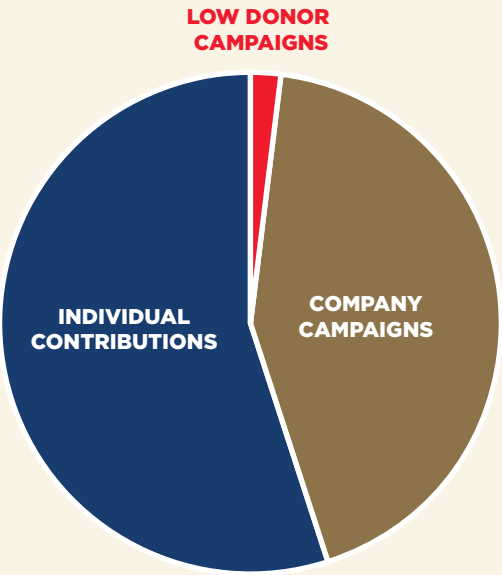
OVER \$600,000 MORE THAN WE’VE EVER RAISED IN A SINGLE 2-YEAR CYCLE

Our goal for the 2017–2018 cycle

\$2.25 Million

WE NEED YOU!

Average % of Contributions by Source



According to the Federal Election Commission (FEC), MORPAC is in the **TOP 20** trade association PACs.

MORPAC BY THE NUMBERS (CONTINUED)

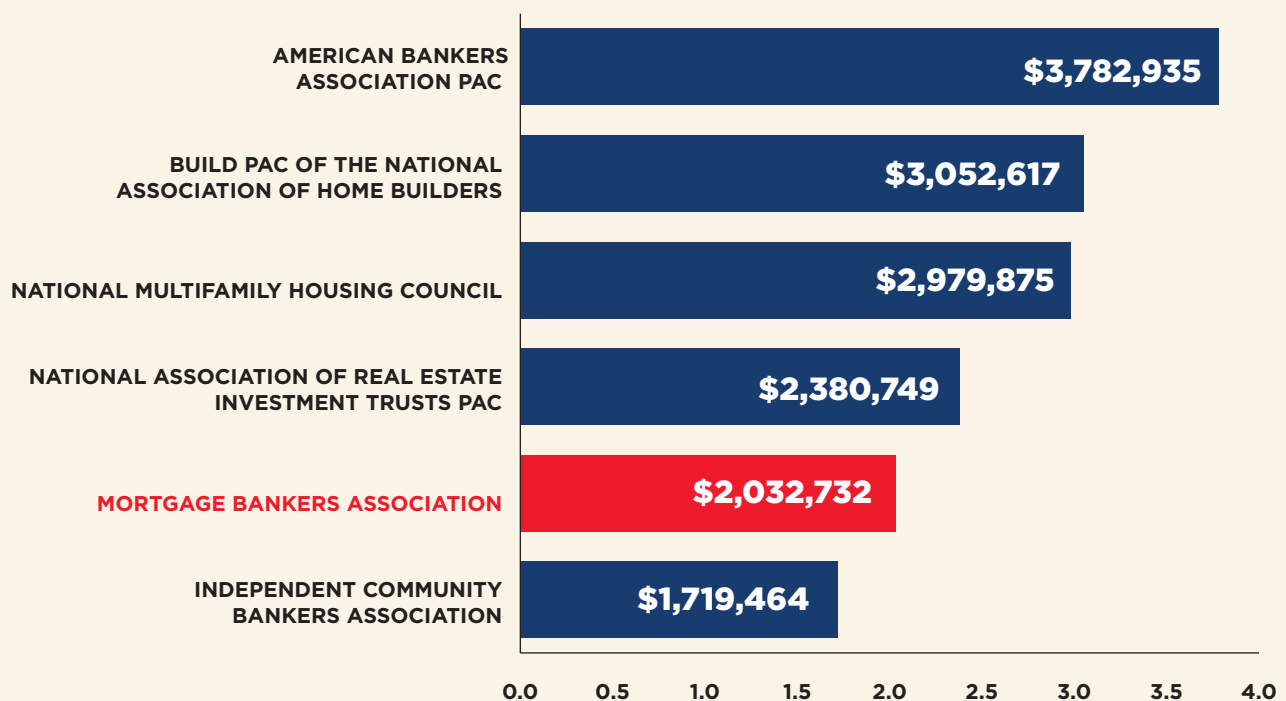
\$605

AVERAGE CONTRIBUTION PER DONOR

1,669

UNIQUE CONTRIBUTORS TO MORPAC IN 2016

MBA's MORPAC Contributions During the 2015–2016 Cycle
Compared to Other Organizations' PACs



KEY ISSUES IMPACTING OUR INDUSTRY

MORPAC is a non-partisan and issues-oriented PAC that supports the campaigns of candidates for federal office, other PACs and party campaign committees. MORPAC rises above politics to support candidates of all political points of view who share our urgency and passion to support the real estate finance industry and our issues.

- Moving forward on thoughtful, comprehensive GSE reform legislations that focuses on core principles.
- Urging the CFPB to adopt a clear framework for the issuance of rules, policies and supervisory guidance.
- Reducing excessive regulatory burdens that unnecessarily increase costs to consumers and reduce access to affordable mortgage credit.
- Supporting passage of transitional licensing authority.
- Providing FHA, USDA, VA and Ginnie Mae with the resources for the staffing and systems upgrades they need to operate effectively.
- Urging Congress to further introduce legislation requiring PACE loan subordination in accordance with long-established lien priority standards.

- Supporting laws that strengthen the commercial real estate market, such as the Like-Kind Exchange rules, the Low-Income Housing Tax Credit, and the Business Interest Deduction for the financing of real estate.
- Strengthening portfolio lending on commercial real estate.
- Supporting the multifamily rental housing finance market.
- Strengthening the long-term viability of the commercial mortgaged-backed securities (CMBS) market; and
- Promoting regulatory clarity to facilitate compliance and to leverage technology.

MBA works on behalf of our current MORPAC members to maintain continual communications with candidates and elected officials. They foster a positive working relationship with policymakers to promote the full and fair consideration of MBA's' interest.

IN SUMMARY

- As a federal PAC, MORPAC only gives to candidates for federal office (U.S. House and Senate).
- 100% of your contribution goes to electing and re-electing individuals to Congress.
- The maximum annual contribution for an individual to give to MORPAC is \$5,000.
- Any contribution more than \$100.00 must be received via check or credit card.
- MORPAC is a nonpartisan PAC, which means we give to both Democrats and Republicans.
- The budget is created at the MBA staff level and approved by the 20-person MORPAC Steering Committee.
- MORPAC disbursements are primarily focused on members of relevant committees (Senate Banking Committee, House Financial Services Committee, etc.).
- MORPAC raises “hard” dollars. Because MORPAC gives campaign contributions to federal candidates, only personal, individual contributions can go to MORPAC’s account.
- MBA can also accept unlimited corporate donations from its members into its PAC administrative fund that defray MORPAC operational expenses and pay for events that raise “hard dollars” for MORPAC.
- Please contact MORPAC staff before executing a company campaign to ensure all legal regulations are being followed correctly.

MORPAC CAMPAIGN TOOLKIT

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MORPAC COMPANY CAMPAIGN QUICK GUIDE

Much like MAA, the larger MORPAC is, the louder we can speak on Capitol Hill. Companies can use MORPAC as another grassroots engagement tool to create a culture of advocacy and engage with elected officials to speak up about issues important to real estate finance.

Contribute to MORPAC

As an industry leader and employer, it's important to lead by example and contribute to MORPAC. Your individual contribution allows you to be recognized as a MORPAC contributor and is a good foundation for running a campaign at your office.

Authorize Your Company for Solicitation/Run a Campaign

A trade association can only legally solicit contributions from those within its "restricted class." For MORPAC, that means all MAA members and individuals employed by an authorized MBA member company.

As your company's top executive, you can authorize your company for solicitation by signing an authorization form. **This must be done prior to running a company campaign.**

MORPAC raises funds in a variety of ways, but one of the most fruitful ways is through company campaigns. During a company campaign, member companies raise dollars for MORPAC through voluntary personal contributions of their employees.

Often companies present on MAA, MORPAC and the importance of advocacy as a part of their campaign.

Steps to Success

- **Consider size and location** — determine what kind of campaign will best fit the size and location of your company. Smaller companies in a single location can run campaigns in a conference room, whereas larger companies often do a webcast or email campaign.
- **Determine your audience** — you can choose to run your campaign with all of your eligible employees or just your executive team.
- **Invite a MORPAC surrogate** — first time campaigns often benefit from inviting either the MORPAC chair, an MBA employee or volunteer leader to discuss the importance of political advocacy at MORPAC company campaigns.
- **Set a goal** — setting a realistic goal for your company is a helpful tool to help your employees understand how much they should be contributing and highlights the fact that a company campaign is a company effort.
- **Lead by example** — Let your employees know you contribute to MORPAC personally and why it is important to your company that they do as well.
- **Run your campaign annually** — running a campaign every year enhances the idea of creating a company culture around advocacy.
- **Consider payroll options** — many companies allow employees to contribute as a payroll deduction that is sent to MBA whenever paychecks are cut. This option allows folks to give smaller amounts more regularly, which can be easier to give than one lump sum.

MORPAC COMPANY CAMPAIGN CHECKLIST

Thanks for your interest in running a MORPAC company campaign! To really make the program work at your company, you need to take your time and seriously consider what you're doing at every step of the process. Political advocacy involves a long-term commitment from you and your company, and the steps listed here will take about three months to complete. Remember, MBA staff can help you every step of the way. Good luck and thank you for your support of MORPAC!

Start the Process

- ☐ Fill out and submit the MORPAC authorization form (see resources and FAQs)
- ☐ Your company will be the collecting agent for MORPAC contributions from your employees
- ☐ Ensure system is in place to collect, record and transmit all MORPAC contributions efficiently

Make Sure the Program Will Work at Your Company

- ☐ Get your Board and/or Executive Management Team to contribute and sign off on promoting the program to other eligible employees
- ☐ Work with your payroll department to make sure they can add MORPAC as an itemized payroll deduction and get contribution cards or a square account set up through MBA staff

Get Ready to Introduce MAA/MORPAC to Your Employees

- ☐ Read the FEC solicitation rules
- ☐ Run a MAA enrollment campaign first, which will enhance your company's voice and increase the number of employees eligible to give to MORPAC
- ☐ Find an event (such as a staff meeting or annual sales rally) to focus your efforts

Promote MORPAC to Eligible Target Audiences Before Asking People to Join

- ☐ Information in meeting announcement
- ☐ Email from CEO
- ☐ Company Intranet (educational information only)
- ☐ Issue-specific communications (i.e. MAA "call to action")

Have a MORPAC Campaign Rollout

- ☐ Describe program to eligible audience, and explain why it is important to you and why your company is supporting the program
- ☐ Tip: When asking employees to contribute to a political action committee, be careful about the wording. (Can we make this bullet standout under this section?)

After the Rollout...

- ☐ Collect money from checks, credit card forms or payroll deductions
- ☐ Send money to MORPAC Staff: 1919 M St., NW, 5th Floor Washington, DC 20036
- ☐ Follow up with new donors, say thank you and let them know that their contribution makes a difference
- ☐ Communicate importance throughout the year (Ask. Educate. Ask again.)
- ☐ Ask new donors to ask their eligible colleagues to join
- ☐ Ask your employees to take their participation to the next level by getting involved with grassroots advocacy (MAA letters or emails to legislators on issues important to the industry; attending the National Advocacy Conference)

RULES ON COLLECTING AND SUBMITTING ELIGIBLE INDIVIDUALS’ MORPAC CONTRIBUTIONS TO MBA

Federal Election Commission (FEC) regulations govern collecting and forwarding MORPAC contributions. MORPAC authorized companies must comply with the following time frames and requirements.

- Eligible individuals may use payroll deduction, personal check, credit card or cash
- Cash contributions cannot exceed \$100.00 per individual, per year (11 C.F.R. § 110.4(c)(1)); cash contributions must be deposited separately and transmitted in the form of money orders or cashier’s checks (11 C.F.R. § 102.6(c)(4)(ii)(D))
- All records of contributions and transmittals must be retained for three years (11 C.F.R. § 102.6(c)(6))
- Contributions from corporate treasury funds are strictly prohibited

FEC Time Frames for Forwarding Contributions and Records (11 C.F.R. §102.8(b))

AMOUNT OF CONTRIBUTION	MUST BE FORWARDED TO MORPAC WITHIN...	WITH THE FOLLOWING RECORDS...
Any amount (in a single contribution, or aggregated for the donor over a calendar year)	10 Days	<ul style="list-style-type: none">• Amount• Date of Receipt• Donor Name and Address• Donor Employer and Occupation (11 C.F.R. § 100.12)

Below are some examples that meet FEC requirements for collecting and forwarding MORPAC contributions:

An individual contribution must be forwarded **within 10 days**:

- **Example #1:** Eligible employee is a \$500 MORPAC contributor and elects to have \$20.83 deducted through his/her payroll each pay period.
- **Example #2:** Eligible employee is a \$100 MORPAC contributor and elects to have \$4.17 deducted through his/her payroll each pay period.
- **Example #3:** Eligible employee is a Gold Level MORPAC contributor (\$1000/year) and elects to have \$83.33 deducted through his/her payroll monthly.

- **Example #4:** Eligible employee is a Diamond Level MORPAC contributor (\$5,000/year) and submits a personal check.

Once the contributions are collected, your company may use two procedures to transmit MORPAC contributions to MBA.

Send Contributions Directly to MBA

Pay by check to the MBA Office:

MORPAC
1919 M St., NW, 5th Floor
Washington, DC 20036

Deposit Contributions into a Transmittal Account (11 C.F.R. 102.6(c)(4)(ii)(A))

- This account can be set up solely for the deposit and transmittal of contributions collected on behalf of MORPAC.
- The only disbursements that may be made out of this account are transfers of MORPAC contributions.

Any other expenditure turns the account into a depository of MORPAC and all activities will have to be reported to the FEC.

Deposit Contributions into the Company’s Treasury Account (11 C.F.R. 102.6(c)(4)(ii)(B))

- Contributions to MORPAC may be temporarily deposited into the company’s treasury account.
- Your company must keep separate records for every receipt and deposit containing MORPAC contributions.
 - + Please refer to the adjacent chart to determine the information needed for each individual’s record.
- All cash contributions (up to \$100.00) must be deposited separately so that separate deposit slips can be filed.

MORPAC SOLICITATION RULES

The Federal Election Commission (FEC) regulates who we can solicit for MORPAC contributions. Special rules are in place for corporations generally and trade associations that have corporate members, in particular. The rules are intended to ensure that employers do not pressure employees to support political causes in which they do not agree.

This short primer is intended to be a refresher on FEC rules. It is not a full recitation of the law. MBA member companies should check with MBA staff prior to any solicitation to confirm that the target individual or group is eligible for solicitation and appropriate disclosures are provided. If you have specific questions or would like to receive a copy of the MORPAC toolkit, please contact the MBA staff at morpac@mba.org.

Eligible Individuals (Restricted Class)

You can solicit or invite the following people to contribute to MORPAC:

Mortgage Action Alliance Members

MBA Staff can provide a list of current MAA members at your company to confirm eligible class.

Executive and Administrative Employees (Salaried Employees with Policymaking, Managerial, Professional, or Supervisory Responsibilities), Family Members and Shareholders of MBA Member Corporations

Corporations must have provided advance written authorization for MORPAC to solicit their employees/family members/shareholders. Written authorizations are for specific periods of time and a company may not authorize more than one trade association to solicit its employees in the same calendar year.

To identify your eligible “executive and administrative employees,” a good starting place is to determine which of your employees are “exempt” for purposes of the Fair Labor Standards Act.

Non-Corporate Members of MBA

If an MBA member is organized as a partnership under state law, including an LLC that is classified as a partnership for tax purposes, the partners and executive and administrative employees of the partnership may be solicited.

Rules

- Any legal method of solicitation including verbal and written communications.
- Unlimited number of solicitations.

- Any legal method of contribution, including credit cards, payroll deductions or personal checks.

Ineligible Individuals (Non-Restricted Class)*

- You cannot solicit or invite the following people to contribute to MORPAC:
 - Non-exempt hourly employees who are not members of the Mortgage Action Alliance (MAA)
 - Individuals who are not citizens of the United States and don't possess a “green card”
 - The general public.

Rules

- These people may not be solicited for contributions to MORPAC.
- Any event that includes ineligible individuals may only provide basic information (e.g. noting MORPAC's existence, statistical data) about MORPAC. MORPAC may not be promoted at such events.

** Under no circumstances may contributions from non-U.S. citizens be solicited or accepted. If the nationality of the contributor is in doubt (i.e. foreign address or bank account), an inquiry must be made to ensure that the contributor is indeed a U.S. citizen.*

What Is a Solicitation?

“Solicitation” is defined more broadly than simply asking someone to contribute. All of the following are solicitations according to the FEC:

- Any request for support of MORPAC
- Any encouragement to participate in MORPAC activities
- Providing information on how to contribute
- Promoting a MORPAC fundraising event
- Describing MORPAC fundraising efforts or goals

MORPAC SOLICITATION RULES (CONTINUED)

Rules on Solicitations

- Restricted status cannot be assumed. Being in an MBA leadership position by itself does not make an individual PAC-eligible, and neither does making an unsolicited contribution in the past.
- All solicitations, written or oral, must contain the following legal disclaimer in legible-sized font:

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

What Is Not a Solicitation?

- Requesting companies to authorize company campaigns
- Announcing the existence of MORPAC and explaining legal requirements that apply to its activities
- Disseminating factual, historical about a PAC (without comment or embellishment) including how much money MORPAC has raised, the number of contributors, the number of candidates supported, or the number of member companies that have authorized campaigns are not considered solicitations.

Can Companies Control Solicitation of Their Employees — i.e. Authorize Some But Not Others?

Yes. FEC regulations specifically permit a member of a trade association to limit solicitations in its written authorization. Even if a company does not want to run a company campaign or have its employees actively solicited, providing a limited authorization would permit MORPAC to communicate more effectively with senior management, such as Vice Presidents and above or Senior Vice Presidents and above, who may be interested in MORPAC's political activities and fundraising events.

GUIDELINES FOR MORPAC COMMUNICATIONS

The Federal Election Commission (FEC) regulates who we can solicit for MORPAC contributions. "Solicitation" is defined more broadly than simply asking someone to contribute. There are specific rules for solicitations in print publications. To determine what you can say about MORPAC in your communications, please review the following guidelines carefully. If you have specific questions or would like to receive a copy of the MORPAC toolkit, please contact the MBA staff at morpac@mba.org.

What Is a Solicitation?

- Any request for support of MORPAC
- Any encouragement to participate in MORPAC activities
- Providing information on how to contribute
- Promoting a MORPAC fundraising event
- Describing MORPAC fundraising efforts or goals

Non-Solicitation Communications about MORPAC

- If anyone in your audience or distribution list are ineligible, you cannot include a solicitation.
- Information about MORPAC must be educational, historical and statistical

Below guidelines solely apply to communications marketed to audiences that may include ineligible employees and/or the general public. They apply to verbal and written communications (newsletters, emails, company Intranet or website and social media, etc.).

YOU CAN

- Request companies to authorize company campaigns
- Explain what MORPAC is
- Share the amount of money MORPAC has raised in the past
- List the candidates MORPAC has supported
- Give the total number of MORPAC members

YOU CANNOT

- Ask for contributions
- Give instructions about how to contribute
- Discuss solicitation
- Encourage participation in PAC activities

Who Is Eligible to Support MORPAC?

ELIGIBLE: Mortgage Action Alliance Members (MBA Staff can provide a list of current MAA members at your company to confirm eligible class.) Executive and Administrative Employees (Salaried employees with policymaking, managerial, professional, or supervisory responsibilities), Family Members and Shareholders of MBA Member Corporations (Corporations must have provided advance written authorization for MORPAC to solicit their employees/family members/shareholders. Written authorizations are for specific periods of time and a company may not authorize more than one trade association to solicit its employees in the same calendar year. (To identify your eligible "executive and administrative employees," a good starting place is to determine which of your employees are "exempt" for purposes of the Fair Labor Standards Act.) Non-Corporate Members of MBA (If an MBA member is organized as a partnership under state law, including an LLC that is classified as a partnership for tax purposes, the partners and executive and administrative employees of the partnership may be solicited.)

INELIGIBLE: Non-executive and non-administrative employees who are NOT active members of the Mortgage Action Alliance (MAA).

ALL SOLICITATIONS MUST CONTAIN THE FOLLOWING LEGAL DISCLAIMER IN LEGIBLE SIZED FONT

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

“We ran our MORPAC campaign primarily through email. In the first round of emails, I introduced our campaign by sharing a video about political engagement provided by the MBA, and gave a suggested amount to all employees. A week later I sent another email about how our political engagement supports changes in the legislative and regulatory landscape. This message was reiterated by one of our top producers, and further encouraged company-wide participation. Midway through the campaign we let our team know how much we had raised, and our final reminder announced our final tally. Our email follow-up strategy had a great result with little effort. The reinforcement of the message underscored how important MORPAC is to our organization.”

— John Bergman, OnQ Financial

TESTIMONIAL

SAMPLE COMMUNICATIONS

Sample Emails

Feel free to use any of the following emails as a template for communications to eligible employees.

MBA staff can partner with your organization to host an “Advocacy 101” webinar to discuss advocacy efforts and how MORPAC benefits these efforts. Emails #1-2 are a great fit when hosting an “Advocacy 101” webinar.

.....

Email #1 - Company Campaign Kickoff Email

Subject: Join MORPAC Today!

Dear [insert Employee’s name]:

Today we are kicking off our MORPAC fundraising campaign here at [insert name of company]. I made my personal contribution and hope that you too, take part in this important effort.

MORPAC is the voluntary, non-partisan political action committee (PAC) of the Mortgage Bankers Association (MBA). It exists to provide a voice for our business on Capitol Hill. MORPAC helps to elect candidates who are supportive of the issues that are vitally important to the real estate finance industry.

In order for MORPAC to remain a strong and vital force in Washington, I am asking you to contribute. The strength of MORPAC lies in the involvement of professionals like you and me. Our jobs and livelihood depend on the existence of a strong real estate finance industry. By pooling our resources together, we can be assured that our voice is heard on Capitol Hill.

If you choose to contribute I ask that you get your contribution to [insert name of person coordinating campaign] by [insert date] with the attached contribution card. You may also opt to contribute via payroll deduction, or you may contribute online at mba.org/morpac. You will need your MAA username and password to contribute.

Remember that contributions to MORPAC are voluntary, and you may refuse to contribute without reprisal. You may contribute more or less than any suggested amount. If you have any questions please do not hesitate to contact [insert name and phone number of person coordinating campaign] or Alden Knowlton the Political Director at MBA at (202) 557-2777.

This may be one of the best investments you make for your future. Thank you for your consideration.

Sincerely,

[Insert name of company executive or person running campaign]

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

SAMPLE COMMUNICATIONS (CONTINUED)

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Email #2 — Email to join the webinar

Subject Line: Join a MORPAC sponsored webinar (brought to you by the Mortgage Bankers Association)

Dear [First Name],

As an X employee, you play an important role helping our industry stay at the forefront of issues on the federal, state and local level. MORPAC, the Mortgage Bankers Association’s Political Action Committee, was founded by members to ensure that our voices are heard in the numerous financial real estate debates that occur every day in Washington, DC, and in state capitals across the country.

Because I believe strongly in the value of MORPAC, I have volunteered to serve as a MORPAC Company Champion. In this capacity, I will educate my colleagues and industry peers about the PAC and encourage participation. Please join me and your industry colleagues and join a MORPAC sponsored webinar on X to learn more and consider contributing today!

MORPAC offers each of us an opportunity for greater involvement in the political decisions that affect our industry, and for that I hope you will take the time to learn more about MORPAC. If you have any questions, feel free to give me a call or send an email.

Add to calendar

Sincerely,

[Insert name of company executive or person running campaign]

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

SAMPLE COMMUNICATIONS (CONTINUED)

.....

Email #3 - Follow-up email to webinar

Subject: Support MORPAC Today!

Dear [First Name],

Thank you for joining the MORPAC webinar on X. We hope you found it resourceful.

About X years ago, I joined MORPAC because I saw how important it is to supporting our mission and addressing the needs of our members. Every day, I hear about the work MBA does to strengthen relationships with candidates and elected officials who support our issues. As you know, we face many challenges at the legislative and regulatory level both in Washington and in state capitals across the country.

As a MORPAC member, I have learned that through supporting the PAC we play a critical role in overcoming challenges. Our support of a strong MORPAC empowers our legislative and political affairs team to educate policymakers about technical issues related to GSE reform and tax reform and how those issues affect our members and the customers they serve.

That's why I am a MORPAC Champion. The more support we provide the PAC, the more effective our voice is on behalf of our company and fellow industry colleagues.

Please join me and your fellow industry colleagues and contribute to MORPAC today. [If you are already a member, thank you. Consider increasing your contribution today.]

Thank you for your support and please feel free to let me know if you have any questions.

Contribute Today!

Sincerely,

[Insert name of company executive or person running campaign]

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

SAMPLE COMMUNICATIONS (CONTINUED)

.....

Email #4 - Sample thank you email to contributor

Dear [First Name],

Thank you for your contribution of \$X to MORPAC, the voluntary, non-partisan, political action committee (PAC) of the Mortgage Bankers Association. MORPAC is the only PAC that directly represents the interests of the entire real estate finance industry in our nation's political system. One hundred percent of your contribution will help support the election and re-election of candidates who support the real estate finance industry.

Thanks to volunteers like you, we are able to support those who listen to our industry's views. It is up to us to continue to spread the word. For more information on how to get involved, or if you have any questions, please contact MORPAC staff at (202) 557-2777.

Also, please encourage all of your industry colleagues to join the Mortgage Action Alliance (MAA), Inc®. MAA is MBA's free, voluntary, and non-partisan nationwide grassroots lobbying network of real estate finance industry professionals. By getting involved in MAA, you can play an active role in how laws and regulations that affect the industry and consumers are created. It only takes a moment to get started, and you do not have to be a member of Mortgage Bankers Association to enroll. [Click here to enroll.](#)

Again, thank you for your contribution.

Sincerely,

[Insert name of company executive or person running campaign]

Contributions to MORPAC are not tax deductible for federal income tax purposes. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed \$200 in a calendar year. Contributions to MORPAC are used to support candidates to federal office. All contributions to MORPAC are voluntary. You may refuse to contribute without reprisal. The guidelines mentioned are merely suggestions. You are free to contribute more or less than the guidelines suggested and MBA will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

SAMPLE COMMUNICATIONS (CONTINUED)

In addition to email communications, PAC champions can also host events such as “Pizza & Politics,” a luncheon to educate eligible employees on the importance of MORPAC to the future of our industry.

DIRECT ASK: Phone Script

If not available: Leave a message for the person you are trying to reach, asking them to return your call. Leave your phone number.

If available: Hi, my name is X, [title] of [company name]. Do you have a few minutes to speak with me about MORPAC, the Mortgage Bankers Association’s Political Action Committee?

If no: Ok, when would be a convenient time to call you back?

If yes: Thanks for taking the time to speak with me. I work for [organization], [description of organization]. We are in need of reaching our 2017-2018 legislative goals and as a PAC Champion I’m asking eligible employees for help. As I mentioned previously, MORPAC, the Mortgage Bankers Association’s Political Action Committee is the only PAC that directly represents the interests of the real estate finance industry. Funded by personal voluntary contributions, the PAC provides a powerful way for us to help government officials and elected leaders understand our issues, our needs and our concerns and benefit our businesses, consumers and economy.

Can we count on you to support MORPAC today?

* If the person declines giving at this time, ask if you may send them information about MORPAC and contact them later in the year for a contribution.

Additional MORPAC Talking Points

- We are all here because we believe that supporting the advocacy efforts of the Mortgage Bankers Association (MBA) is important. Our advocacy is an investment in our industry’s future—your own future.
- It’s important because it keeps us united to support our shared objectives for our industry and our careers.
- But to succeed in the advocacy debates in Washington, DC, we cannot just rely on our company paying dues to MBA. MORPAC gives you the opportunity to directly impact your businesses and livelihood by joining our one of our industry’s grassroots advocacy programs.
- We want you to know that you have a voice in this process, and you should use it. It is vital to us as an industry that legislators and regulators who are making new laws and rules hear the industry’s views loud and clear.
- Grassroots advocacy through the Mortgage Action Alliance (MAA) is a great way for us to educate policymakers about issues that impact our industry. MORPAC is a great way for us to then support those policymakers who support our industry.

INCENTIVIZING MORPAC INVOLVEMENT

Conveying the value of MORPAC involvement can be a tall order. Below are some tips on how to strengthen MORPAC's presence throughout your company and provide additional motivation for potential donors to get involved.

1. Understand the political sophistication of your base and educate appropriately.

People are often skeptical of PACs and campaign finance in general. That's why it's vital to share information on the political process and explain why employee and member contributions to MORPAC support the company's and industry goals. Explaining why money is needed, where it goes and why it matters is crucial to getting people to give.

Here are some ways to educate your base:

1. Compare and distinguish MORPAC with Super PACs
2. Debunk the top 10 myths or share "Did You Know?" facts about MORPAC
3. Hold a fun educational event, like "PAC Jeopardy" or a lunch-and-learn where participants review the MORPAC brochure and take a quiz, then correct answers go into a drawing for a prize

In addition, always give your base something to do when you contact them — whether it is to contribute, participate as an advocate or share the message with others. It will make your messages more meaningful and help them feel like part of the process.

2. Offer Suggested Giving Levels on Your PAC Materials To Help Your Eligibles Determine Their Appropriate Contribution Level

Many potential MORPAC contributors don't know how much to contribute, so offering suggested levels establishes a baseline from which they can make an informed decision. MORPAC recognizes certain giving levels with special lapel pins and VIP opportunities throughout the year:

- **\$5,000:** Diamond Level
- **\$2,500 to \$4,999:** Platinum Level
- **\$1,000 to \$2,499:** Gold Level
- **\$1 to \$999:** Contributor Level

Popular giving guidelines include:

- 0.5 percent or 1 percent of salary, or a flat dollar amount per pay period
- An amount based on the individual's pay grade, title band or title:
 - + For example, a company may recommend that managers give \$38.50 per pay period (\$1,000 per year), directors give \$96.15 per pay period (\$2,500 per year) and vice presidents give \$192.30 per pay period (\$5,000 per year)
- 10 for 10 — \$10 contribution for every \$10,000 you earn in salary (up to \$5,000 per calendar year)
- "Give a Shift" — Suggest contributing the value of a common work shift or other value that means something to your eligible population
- A "365 Club," or \$1/day contribution
- \$2,017 in 2017
- A "Buck Up" program, or \$10/day contribution

3. Capture Low-Hanging Fruit by Reaching Out to Eligible Contributors Who Have Indicated an Interest In Government Affairs, Politics or Advocacy.

Many PAC "eligibles" would contribute, or contribute more, if only they were asked. Use these techniques to increase your MORPAC participation and fundraising numbers:

- Reach out to employees or board members currently contributing below the recommended giving guidelines, and make it as easy as possible to contribute using our online platform or Mobile App.
- Send a renewal letter to past donors with a suggested donation of 10 percent to 25 percent more than the previous year.
- Reach out to eligible new hires or new members in their first six months. These individuals are often looking for ways to connect with the organization, and MORPAC may be the way to do it.
- Reach out to those who have been active in grassroots efforts through MAA but have not yet contributed to MORPAC. Explain that MORPAC is another avenue for making their voice heard.

INCENTIVIZING MORPAC INVOLVEMENT (CONTINUED)

4. Hold New and Exciting Fundraising Events that Will Encourage Participation.

Events are a great way to get people excited about MORPAC and give them the extra push they need to make a contribution.

Some popular MORPAC event ideas include:

General Fundraising Events

- Golf outing with a pro
- Golf tournament (contribution to play with leadership or local celebrities)
- Entertainer or political figure as speaker
- Get a box at a concert
- Corporate tickets to a sporting event
- Baseball night
- Silent auction
- Art auction
- Jazz fest
- Raffle “A Day in Washington” for NAC
- Raffle concert tickets
- CEO-hosted receptions
- VIP tickets to local events or festivals
- Reception at CEO’s house
- Election Night watch party
- “Dine around the world” meal with drinks
- Pizza & Politics or Pancakes & Politics, where executives serve food
- Wine tastings
- Jeans Fridays for MORPAC contributors only
- Karaoke night
- Cooking contest

- Antique show
- Raffle a trip to an executive’s vacation home
- Bingo
- Afternoon dessert social for MORPAC contributors only

Themed Events

- Western hoedown
- Beach party
- Casino night: \$1 MORPAC contribution = \$1 chip
- Patriotic Fourth of July event featuring apple pie and ice cream
- Carnival — Pie-throwing contest, eating contests, “dunk the CEO”
- 80s night

Note that there are some legal restrictions on prize items offered as incentives for contributions, so you should contact MBA’s staff prior to making any purchases.

5. Promote Internal Competition to Drive Involvement

While it must always be clear that MORPAC contributions are voluntary, sometimes, one of the biggest drivers for MORPAC involvement is to show your division, branch, state or facility is performing better than another. Some ideas for promoting friendly competition include:

1. Showing the progress of fundraising/participation by different branches or company divisions at big meetings
2. Having slides at every department or branch meeting on MORPAC and its progress
3. Offering a parking spot or other perk for the top-performing peer solicitor
4. “Providing awards for small, medium and large branch or division fundraising winners
5. Having a wall of honor at any big business or annual meeting, where donors at recommended or incentive club giving levels are highlighted

INCENTIVIZING MORPAC INVOLVEMENT (CONTINUED)

6. At leadership or business meetings, having a gold sticker on the name badges of donors or donors giving at the recommended level. (Be sure to let people know before the meeting that this will be happening so they know what it means and have an opportunity to contribute.)

6. Show Your Appreciation in Multiple Ways That Fit Your Internal Culture

Donor appreciation may be accomplished through public recognition of MORPAC contributions, simple thank-you letters, special events or small gifts and giveaways. MBA staff can help you brainstorm and/or provide collateral for your needs.

Some popular ideas to show donor appreciation include:

Recognition Gifts

- Creating a pledge wall/donor list at fly-ins, annual meetings and business events, highlighting those who give the maximum or recommended amount
- Giving away “bling” featuring the MORPAC logo, such as lapel pins, lanyards, keychains, bags, ties, plaques or covers for tablets
- Providing insider information from D.C., including daily reports from party conventions, pictures from events, Election Night analysis, etc.

- Offering a PAC charitable match (like ODF)
- Sending an annual holiday gift
- Holding raffles for special, large or unique prizes
- Sending special communications (e.g., newsletters)

Appreciation Events

- Holding events featuring business leaders, legislators and special guests
- Hosting “Meet the Candidate” sessions
- Scheduling reward lunches for divisions that exceed MORPAC participation goals
- Providing ice cream/coffee breaks
- Organizing field trips
- Hosting a reception at the CEO’s or president’s house
- Inviting spouses to after-hours or off-site events — after all, donating is a family decision

Note that there are some legal restrictions on prize items offered as incentives for contributions, so you should contact MBA’s staff prior to making any purchases.

“1/3 Rule” in Fundraising

If a company wants to raffle a prize or offer an incentive for soliciting MORPAC contributions, the amount raised needs to equal 3 times the value of the prize.

Example 1: A MORPAC authorized company wants to run a company campaign and enter all MORPAC contributors into a raffle for a \$300 iPad. In order to give away the iPad, the company campaign would need to raise \$900 from MORPAC contributors.

Example 2: A MORPAC authorized company wants to run a company campaign and give a branded item to all contributors as an incentive, it would need to make sure each individual contribution was 3 times the value of the gift. Often, a good rule of thumb is to buy a branded item in bulk with a low dollar value (\$10 or less) to avoid any violations of the 1/3 rule.

The company can pay for these branded items or prizes from corporate dollars.

If you have any questions, please don't
hesitate to reach out to the MORPAC Staff
at **(202) 557-2777** or **morpac@mba.org**.

