March 15, 2020

FINANCIAL POLICIES AND PROCEDURES
# NWBA – Financial Policies & Procedures

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A. **Annual Accounting Period**

NWBA maintains a calendar annual accounting period which runs from January 1 to December 31.

B. **Annual Budget Development**

1. **Creating the Budget**

The proposed budget is broken out into departments: Revenue, General Administration/Marketing/Fundraising Expense, High Performance and Athlete Expense, etc. The Management is responsible for creating the initial requested budget to present to the Chief Executive Officer ("CEO"). The Treasurer and CEO cumulatively develop the budget.

The proposed budget is then given to the Audit/Finance Committee and the Board, or by whatever process accords with the NWBA Bylaws. The Audit/Finance Committee and the Board is to analyze and review the proposed budget from a viewpoint of both tactical and strategic relationships between the budget and the organizational mission. The Board shall approve the forthcoming budget by January of each year.

The CEO will accept a prioritized list of unbudgeted items from each department so that if additional revenue becomes available, expense items can be strategically added during the year. This process would be initiated by the CEO for submission to the Board, with final approval granted by the full Board of Directors.

2. **Creating the Chart of Accounts**

The chart of accounts is created by taking the Board-approved budget and assigning each line item an account number. To distinguish one department/discipline from another, each expense line item that pertains to a particular department/discipline shall start with the same first two (2) digits. Example: General Administration (60), Athlete (62), etc. Once the chart of accounts is established, staff will receive a list of the accounts pertaining to their respective departments/disciplines for use on expense reports. Management is responsible for monitoring expenses within each of the accounts throughout the year to ensure the line items do not go over budget.

3. **Budget Variances**

The approved budget from the Board of Directors will not be modified or revised. If at any point throughout the year Management becomes aware that they will, or have, run over or under-budget on a particular line item, it must be addressed with the CEO and appropriate reallocations will be made so that the overall department/discipline budget does not vary from the original budgeted amount.

C. **Periodic Reporting**

1. **Creating the Income Statement by Department**
The purpose of the income statement is to show the net income or loss at a given time. The income statement by department is created by taking the approved chart of accounts and breaking the income and expense accounts out into the departments. All income accounts should be listed first, followed by all expense accounts by department/discipline.

2. Creating the Balance Sheet

The purpose of the balance sheet is to show the financial position of the organization over the annual accounting period. The balance sheet shows what NWBA owns and what NWBA owes. The difference between what NWBA owns and owes is the organization’s net assets. The balance sheet is created by listing all NWBA’s assets, all short-term and long-term liabilities, and the net assets.

3. Monthly Closings

At the end of a given month the 3rd party accounting provider will complete the Monthly Financial Reporting Closing Procedures (see Exhibit A) as developed in conjunction with the 3rd party accounting provider (outlined in subsection 5 below). The month end close should include the following:

a. Reconciliation of cash accounts;

b. Accounts Receivable detail;

c. Accounts Payable detail;

d. Line of Credit;

e. General journal entries; and

f. Financial statements.

To initiate the monthly closing process, monthly bank account statements will be given, unopened, to the CEO (or his/her designee) for review. The CEO will be responsible for reviewing the monthly bank account statement and comparing it to the bank reconciliation report provided by the 3rd party accounting provider. The CEO should ensure the bank account statement and bank reconciliation report reflect the same information as it relates to deposits and withdrawals. The deposits on the bank account statement should be compared to the “list of checks and cash received” that month to ensure all the funds were deposited into the bank account. The bank account statement should be reviewed to ensure the cashed checks, ACH withdrawals, credit card payments, and wire transfers were appropriate disbursements. The CEO should also review the bank account statements for routine withdrawals such as payroll, retirement contributions, insurance, etc. to ensure the transactions occurred and were accurate. The CEO and Treasurer will initial the bank statements and the “Bank Statements Verified” form and give to the 3rd party accounting provider to proceed with the monthly closing. The CEO and Treasurer will initial the month end check off sheet upon final approval of the monthly close.
4. **Year-End Closings**

At fiscal year-end, the monthly closing detailed above will be completed, however additional detail pertaining to the following will be included as well:

a. Reconciliation of foreign currency account;

b. Inventory adjustments; and

c. Advances pending receipts.

5. **Audits**

Each year, a Board-approved independent auditor will perform an audit of the previous annual accounting period. All accounting records will be made available for review. The purpose of the audit is to express an opinion on the financial statements and the validity of the information presented. The audit will be conducted in accordance with generally accepted auditing standards, planning and performing the audit to obtain reasonable assurance of whether the financial statements are free of material misstatements. An audit includes: examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; assessing the accounting principles used and significant estimates made by management; and evaluating the overall financial statement presentation.

NWBA will also permit the USOPC, at its request, to conduct an audit of expenses supported by any funding provided by the USOPC. NWBA will allow the USOPC to have reasonable access to all files, records, and personnel necessary to make such financial audits, verifications, and program evaluations as deemed appropriate during the term of the USOPC funding and for four (4) years after the expiration or termination of any USOPC funding.

6. **USOPC grant reports**

In accordance with NWBA’s Program Partnership Agreement, the USOPC requires the submission of reports throughout the year for various funding and grants, subject to the specifications and requirements in the funding or grant agreements. Funding paid to NWBA during the course of a year must be accounted for by completing a final report on each project. The final report will provide a brief narrative and financial overview for each project.

D. **Account Maintenance**

1. **Online Banking**

NWBA will seek to maintain accounts with financial institutions that provide online banking capabilities. The Board of Directors President, CEO and Treasurer will have online access to NWBA’s accounts. Online access will be primarily to review account balances for accuracy and control purposes. NWBA may also engage in online transactions including transfers between linked NWBA accounts and payments to certain vendors. All online payments require advanced
approval of the Audit Committee. Online transactions require the completion of a Transfer Request form (see Exhibit B) or a Request for Online Payment form (see Exhibit F). Online transfers and payments must comply with all additional procedures for payments as detailed in Section F.

E. Accounts Receivable

1. Invoicing

An invoice (see Exhibit C) must be issued whenever money is owed to NWBA. Invoices will be issued by management as expenses are incurred on behalf of an NWBA customer with a copy of the invoice being mailed and/or emailed to the customer. When a check or other form of payment is received, 3rd party accounting provider will record the invoice as paid in the accounting system. For invoices that remain outstanding at the end of a month, a statement will be issued. If an invoice is still outstanding after 60 days, management will call or email the customer to identify an anticipated date of receipt.

2. Receipt of Payment

When a check or other form of payment is received, the individual checking the mail should create a “list of checks and cash received.” The individual checking the mail should not have access to the accounting and/or membership system to ensure proper segregation of duties. Once the “list of checks and cash received” has been created a copy should be provided to the CEO to assist with his/her monthly closing process. The checks and cash can then be provided to the 3rd party accounting provider to record the invoice as paid in the accounting system.

Upon receipt of a check or cash payment, management will hold the funds in a deposit folder to be processed at weekend. At weekend, management will fill out a bank deposit slip and make photocopies of both the payment and deposit slip. Copies will be filed in both the customer file and the bank file. A receipt will be provided to the 3rd party accounting provider and they will record it in the accounting system to allocate the funds to the appropriate account. Checks greater than $2,500 will not be held until weekend, but rather will be deposited upon receipt.

Upon receipt of a credit card payment, the transaction will be recorded in the accounting system to allocate the funds to the correct account. Copies of the credit card receipt will be filed in the appropriate customer file and bank file.

For all on-line deposits, such as membership payments or on-line donations, amounts are reconciled on a monthly basis by 3rd party accounting provider. The funds deposited will be reconciled with a report from the membership and/or development system. The 3rd party accounting provider will not have edit access to these systems to ensure appropriate internal controls and segregation of duties exist.

3. Refunds

If a credit card refund is necessary, it will only be issued to the card on which the transaction was originally processed.
4. **Late Payments**

Invoices issued by NWBA will make clear that such invoices will be subject to late fees if not paid within thirty (30) days of contracted due date or deadline of purchase (e.g. registration or event). In order for an athlete to gain participation in any NWBA-funded program, all invoices must be paid in full before the event.

F. **Accounts Payable**

1. **Receipt of Invoices**

   Incoming invoices will be received by the management and reviewed and verified for accuracy and compliance with the budget. Invoices will be provided to the 3rd party accounting provider and they will post them to the accounting system to the appropriate expense account on the date they are confirmed as accurate by management. The invoice will be held in the payables file until payment is made.

2. **Contracts**

   In your work for the NWBA you may need to commit the NWBA to doing things or paying money to a third party in exchange for services or goods from that third party. In each such case, you will need a contract. A contract is an expressed agreement between parties for an exchange of goods or services. Contracts can take many forms, but they must be clear on the terms of the exchange. Contracts must be in writing and signed by the CEO or an appropriately appointed staff member. All fully executed contracts must be given to the Treasurer to be kept on file.

   To ensure the NWBA receives competitive pricing, any purchase for goods or services over $20,000 requires documentation that three or more quotes were obtained or pursued. Thresholds for competitive sourcing requirements apply to the total order amount. Splitting orders to avoid quote and/or bid requirements is not allowed.

3. **Independent Contractor Policy**

   Independent Contractors will be required to: go through an interview process, successfully pass a background check, have a fully executed contract on file (following the requirements as outlined in the paragraph above), have a W-9 on file, submit invoices with timesheet included according to the schedule and agreed upon consultant fee as outlined in the contract, attend meetings and submit reports upon request of the NWBA and follow any other requirements outlined in the contract. The Independent Contractor or the NWBA can terminate the contract at any time, with or without advance notice, and with or without cause. In addition, the NWBA will comply with all applicable Federal and State laws relative to the use of independent contractors, including, but not limited to complying with Form 1099 IRS requirements. Independent contractors must comply with the NWBA Employee Handbook which can be found at: [https://www.nwba.org/policiesprocedures](https://www.nwba.org/policiesprocedures).

   The Independent Contractor Policy does not apply to game / tournament ‘Referees’ who are typically secured by Local Organizing Committees. Officials at a sanctioned NWBA event must
comply with all NWBA Non-Athlete membership registration requirements, including, but not limited to, Background check and SafeSport Training requirements.”

4. **Disbursement of Funds**

Funds on deposit in banks or other financial institutions may be drawn upon only by check, online payment or transfer. For check disbursements of ten thousand dollars ($10,000) or less, authorization may be granted by the original signature of either the Board of Directors President or CEO. For disbursements greater than ten thousand dollars ($10,000), authorization may be granted by the original signature of either the Board of Directors President or CEO with additional approval given by the non-signing party via the Request for Disbursement form (see Exhibit E). The Request for Disbursement form must be attached to the invoice and check stub and retained in the vendor file.

Online payments of $10,000 or less may be authorized by either the Board of Directors President or CEO via the Request for Online Payment form (see Exhibit F). For online payments of more than ten thousand dollars ($10,000), both the Board of Directors President and CEO must authorize the form. The Request for Online Payment form must be attached to the invoice and retained in the vendor file. A copy must also be filed in the corresponding monthly bank file.

Transfers between linked NWBA bank accounts may be authorized by either the Board of Directors President or CEO via the Transfer Request form (see Exhibit B). There is no threshold which triggers additional signature requirements. A copy of the Transfer Request form must be filed in both corresponding monthly bank files.

5. **Check Writing or ACH Payment Procedures**

Checks are written or ACH payments made as necessary, but not less than weekly, and decisions for payment will be based on the Aged Payables report and current cash flow. The 3rd party accounting provider will cut the necessary checks. The supporting documentation must also be initialed by the CEO, or his/her designee, to confirm his/her review of the invoice and approval of the disbursement. For all checks/payments issued, the check stub will be attached to the invoice and filed in the appropriate vendor file.

6. **Wire Transfers**

Wire transfers will be arranged on an as-needed basis. For wire disbursements of ten thousand dollars ($10,000) or less, authorization may be granted after e-mail approval from the Audit Committee via the Wire Transfer Request form (see Exhibit G) with the signature of either the Board of Directors President, Treasurer or CEO. For wire disbursements greater than ten thousand dollars ($10,000), authorization may be granted after e-mail approval from the Audit Committee, with the signatures of both the Board of Directors President and CEO. Once the necessary signatures have been obtained, the wire transfer will be initiated by the Treasurer with the appropriate banking institution. The CEO will provide any necessary confirmation of wire transfer details to satisfy respective institutions’ call-back or approval procedures. Email confirmation, when available from the banking institution, of wire transfers processed will be provided to the
Treasurer and / or CEO. A copy of the Wire Transfer Request form must be filed in the vendor file and monthly bank file.

G. Payroll

Payroll is processed through the 3rd party payroll provider. Timesheets and payroll changes are verified by management. All documentation is reviewed by the 3rd party accounting provider, and an e-mail is generated by the 3rd party accounting provider outlining the pertinent payroll changes. The Board of Directors President, Treasurer and CEO are copied on the original e-mail and all subsequent e-mails concerning adjustments. Additionally, change reports will be provided to the Board of Directors President, Treasurer and CEO directly from the 3rd party payroll provider. The Audit Committee will receive an annual payroll report. In this manner the Audit Committee is informed of all hours charged, bonuses paid and other payroll changes. If the 3rd party accounting provider is unavailable for whatever reason, the Treasurer may transmit the payroll.

The payroll data is e-mailed to the CEO and Treasurer, who reviews and approves. A hard copy of the payroll register and related reports is maintained and is available for review by the CEO or the Board of Directors. An electronic version is also maintained.

The 3rd party accounting provider enters payroll data into the general ledger through a recurring journal entry.

H. Expense Reporting

Individuals incurring expenses on behalf of NWBA are required to report on expenditures through the completion of an expense report (see Exhibit D). Where applicable, receipts must be submitted with the expense report. The expense report will detail what the expense was for, the amount of the expenditure, and to which budget line it should be allocated. It is recommended that expense reports be submitted to management within 30 days of the completion of incurring the expense to allow the expense to be recorded in the period the expense was incurred. Expenses must be submitted for reimbursement within three months of being incurred, or they will not be reimbursed. Expense reports are processed bi-weekly for employee reimbursement.

1. Credit Card Procedures

Credit cards are issued to employees primarily to facilitate travel. All cardholders are responsible for completing expense reports to verify and summarize all card activity. High volume users will leverage a tool, “expensify”, that is recommended by the 3rd party accounting provider.

When credit card statements are received by the Treasurer, they will be shared with and matched by management with the submitted expense reports and receipts to confirm all transactions are correct and documented. If any transactions appear for which an expense report and receipt has not been submitted, the 3rd party accounting provider with support of management will contact the cardholder to confirm the transaction and request the documentation be provided. If expense reports and receipts are not submitted timely, and the transactions cannot be verified prior to the
payment being due, the cardholder will be billed for the late charge of that respective credit card company.

Whenever possible, original receipts should be submitted; however, while cardholders are traveling, receipts can be scanned and emailed to the 3rd party accounting provider.

The Board of Directors President or Treasurer will review the corporate credit card activity of the CEO.

2. **Missing Receipts**

Cardholders are responsible for the collection and submission of all receipts for all transactions occurring on their credit cards. Every effort should be made to obtain a duplicate copy of a missing receipt from the vendor. If the cardholder is unable to obtain a copy, a Missing Receipt statement must be sent to the CEO with a complete explanation of the expense.

**I. Expense Reimbursement**

Any NWBA personnel requesting reimbursement of expenses must submit a completed expense report form (see Exhibit D) along with supporting documentation to the 3rd party accounting provider. Each individual submitting an expense report is responsible for making sure all areas of the form are properly completed before submission. All expense reports must be approved by Audit Committee, including expense reports / reimbursement by the CEO. Board President is on the Audit Committee.

There are certain expenses that NWBA will not reimburse (i.e., traffic/parking violations). Additionally, if an individual incurs an expense for an unbudgeted item for which they did not receive prior authorization from CEO or Treasurer, it may not be reimbursable. While NWBA does not have an all-inclusive list of non-reimbursable expenses, the CEO has the right to deny reimbursement of any unnecessary, excessive, or inappropriate expenses.

**J. NWBA Capital Assets**

1. **Purchase of Capital Assets**

NWBA carries certain durable (i.e., non-consumable) assets on its books as capital purchases if the invoice was one thousand dollars ($1,000) or more. If an item purchased is one thousand dollars ($1,000) or more, the item must be capitalized. A capital purchase must be approved, in writing, by the CEO and the timing of the purchase must be coordinated with the CEO or Treasurer.

Incurring of any financial obligation and/or execution of any debt instrument (including, but not limited to, loans and leases), for the purpose of securing a capital asset, must be approved by the Board. Approved debt instruments may be executed only by the CEO or Board of Directors President. NWBA will not accept personal loans from staff members or Board of Directors nor will it make provide loans to such individuals.
2.  **Sale of Capital Assets**

The sale of any NWBA asset, whose original purchase price is estimated to have been over the capital asset threshold must be approved in advance by the CEO or Capital Asset Custodian. When in doubt of the value, a recommendation should be obtained from the Treasurer. The individual approving the sale is responsible for notifying the Treasurer in writing of the proposed sale, the proposed sale price and the name of the person responsible for forwarding the bill of sale and money to NWBA’s office.

The responsible individual must forward the bill of sale and money received to NWBA’s office immediately after the sale has been completed. Such funds cannot be diverted to other uses, organizational or otherwise. Any legal titles (i.e., automobile titles) must be signed by an officer of the corporation.

We should be able to anticipate, in advance, the sale of almost any asset that has outlived its usefulness. The approval process should be followed in these cases. However, occasional opportunities to sell assets come along on short notice and would be lost if the entire approval process were followed. If a coach or other individual in a position of authority is certain a sale would otherwise be approved, he/she may take responsibility and consummate the sale. However, this expedited process should only be exercised in exceptional cases. This does not apply to the sale of automobiles or other assets for which an officer of the corporation needs to sign the title or bill of sale.

K.  **Inventory**

NWBA maintains inventory of products for resale and promotional use. The value of inventory is recorded using the first-in, first-out method. A physical count of all inventory will be taken periodically but no less than once per year. The physical inventory counts will be done by an individual that does not have routine access to inventory or the inventory records to ensure proper segregation of duties. This function can be out-sourced. If the year-end physical inventory shows significant discrepancies between system generated and manual counts, additional inventory counts will be performed during the year. An adjustment will be made to perpetual records based on the physical inventory performed. Inventory reports should be provided to senior management and the Audit Committee.

**Financial Record Backup Policy**

Financial accounting records are maintained and backed up via the accounting system using multiple levels of redundancy to guard against failure. The accounting system should also utilize a comprehensive disaster recovery process, hot backups, and offsite backup storage.
At year-end, count all foreign currency and adjust trial balance to US currency. Use excel spreadsheet to detail count and provide the detail in the year-end close file.

Reconcile all cash accounts. Investigate all reconciling items greater than three months old. Attach all reconciliations to bank statements and include in month end closing folder. Include copy of all cancelled checks for the month.

Review accounts receivable outstanding and agree aging report to trial balance. Tie receivable listing to open invoice folder. Investigate old or problem receivables. Include aging report in month end closing folder.

Perform a physical count of inventory at year-end. Adjust inventory as needed through COGS account to agree to physical count. Include physical count in year-end closing folder.

At year-end, reclassify pending travel advances to prepaid and immediately reverse following year-end.

Review accounts payable outstanding by agreeing to open invoice folder. Ensure that aging report matches trial balance. Include aging report in month end closing folder.


Print off all general journal entries for the month.
Prepare monthly closing file by placing financial statements on top of support in the order of the procedures above and give file to CEO. Place checklist on top of entire file.

Accounts to be adjusted by auditors at year-end:
- Record new assets
- Valuation allowance
- Allowance for bad debts
- Accrued salaries and related expenses
- Record depreciation
- Prepaid expenses
EXHIBIT B – Transfer Request

FROM THE DESK OF: Mike Godsey
NWBA Treasurer
(704) 651-9900

DATE: TO:

I request authorization to complete the following online transfer from PNC Bank (Insert Account Name):

TRANSFER TO AMOUNT $_____________________

J.P. Morgan Chase Operating Account (Insert Account Name)

REQUEST IS APPROVED

NWBA CEO Date
**EXHIBIT C – Invoice**

**NWBA**

ADDRESS Line 1  
ADDRESS Line 2  
ADDRESS Line 3

Phone: (XXX)XXX-XXXX  
Fax:

Sold To:

<table>
<thead>
<tr>
<th>Customer ID</th>
<th>Customer PO</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Net 30 Days</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Item</th>
<th>Description</th>
<th>Unit Price</th>
<th>Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Invoices will be subject to late fees if not paid within thirty (30) days of their issue. A two percent (2%) interest charge will be added to the balance of the invoice once it has been outstanding for thirty (30) days, and for every additional thirty (30) days thereafter.
**EXHIBIT D – Expense Report**

Payee: ______________________________ Phone: ______________________________

Address: ______________________________

<table>
<thead>
<tr>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
</tr>
</thead>
</table>

RECEIPTS MUST BE ATTACHED IN ORDER TO PROCESS REIMBURSEMENT

Date(s) _____________________

Purpose of trip: _____________________________________________

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel (airfare, mileage @ IRS rate)</td>
<td>$______</td>
</tr>
<tr>
<td>Lodging</td>
<td>$______</td>
</tr>
<tr>
<td>Meals ($50 per day per diem maximum allowance)</td>
<td>$______</td>
</tr>
<tr>
<td>Misc. approved travel expenses (taxi, tolls, etc.)</td>
<td>$______</td>
</tr>
<tr>
<td>Telephone (reason for call(s) must be documented)</td>
<td>$______</td>
</tr>
<tr>
<td>Luggage</td>
<td>$______</td>
</tr>
<tr>
<td>Other (be specific)</td>
<td>$______</td>
</tr>
</tbody>
</table>

TOTAL $______

I certify that the above expenses were incurred for NWBA business.

Signature_________________________ Date __________

---

**For Office Use Only**

Approval ________________________________

Budget Covering Expense ________________________________

Expense Account ________________________________

Check Number and Date Paid ________________________________
EXHIBIT E – Request for Disbursement Form

FROM THE DESK OF: Mike Godsey
NWBA Treasurer
(704) 651-9900

DATE: TO:

I request authorization of the following disbursement more than $10,000 from PNC Bank (Insert Account Name):

<table>
<thead>
<tr>
<th>CHECK #</th>
<th>PAYEE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

REQUEST IS
APPROVED

________________________________________
Chair, NWBA Board of Directors    Date
EXHIBIT F – Request for Online Payment

FROM THE DESK OF: Mike Godsey
NWBA Treasurer
(704) 651-9900

DATE: TO:

I request authorization to provide payment via online banking from PNC Bank (Insert Account Name) the following disbursements:

<table>
<thead>
<tr>
<th>PAYEE</th>
<th>CONFIRMATION #</th>
<th>$ AMOUNT</th>
</tr>
</thead>
</table>

REQUEST IS APPROVED

Chair, NWBA Board of Directors Date

REQUEST IS APPROVED

NWBA CEO Date
EXHIBIT G – Wire Transfer Request

JP Morgan Chase
1301 Canyon Blvd
Boulder CO 80302

Please complete the following transfer at your earliest convenience.

Transfer to: Bank name
          Bank address IBAN: SWIFT:

Beneficiary: Name
          Address

Amount: $ Memo:

Funds: NWBA
       Account #

Thank you for your prompt attention to this matter.

Authorized by,

__________________________________________  ________________________________________
Chair, NWBA Board of Directors                NWBA CEO
Date                                            Date