**NCBA-PAC Fact Sheet**

To strengthen NCBA’s advocacy initiatives and strategies, NCBA established the NCBA-PAC. This tool allows NCBA-PAC to support the nomination and election of candidates for federal office. NCBA-PAC supports candidates to the US Senate and House of Representatives who influence decisions regarding policies affecting the creditors rights industry and the practice of law. NCBA-PAC is registered with the Federal Elections Commission and operates in strict conformity with federal law.

**Political Action Committee (PAC) Defined**

Under federal election law, no corporation – including a non-profit association such as NCBA – is permitted to contribute money directly to candidates but may only do so through a separate segregated fund called a political action committee (or PAC) set up for the purpose of making political contributions to candidates for elective office. All contributions to a PAC are made voluntarily by individuals, not corporation.

NCBA-PAC supports candidates to the US Senate and House of Representatives who influence decisions regarding policies affecting the creditors rights industry and the practice of law. In a highly competitive legislative arena with many different interests vying for Congress’ attention, PAC contributions can strengthen relationships with key policy makers.

**Who can the PAC solicit for contributions?**

As a trade association, the NCBA’s PAC is only permitted to solicit voluntary contributions from the executives and administrative personnel of its member law firms (defined as salaried personnel who have policymaking, managerial, professional, or supervisory responsibilities) after receiving written permission to do so. Accordingly, ***either an appropriate corporate officer or the corporate representative authorized by the firm to serve as the NCBA’s principal contact must sign and return the Solicitation Authorization Form authorizing IAA-PAC to solicit its executive and administrative personnel.***

Please note that in no event will NCBA-PAC solicitations be sent to persons at your firm other than those with whom NCBA regularly communicates and those executives who are designated by you.

**Solicitation Authorization Form**

Signing the NCBA-PAC Solicitation Authorization Form does not obligate you or others at your firm to contribute to the PAC. Contributing to NCBA-PAC is a voluntary decision and no advantage or disadvantage will be given based on an individual’s decision to contribute or not. Additionally, corporate approval of a trade association PAC does not limit the corporation’s right to solicit contributions for its own PAC, or an individual’s right to contribute to multiple federal PACs, or any state or local PACs. A corporation, however, may not authorize more than one trade association to solicit its employees in a calendar year.

**Are contributions to NCBA-PAC tax deductible?**

Personal contributions to NCBA-PAC are not deductible as charitable contributions for federal income tax purposes.

**To which candidates will NCBA-PAC contribute?**

In accordance with the authority conferred by the NCBA Board of Directors (BOD) to the NCBA-PAC Board of Directors, NCBA-PAC will make contributions on a non-partisan basis to candidates for the US House of Representatives and the US Senate who may influence decisions regarding those issues of concern to NCBA and/or serve on the House and Senate Committees with legislative jurisdiction over these issues.

**How much may individuals contribute to NCBA-PAC?**

An individual may not contribute more than $5,000 a year to one PAC. However, each spouse has a separate $5,000 limit, even if only one spouse has income. Federal law requires that NCBA-PAC report the full name, mailing address, occupation and name of employer of each individual whose contributions aggregate more than $200 in a calendar year. All contributions must be personal, not corporate.

**More Information**

If you have any questions about NCBA-PAC, please contact NCBA Government Affairs Officer Nathan Willner at Nathan@Creditorsbar.org or 410-382-7588.