
CROSSROADS CHURCH CONSTITUTION AND BYLAWS

ARTICLE I

NAME

The name of this organization shall be CROSSROADS CHURCH.

ARTICLE II

MISSION STATEMENT AND COVENANT

The mission of Crossroads Church is to grow as a family of believers, making disciples of Jesus Christ who are equipped to honor God, love each other, and impact their community with the good news of Jesus.

A disciple commits to obey Jesus Christ as Savior and Lord in knowledge of God, service for God, and sharing of God.

Based upon this purpose, we do covenant together, by God's grace, to live our lives consistent with the standards of biblical teaching; including the support of this local ministry in attendance, prayer, service, and giving, by living lives in word and deed that are an encouragement to others to know and be like Jesus Christ, and by reflecting in all our relationships the servant-love of our Lord.

ARTICLE III

AFFILIATION

Crossroads Church shall be affiliated with the Conservative Baptist North Central Region (CBNC) and the Conservative Baptists of America (CBAmerica)

ARTICLE IV

STATEMENT OF FAITH

The Word of God

We believe the Scriptures of the Old and New Testaments are the inspired Word of God, inerrant in the original writings, complete as the revelation of God's will for salvation, and the supreme final authority in all matters to which they speak (2 Timothy 3:16,17; 2 Peter 1:19-21).

The Trinity

We believe in one God, creator and sustainer of all things eternally existing in three persons, Father, Son, and Holy Spirit; that these are equal in every divine perfection and that they execute distinct but harmonious offices in the work of creation, providence, and redemption (Acts 2:32,33; 1 Corinthians 8:5).

God the Father

We believe in God the Father, an infinite, personal Spirit, perfect in holiness, wisdom, power, and love. We believe He concerns Himself mercifully in the affairs of men, that He hears and answers prayer, and that He saves from sin and death all who come to Him through Jesus Christ (Isaiah 64:8; John 14:6).

Jesus Christ

We believe that Jesus Christ is God's eternal Son, and has precisely the same nature, attributes and perfection as God the Father and God the Holy Spirit. We believe further that He is not only true God, but true man, conceived by the Holy Spirit and born of the virgin Mary. We also believe in His sinless life, His substitutionary atonement, His bodily resurrection from the dead, His ascension into heaven, His priestly intercession on behalf of His people, and His personal, visible, pre-millennial return from heaven to earth (John 1:1,2; Matthew 1:20).

The Holy Spirit

We believe in the Holy Spirit, His personality, and His work in regeneration, sanctification, and preservation. His ministry is to convict the world of sin, righteousness and judgment; to bear witness to the truth, to glorify the Lord Jesus Christ, and implement Christ's work of redeeming the lost by indwelling and empowering the believer for godly living and service (John 14:16,17; Romans 8:14-27).

Mankind

We believe God created mankind in His image, male and female; therefore, we value, protect and defend all human life (Ps. 139). Humans are created as free moral agents who became sinners by nature and choice. Because of sin they are spiritually dead. We believe that those who repent of sin and trust in Jesus and His death and resurrection receive forgiveness, salvation, the gift of the Holy spirit and the promise of eternal life. (Genesis 3, Romans 5:10-19)

Salvation

We believe in salvation by grace through faith in Jesus Christ. We further believe that this salvation is based upon the sovereign grace of God, was purchased by the shed blood of Christ on the cross, and is received by man through faith, apart from any human merit, works, or ritual. We further believe salvation results in righteous living, good works, and proper social concern (Ephesians 2:8,9; Acts 16:31).

The Church

We believe that the Church is the spiritual body of which Christ is the head. We believe that the true Church is composed of all persons who through saving faith in Jesus Christ have been regenerated by the Holy Spirit. We believe that this body expresses itself in local assemblies whose members have been immersed upon a credible confession of faith and have associated themselves for worship, for instruction, for evangelism, and for service. We believe the ordinances of the local church are believer's baptism by immersion and the Lord's Supper. We also believe in the interdependence of local churches and the mutual submission of believers to each other in love (1 Corinthians 12:12-28; 1 Thessalonians 4:13-18).

Marriage and Family

The Pastors and staff of Crossroads Church shall only participate or officiate at wedding ceremonies between one biological man and one biological woman. The facilities and property of Crossroads Church shall only host weddings between one biological man and one biological woman. Genesis 1:26-28; 2:24; Psalm 127, 128; 139:13-16; Matthew 19:1-10; 1 Corinthians 6:9-11; Ephesians 5:22-33; Hebrew 13:4.

Separation of Church and State

We believe that each local church is self-governing in function, and must be free from interference by any ecclesiastical or political authority. We further believe that every human being is directly responsible to God in matters of faith and life, and that each should be free to worship God according to the dictates of his conscience (Mark 12:17; Acts 5:29).

Christian Conduct

We believe that the supreme task of every believer is to glorify God in his life; that his conduct should be blameless before the world; that he should be a faithful steward of his possessions; and that he should seek to realize for himself the full stature of maturity in Christ (1 Corinthians 10:31; Philippians 2:15,16).

Last Things

We believe in the bodily resurrection of the saved and lost, the eternal existence of all men either in heaven or hell, in divine judgments, rewards, and punishments (Matthew 25:34-41; 2 Corinthians 5:10).

Final Authority

Our Statement of Faith does not exhaust the extent of our beliefs. The scriptures of the Old and New Testaments provide the foundation and parameters for all that we believe. As it pertains to faith, doctrine, practice, policy and discipline, the Board of Elders has the responsibility to discern the meaning and application of the scriptures for Crossroads Church. (2 Timothy 2:2,15)

ARTICLE V**MEMBERSHIP**

The procedure for membership shall be as follows:

1. The Board of Elders shall examine each applicant for membership to ascertain whether the applicant meets the membership requirements. Membership class(es) and a written application will normally precede this interview.
Upon unanimous vote of the Board of Elders that the applicant meets the membership requirements, membership shall be recommended to the congregation.

2. Following a recommendation of membership, the congregation shall have a simple voice vote to ratify that recommendation, after which the applicant will be officially welcomed into the membership of Crossroads Church.
3. An individual shall be deemed "inactive" if they either (a) reside, permanently or temporarily for greater than 6 months in a different locale or (b) have not made favorable contact for a period of 6 months. Their status shall automatically be restored to "active" once they return to regular participation. An individual placed on "inactive" status will not be eligible to vote on congregational matters nor will their numbers be considered when developing a voting quorum.
4. A juvenile member must obtain the age of 16 to be eligible to vote on congregational matters.

Termination from Membership

1. A Church Member requesting a letter of transfer to another church shall be granted a letter of Christian standing. Members are not accepted or terminated based solely on a letter of transfer.
2. Whenever a Church Member joins another church, his/her membership in Crossroads Church shall terminate without further action.
3. A Church Member, upon his/her request, may be terminated from membership.
4. A Church Member who fails to make a favorable contact with the church for twelve (12) consecutive months shall be put on a delinquent list and notified of the delinquency by a called staff or designee of the Board of Elders. If that member then fails to make favorable contact with the church within 30 days, that member shall be terminated from membership by action of the Board of Elders.

A Church Member determined by the Board of Elders to be guilty of unrepentant conduct inconsistent with fundamental biblical teaching or the covenant of Crossroads Church shall be terminated from membership by a unanimous vote of all current members of the Board of Elders. Such action shall be taken only after reasonable efforts have been made to restore that member to Christian fellowship as provided in the church discipline policy adopted by the Board of Elders. Such a member may be allowed by the Board of Elders to appeal the action to the congregation.

ARTICLE VI

STAFF RELATIONSHIPS

Called Staff

Called staff shall include the Senior Pastor, Youth Director, and other pastors or ministry directors as determined from time to time by the Board of Elders. Job descriptions and titles for called staff shall be determined by the Board of Elders.

Qualifications for Called Staff

Each called staff shall:

1. Be a Church Member of Crossroads Church.
2. Subscribe to and affirm the Statement of Faith and Covenant of this church.
3. Strive to meet the biblical standards for church leaders.
4. Be of legal age 18.
5. Possess experience, education, and abilities as deemed appropriate by the Board of Elders.
6. Be a regular participant in public worship with Crossroads Church.

Establishment and Dissolution of Called Staff Relationships

A call to a Senior Pastor candidate shall issue from the congregation upon recommendation of a Senior Pastor Calling Committee and a 75% affirmative written ballot vote at a properly noticed business meeting. A call to a candidate for a called staff position other than Senior Pastor shall be issued in the same manner.

When the Senior Pastor or any other called staff member is the subject of dissolution, that individual shall not participate in the Board of Elders decision to recommend dissolution of the relationship to the congregation.

Action to dismiss the Senior Pastor will require a 75% written ballot vote at a properly noticed business meeting, in which a quorum of 50% of all active Church Members is present. Action to dismiss any other called staff position will require a 75% written ballot vote at a properly noticed business meeting, in which a normal quorum of 40% of all active Church Members is present.

Support Staff

Support staff (e.g. bookkeeper, secretarial, custodial and maintenance staff, etc.) shall be hired by the Board of Trustees. However, any non-budgeted compensation is subject to the same congregational approval as other proposed expenditures not included in the annual budget. Resignations and terminations of support staff shall be acted upon by the Board of Trustees.

**ARTICLE VII
CHURCH LEADERS**

A. Elders

A-1. The Board of Elders of Crossroads Church consist of:

1. Church Chairman
2. Ex officio member of the Board of Trustees
3. Ex officio member of the Board of Deaconesses
4. Elders at Large
5. Senior Pastor
6. Other Called Staff Members, as deemed appropriate by the majority of the Board of Elders.

The Board of Elders shall normally consist of no fewer than six (6) members, including the Called Staff; however, the majority will always be from elected congregational members.

At its first meeting following the annual meeting, the Board of Elders shall appoint elders to the positions of: Church Chairman, Elder Board secretary, Ex officio member of the Board of Trustees and Ex officio member of the Board of Deaconesses. The remaining elders shall be Elders at Large.

A-2. Qualifications of Elders:

An Elder of Crossroads Church shall:

1. Be a Church Member of Crossroads Church for at least one year.
2. Subscribe to and affirm the Statement of Faith and Covenant of this church.
3. Be a godly man striving to meet the biblical standards for church leaders (1 Timothy 3:1-7; Titus 1:6-9).
4. Be a regular participant in public worship with Crossroads Church.
5. Be actively involved in ministry at Crossroads Church.

B. Deaconesses

1. The Board of Deaconesses shall normally consist of no fewer than five (5) members, plus one elder as an ex officio member.
2. At its first meeting following the annual meeting, the Board of Deaconesses shall appoint its own board chair and secretary. The remaining deaconesses shall be Deaconesses at Large.

B-2. Qualifications of Deaconesses:

A Deaconess of Crossroads Church shall:

1. Be a Church Member of Crossroads Church for at least one year.
2. Subscribe to and affirm the Statement of Faith and Covenant for this church.
3. Be a godly woman striving to meet the biblical standards for church leaders (I Timothy 3:8-13).
4. Be a regular participant in public worship with Crossroads Church.
5. Be actively involved in ministry at Crossroads Church.

C. Board of Trustees

1. The Board of Trustees shall normally consist of no fewer than five (5) members, plus one elder as an ex-officio member.
2. At its first meeting following the annual meeting, the Board of Trustees shall appoint its own board chair and secretary. The remaining trustees shall be Trustees at Large.

C-2. Qualifications of Trustees:

A Trustee of Crossroads Church shall:

1. Be a Church Member of Crossroads Church for at least one year.
2. Subscribe to and affirm the Statement of Faith and Covenant for this church.
3. Be a godly person striving to meet the biblical standards for church leaders (I Timothy 3:8-13).

4. Be a regular participant in public worship with Crossroads Church.
5. Be actively involved in ministry at Crossroads Church.

D. Ministry Team Leaders

Ministry Team leaders shall meet standards as established by the Board of Elders. The standard for Ministry Team leaders shall be biblical standards of character and conduct and a commitment to the ministry of Crossroads Church. This shall normally be interpreted to mean:

1. Being a Church Member of Crossroads Church.
2. Having demonstrated leadership in ministry.
3. Committed to, active in, and having biblical knowledge appropriate to the specific ministry area.
4. Possessing good reputation in and outside the church and having demonstrated self-control and appropriate biblical attitudes in relationships with others.
5. Attending regular public worship with Crossroads Church.

ARTICLE VIII CHURCH GOVERNMENT

A. Board of Elders

The Board of Elders shall be responsible for the strategic direction of Crossroads Church and shall have authority to manage the affairs of Crossroads Church. It is responsible to the congregation to establish strategies and objectives to fulfill the church's purpose, to review progress against the objectives, and to assure that the organization operates consistently with the strategies. The Board of Elders and its individual officers shall be leaders of the congregation in life, thought, and ministry. The Board of Elders shall normally meet monthly, and at other times as necessary to accomplish its duties. It shall maintain permanent, typed minutes. Specific duties of the Board of Elders shall include:

1. To at least annually review and establish strategies and objectives to accomplish the church purpose and to annually review the charter of ministry teams. As part of this review it may request objectives from the pastoral staff and ministry team leaders.
2. To regularly review and evaluate the total program of the church to determine that objectives are being accomplished. To establish policies as necessary to guide the church and to take or recommend corrective action, or revise objectives, where objectives are not being accomplished.
3. To represent the congregation in certain staff relationships including:
4. Annual appraisal of the ministry of the Senior Pastor and the ministry of the other called staff, and provide godly counsel or discipline as required.
5. Establishment of personnel policies and administration of those policies as they directly relate to the Senior Pastor.
6. Approval of job descriptions for new called staff positions.
7. Maintenance of current job descriptions for all called staff members and ministry team leaders.
8. To recommend to the congregation any ordinations, and to act upon any licensing's and commissioning's.
9. To annually approve the charter and objectives of each Ministry Team.
10. To approve ministry team leaders and all other church leaders.
11. To make recommendations on all matters to be brought before the congregation, other than from committees directly responsible to the congregation; and to call church meetings as necessary.
12. To annually recommend establishment or dissolution of missionary relationships, subject to final approval by the congregation
13. To hear and respond appropriately to concerns of members.
14. To establish a process to accept and terminate members and to regularly act on acceptance and termination of members as required.
15. To incorporate and operate new churches and other organizations as appropriate to the fulfillment of the purposes and strategies of Crossroads Church.

B. Board of Deaconesses

1. To assist the Pastor and Elders in visitation.
2. To be always ready to assist the women and girls of the church in their spiritual lives.
3. To send suitable remembrances in time of illness, hospitalization or death.

4. To oversee preparation of the Lord's Supper and the care of the communion set, elements and linens.
5. To assist with baptismal services.
6. To hear and respond appropriately to concerns of members.

C. Board of Trustees

1. To represent the congregation in certain staff relationships including:
 - a) Annual review and recommendation of staff compensation and recommendation of compensation for new support staff; approval of other personnel expenses for any staff member or activity.
 - b) Approval of job descriptions for new support staff positions.
 - c) Maintenance of current job descriptions for all support staff members.
2. To annually appoint the weekly counters, bookkeeper, financial reconciler, recording secretary and the
 - a) auditors to audit the financial records of the church. Auditors cannot be a currently sitting Elder, Trustee,
 - b) bookkeeper or reconciler.
3. To perform financial responsibilities of the church as follows:
 - a) Present a budget to the congregation at the annual business meeting.
 - b) Communicate the proposed budget to the membership prior to the annual business meeting.
 - c) To make expenditures from funds which are contributed and designated for a specific purpose where the purpose is consistent with the purpose and strategies of Crossroads Church.
 - d) To buy, lease, acquire, own hold improve, use and deal in any interest in real or personal property.
 - e) To sell, convey, mortgage, create a security interest in, exchange, or dispose of any interest in personal property. However, any action involving the construction of, financing of, addition to the church facilities, or sale of real estate outside of a budgeted expenditure must be approved by the congregation at a business meeting called for such purpose. In case of dissolution of Crossroads Church, the property and debt shall be transferred to one or more organizations recognized by the Internal Revenue Service as organized exclusively for religious purposes, or to Conservative Baptist North Central Region (CBNC) or the Conservative Baptists of America (CBAmerica).
 - f) To recommend the purchase of any non-budgeted asset above \$2,500, subject to final approval by the congregation.
 - g) To annually review check signers. Signers cannot be the Senior Pastor or a member of the called staff. Nor can they be the bookkeeper, financial reconciler or the immediate family member of either position.
 - h) To maintain Board to Board consistency the financial procedures noted in the Addendum will be followed. Modifications to these procedures will require the same steps required for this document modifications and noted in Article XIII.
4. To sign legal contracts consistent with the budget, constitution, congregation approval, and state law. This includes authority to borrow money, and to acquire, encumber, and sell real and personal property.
5. To provide that the church is adequately represented in all legal matters.
6. To hear and respond appropriately to concerns of members.
7. To ensure the church financial records are internally audited annually and / or when a new Bookkeeper is appointed.
8. To review monthly financial reports provided by the Bookkeeper and take appropriate corrective action for items that do not coincide with the approved annual budget.
9. To annually review all security measures. Maintain the church lock-up schedule, church security system and individual codes, as well as the emergency contact list.

D. Ministry Teams

Ministry teams shall be formed, as required, to implement the varied ministries of Crossroads Church. Ministry teams shall be chartered by the Board of Elders to implement specific ministries (e.g. Building & Grounds, Body Life, Christian Education, Women's Ministry, Missions & Outreach, etc.).

The Charter for a ministry team shall include: the statement of purpose, strategies, leadership structure, qualifications for ministry, and a provision that the ministry team shall terminate twelve (12) months from the most recent Board of Elders review. The list of ministry teams shall be determined annually by the Board of Elders, upon recommendation of the church staff, in accordance with Crossroads Church's purpose, strategies, objectives, and as dictated by organizational and functional effectiveness. The duties of ministry teams shall be to:

1. Develop and review annually its charter for submission to the Board of Elders
2. Recruit and train ministry personnel.
3. Define and provide the necessary materials required for ministry.
4. Submit annually to the Board of Trustees proposed budgets and objectives for the forthcoming year.
5. Submit annually to the Board of Elders the objectives for the forthcoming year.
6. Meet as required to plan and execute specific ministry objectives.

E. Committees

There shall be a Nominating Committee which is responsible to the congregation. The Nominating Committee shall be responsible to:

1. Present candidates for the Board of Elders, Board of Deaconesses and Board of Trustees at the annual meeting, and at interim meetings as necessary. It shall normally present more candidates than existing vacancies.
2. Present candidates, when necessary, for a Senior Pastor Calling Committee.
3. Present at the annual business meeting at least four (4) names of candidates for election to the new Nominating Committee.

Senior Pastor Calling Committee

There shall be a Senior Pastor Calling Committee, as necessary, which shall be responsible to the congregation. A Senior Pastor Calling Committee shall be responsible for the calling of a Senior Pastor. Its duties shall be:

1. To check backgrounds, interview, evaluate, and select possible candidates for the position of Senior Pastor. No more than one candidate shall be presented to the congregation concurrently for a vote to issue a call.
2. To make a recommendation to the congregation at a properly noticed business meeting to issue a call, with specific terms approved by the Board of Elders.
3. To handle all communication with candidates until a call is accepted, after which communications shall be made by the Board of Elders or staff.

The Board of Elders may appoint special committees as necessary to carry out specific activities or tasks. Each committee shall normally include at least one board member and shall cease to exist upon the completion of the assigned task.

Organization Structure

The congregation is the governing body of this corporation, having final authority in all matters. The congregation approves annual budgets, strategies and objectives for Crossroads Church.

The Board of Elders, Board of Deaconesses and/or Board of Trustees act(s) for the congregation in all matters not specifically reserved to the congregation in this Constitution, or where the congregation has not taken specific action.

A Ministry Team has the authority to act in those areas designated in its approved ministry charter.

Rules of Office

1. Elders

Elders shall be elected by the congregation at its annual business meeting. The term of office shall be two (2) years. Terms shall be staggered so that as nearly as possible one half of the elders' terms shall expire each year.

Each successive term will be subject to the standard nominating and re-election process. Six months or more of service during an elective church year is deemed to be one year of service.

An elder may be terminated from office by expiration of a term, by resignation, or upon a vote of dismissal by 75% of all Church Members voting at a special business meeting called for that purpose

2. Deaconesses. Same as for Elders
3. Trustees. Same as for Elders
4. Ministry Team Leaders

Each ministry team shall organize itself as required to perform its ministry. Ministry team leaders shall be selected annually by the ministry team and the associated staff member(s), subject to approval by the Board of Elders. Ministry team members may be selected by the ministry team in accord with guidelines approved in its ministry charter.

5. Nominating Committee

A Nominating Committee member shall be a Church Member. The Nominating Committee shall include three (3) individuals who are elected at the annual business meeting of the congregation. In addition, no more than two members of the Board of Elders, one being the Senior Pastor, may serve on the Nominating Committee at any one time.

Normally, the Nominating Committee shall nominate at least four (4) candidates for election to the succeeding Nominating Committee.

Elected members of the Nominating Committee shall serve for one (1) year and shall be limited to one term consecutively. Service for any part of one year shall be deemed to be one year's service.

The Nominating Committee shall give notice to the congregation of its first meeting for selecting members of a Senior Pastor Calling Committee or candidates for the Board of Elders, Board of Deaconesses and Board of Trustees. The Nominating Committee shall select its own chairman at its first meeting.

6. Senior Pastor Calling Committee

A Calling Committee for a Senior Pastor shall have seven (7) members. Five members shall be Church Members elected by ballot at a business meeting from nominations made by the Nominating Committee.

The other two members shall be the Church Chairman and one other elder selected by the Board of Elders. These two shall continue to serve on the Calling Committee regardless of discontinued service on the Board of Elders.

The calling committee shall terminate upon the acceptance of a call by a candidate for Senior Pastor.

7. Other Church Leaders

The Board of Elders shall appoint other church leaders for a full term of one year or for partial terms to fill vacancies.

ARTICLE IX DUTIES OF LEADERS

Senior Pastor

The Senior Pastor shall:

- 1) Be the spiritual and administrative leader of Crossroads Church.
- 2) Preach and teach the Word, lead public worship services, administer the ordinances, and lead the congregation in a practical Christian life.
- 3) Be a member of the Board of Elders, the Nominating Committee, and an *ex officio* member of all ministry teams and committees and in such capacity shall strive to establish and accomplish objectives in conjunction with the strategies of Crossroads Church.
- 4) Direct the church staff, providing counsel, encouragement, and Christian discipline so as to assist in the accomplishment of objectives for each staff member. All staff are responsible to the Senior Pastor either directly or through another staff member as he directs.
- 5) Represent the staff to the Board of Elders.
- 6) Be a godly man striving to meet the biblical standards for church leaders (I Timothy 3:1-7; Titus 1:6-9)
- 7) If the position of Senior Pastor is vacant or the Senior Pastor is unable to function, the Board of Elders shall appoint an interim senior pastor with the approval of Church Members. Until an interim senior pastor has been appointed, the Church Chairman shall assume that role.

Called Staff

The called staff shall carry out specific areas of ministry under the direction of the Senior Pastor. The called staff shall strive to equip the saints for the work of ministry.

Each called staff member may be designated by the Board of Elders an *ex officio* member or leader of one or more ministry teams.

Church Chairman

The Church Chairman is an elder who shall, in cooperation with the Board of Elders, appraise the work of the Senior Pastor and other called staff on a regular basis to determine the effectiveness of each, and shall act as necessary to improve the performance of each to accomplish church objectives.

The Church Chairman shall provide leadership to the Board of Elders and shall serve as moderator, or appoint a moderator, for all church business meetings. In the absence of the Chairman, another elder designated by the Board of Elders shall serve in place of the Church Chairman.

The Church Chairman or his elder designee may be an *ex officio* member of all church organizations.

Member(s) at Large

The member(s) at large of the Board of Elders, the Board of Deaconesses or the Board of Trustees, if any, shall carry out assignments as directed by the respective board and its Chairperson. This may include assignment to work as an *ex officio* member of specific Ministry Teams or committees.

Bookkeeper

The Bookkeeper shall be appointed by the Board of Trustees. He/she shall be proficient with the current software and applicable laws regarding compensation of called or support staff. The Bookkeeper will not make routine deposits except for unique situations. Typically, the routine deposits will be conducted each Sunday by the Financial Counters. He/she shall, without special vote or authority, pay out of the church funds available for that purpose all authorized salaries, fixed charges, interest regularly recurring bills and other authorized expenditures. He/she shall keep a record of all receipts and disbursements and shall present written quarterly and annual reports to the church, plus a monthly report to the Board of Elders and Board of Trustees.

The Bookkeeper will be the primary individual creating check documents; however, it may be necessary for the Church Secretary to periodically issue and sign a "handwritten" check. Since this individual will not have access to the current software, it is necessary that the Bookkeeper receive the check stub and appropriate receipts for all "handwritten" checks. All "handwritten" checks should be printed from Internet Banking for verification of amount, check number and payee.

The Bookkeeper does NOT have check signing privileges. The Board of Trustees will annually appoint a minimum of three (3) individuals for this responsibility. While not required, these individuals would typically be selected from the Board of Trustees, Board of Elders and the Church Secretary. However, the individual cannot be the *Senior Pastor, the bookkeeper, the financial reconciler or their immediate family members*.

The Bookkeeper may transfer funds into the savings account while adhering to established Board of Trustees Guidelines; however, he/she may not transfer funds from the savings account without specific approval of the Board of Trustees, even if the transaction is to satisfy current financial obligations. Designated funds are not to be used or transferred into the general fund without approval of the Board of Elders and Board of Trustees. An Assistant Bookkeeper, appointed by the Trustees, shall assume these duties in the absence of the Bookkeeper.

Financial Reconciler

In addition to the Bookkeeper, the Board of Trustees will annually appoint an individual to perform monthly reconciliation of all financial transactions. This individual will be proficient with the current software and have password access to the software program, the internet banking and locked file cabinets. This individual may NOT be an appointed "check signer". A monthly reconciliation must be conducted even though the bank statements are issued quarterly. This individual will review each current software entry for accuracy in addition to reviewing records and supporting data for any missing check numbers or abnormal entries. Each check number, whether issued through current software, handwritten or voided, must be recorded in the current software and have supporting documents.

Lead Counter

The Lead Counter shall be appointed annually by the Trustees. He/she shall be responsible for the activities of the Counters to count and record the offerings and make weekly deposits. He/she will be assisted by a team of counters from different families, appointed annually by the Trustees. The Counters may not be related to the Bookkeeper. No immediate family members may be assigned counting duties simultaneously.

Internal Audit Procedures

The Internal Audit Team shall be appointed annually by the Board of Trustees and shall issue a detailed written report to the Board of Elders, the Board of Trustees and the Bookkeeper. These individuals (minimum of two) shall not be related to the Bookkeeper or the Financial Reconciler. An audit shall be conducted as early as practically possible after the beginning of the calendar year and upon the change of the Bookkeeper. The auditors should review each account for accuracy and look for errors that would not necessarily be detected during the monthly reconciliation process. In addition, the accounts should be cross referenced and viewed in a variety of methods (example, by date, check number, etc.) to help check for errors. Ideally, a member of the audit team will be proficient in current software; however, if this is not possible, the Financial Reconciler may assist for access to current software. If the audit team is provided passwords to perform their function, these will be changed by the Bookkeeper and Financial Reconciler as soon as possible after completion of the audit.

Recording Secretary

The Recording Secretary is a church member appointed by the Trustees who shall be responsible for maintaining official church records and recording minutes of church meetings.

ARTICLE X BUSINESS MEETINGS

Business Meetings

The annual business meeting of the church shall be held in early January, as determined by the Board of Elders. The agenda of the annual business meeting shall include election of elders, deaconesses and trustees, election of the next Nominating Committee, approval of budgets and objectives for the forthcoming year, and other matters as determined by the Board of Elders. In preparation for the meeting, the Board of Elders shall supply church members with written reports from key ministries, including a financial report, budget, and Senior Pastor's report at least one week prior to the annual meeting.

Two additional business meetings of the church shall be held, one in late April or early May and the other in late August or early September. The agenda of these meetings shall include financial reports, updates from various Ministry Teams, and other matters as determined by the Board of Elders.

Business meetings may be restricted in whole or in part to members of Crossroads Church, as determined by the Board of Elders.

Special Business Meetings

Special meetings may be convened by the Board of Elders as it deems necessary. A business meeting may also be convened by written petition signed by at least 20% of all Church Members.

Proper Notice

Proper notice for all regular and special business meetings shall be two (2) weeks published notice on a designated bulletin board and in the church bulletin for two consecutive Sundays. Such notice shall include any special items for action at the special meeting.

Proper notice of a meeting to amend this Constitution or the Articles of Incorporation of Crossroads Church shall be thirty (30) days public notice pursuant to Article XIII of this Constitution.

Meetings of the Board of Elders

Notice of all regularly scheduled and special meetings of the Board of Elders shall be made in writing no later than three (3) days prior to the meeting. Upon consent of three elders, verbal notice of a special meeting may be given in circumstances in which such meeting must be convened in fewer than three days. Written notice shall be deemed to have been made when placed in a designated location for receipt of such notice at the Crossroads Church facility. Notice of a meeting may be waived by an elder; an elder in attendance at a meeting shall be deemed to have waived notice. The Board of Elders may meet by conference call.

Action may be taken by the Boards of Elders by majority vote of those present unless otherwise provided in this Constitution. A quorum for action by the Board of Elders shall be a majority of the elders. The Board of Elders may take action by written approval signed by a majority of the elders.

Meetings of the Board of Deaconesses

Same requirements as for Meetings of the Board of Elders.

Meetings of the Board of Trustees

Same requirements as for Meetings of the Board of Elders.

Parliamentary Procedures

The parliamentary manual of authority in the conduct of congregational meetings and Board of Elders, Board of Deaconesses, Board of Trustees and committee meetings shall be Robert's Rules of Order (Revised).

**ARTICLE XI
ELECTIONS AND VOTING**

Annual Elections

At the annual business meeting, the Nominating Committee shall normally present candidates for each elder, deaconess and trustee position to be filled, for which there is no incumbent. In addition, candidates for the Nominating Committee shall be presented. The names of each candidate shall be publicly communicated at least two (2) weeks prior to the election. All offices to be voted upon shall be contained on one ballot.

For each candidate presented to fill an elder, deaconess and trustee position, an affirmative vote of 75% is required for election. Candidates for the Nominating Committee shall require an affirmative vote of a simple majority.

Interim Elections

Interim elections to fill vacancies may be held at any business meeting, with proper notice.

Voting

Only Church Members are eligible to vote at business meetings.

All elections of Elders, Deaconesses, Trustees, Nominating Committee members, and Senior Pastor Calling Committee members, calling of a Senior Pastor, as well as votes acquiring, selling, or building upon real property, or borrowing money shall be by written ballot vote. The meeting chairman may call for written ballot votes on other key questions.

Absentee ballots shall be valid if received by the meeting chairman prior to the meeting at which the vote shall occur, accompanied by a valid reason for absence. The meeting chairman shall determine validity of absentee ballots and report at the proper meeting the names of those submitting absentee ballots together with a ruling on the validity of each.

Unless otherwise provided in this Constitution, a majority vote is required for action by the congregation.

Quorums

A quorum for conducting regular business shall be 40% of all eligible voting Church Members.

Effective Date of Service

Elders, Deaconesses, Trustees, and Nominating Committee members, and all appointed church leaders shall assume responsibility on the first day of the elective year, unless elected or appointed during the year to fill a vacancy.

**ARTICLE XII
FISCAL AND ELECTIVE YEAR**

The fiscal and elective year of Crossroads Church shall coincide with the calendar year.

ARTICLE XIII AMENDMENTS

This Constitution and the Articles of Incorporation of Crossroads Church may be amended at any properly noticed business meeting, provided that written copies of the proposed amendment are available and written and oral public announcement has been made to the membership at least thirty (30) days prior to such meeting.

Only Church Members may vote to amend this Constitution or the Articles of Incorporation. A quorum for amendment of this Constitution or the Articles of Incorporation shall be 60% of all eligible voting Church Members. A 75% vote of those present shall be required to amend the Constitution or the Articles of Incorporation.

Adopted -- September 29, 2019

ADDENDUM I

FINANCIAL PROCEDURES

Deposits

The counters should *always* make the Sunday deposits (not the bookkeeper). The bookkeeper, however, can make deposits for unique situations when necessary, but it is best if the counters or someone else does it (especially when it involves cash).

Writing Checks

Generally, the bookkeeper should be the only one writing checks, however, because it is a part-time position, it is necessary for the church secretary to write and sign checks occasionally. This situation is OK since they do not have access to the QuickBooks software program. FYI all handwritten checks are printed from the internet banking to verify who the check was written out to and the dollar amount.

Signing Checks

The bookkeeper, Financial Reconciler, and the Pastor can never have check signing privileges under any circumstances (whether it is inconvenient or not!). The church secretary should be one of the signers since this position handles so many responsibilities and is at the office regularly. In addition to the church secretary, the Trustees should appoint two other people to be check signers. They cannot be the bookkeeper, the Financial Reconciler, or the Pastor, or their immediate family members. Check signers cannot have access to the QuickBooks software program.

Money Transfers into the Savings Account

Money can be transferred *into* the savings account by the bookkeeper per the Trustees instructions, but does not need their permission each time since the bookkeeper is following the guidelines of the Trustees. Those current guidelines are any money in the checking account that is over and above \$10,000.

Money Transfers from the Savings Account

Money can only be transferred *from* the savings account by the bookkeeper per the Trustees specific approval, even if it is just to pay general bills. This money should come from the undesignated savings. Designated savings should not be used or borrowed without consulting the congregation first.

Monthly Reconciling

In addition to the bookkeeper, there should always be (only) one other person, the reconciler, who has the password to access the QuickBooks software program, the internet banking and the locked file cabinets. This position should be appointed by the Trustees. This person cannot be a check signer. It is very important that this person has a thorough knowledge of the QuickBooks software program. A monthly reconciliation needs to be done even though Crossroads Church only receives bank statements quarterly. To do this, monthly reconciliations need to be done by printing a current statement from the internet banking. The quarterly statements that are mailed to the church should be reviewed by this person and compared to the monthly reconciliations for accuracy. In addition, this person should check QuickBooks and the paper files for any missing check numbers (every check number should be accounted for, even hand-written and VOID checks, both on QuickBooks and in the paper files). Also, the reconciler should review every QuickBooks entry for accuracy. Please note that reconciling is not the same as auditing.

Annual Internal Audits

An internal annual audit is absolutely necessary **every year!** This audit needs to include someone who is very knowledgeable about the QuickBooks software program to do a thorough audit. An audit should be more than a spot check and a quick check against the budget. It needs to review each account for accuracy and look for errors that wouldn't necessarily be caught in reconciliation. In addition, accounts should be cross-referenced and viewed in a variety of ways (ex: by date, check number, etc) to help check for errors. An audit should always be performed by a minimum of two people other than the bookkeeper and/or reconciler.

Additional Internal Audits

If the bookkeeper were to step down from that position, a thorough internal audit will need to be done as soon as possible to protect the bookkeeper that is stepping down as well as the new bookkeeper.

Trustees Monthly Review

The bookkeeper provides the Trustees with a printout of every transaction each month. They should be checking for any missing check numbers as well as reviewing each entry for accuracy (most entries are the same each month). They also receive other reports each month that they should review to make sure that every line item is on-line to stay on budget. The exact same reports are given to the Trustees each month so it is easy to compare from month to month. Any questions regarding the bookkeeping should be addressed to the bookkeeper immediately. Then they should be followed up on the next month's reports. If there are still discrepancies the Trustees should contact the monthly reconciler and again, they should follow up on the next month's reports until everything is in order.