

Conflict of Interest Policy and Disclosure Form

1. **Policy Statement**. All Directors, Officers, Employees and Volunteers ("Insiders") should avoid both actual and apparent conflicts of interest that would interfere with their ability to discharge their fiduciary responsibilities to the Midwest Association of Housing Cooperatives ("MAHC"). MAHC requires all Insiders to follow ethical standards, to be in compliance with all laws, and to avoid any undisclosed conflict of interest, or appearance of such.

2. **Conflict of Interest Defined**. The term "conflict of interest" includes, but is not limited to, circumstances where an Insider, or a member of his or her immediate family (spouse or domestic partner and child, sibling, or their spouse(s) or domestic partner(s)):

- a) Owns any financial or other proprietary interest in any entity supplying (or seeking to supply) goods or services to MAHC;
- b) Receives any substantial benefit from a third party on account of that party's past, present, or future business relationship with MAHC;
- c) Receives any substantial financial benefit from a pending decision of MAHC, other than an employee's salary in the normal course of MAHC's operations; or
- d) Serves as an Officer, Director, Employee or Committee Member of any competing organization, i.e., any nonprofit (excluding MAHC) or business enterprise whose purposes, products, and/or services compete, or conflict with those of MAHC.

3. **Disclosure of the Existence of a Conflict**. If any Insider of MAHC knows, believes, or has reason to know or believe, that a conflict of interest exists with respect to any transaction involving MAHC, or any decision of the Board, or any action taken by an Insider, such person shall inform the Board of the existence of such conflict of interest or potential conflict of interest.

4. **Effect of the Existence of a Conflict of Interest**. In the event that it is determined that a conflict of interest exists, and the Insider has made full disclosure of the facts surrounding the conflict, then the Board of Directors shall determine whether the Insider may fully participate in the deliberations and vote on, or participate in the proposed transaction. If the Insider merely discloses the existence of the conflict of interest or potential conflict of interest, yet fails to disclose or is prohibited from disclosing all material facts regarding the conflict, then such Insider shall be prohibited from participating in any manner or form in the deliberations or decisions regarding the affected transaction.

Disclosure Statement

I have reviewed the MAHC Conflict of Interest Policy and agree to be bound by its provisions for the duration of my appointed or elected term, or employment.

Competing organizations or other vendors or persons with whom I have business relationships and organizations on whose Boards I sit or serve as a consultant:

Name

Signature

Title

Date