

Antitrust Guideline Statement

The Association and its members are continually vigilant to protect the Association and Members against liability under the antitrust laws. Discussion at meetings is designed to provide a free flow of pertinent, factual, historical and fair information about customers. Members are reminded there shall be no discussion of markets, prices, terms and the like either expressed or implied.

Members are to act entirely independently. The Association provides a forum for the gathering of facts and it is NOT the place to make or discuss decisions.

Every effort is made to observe customer confidences and to deal fairly with the customer. If financial statements have been received in confidence, members may so report, but the contents of the statements cannot be disclosed directly or indirectly.

Disparaging remarks are not to be made at Association Meetings. The personal and possibly unsatisfactorily dealings that members have had with customers may be reported only if they are factual and pertinent to the customer's credit history with the reporting member.

Any activity raising a question under the antitrust laws should be objected to orally at the meeting and reported in writing to the Association's Antitrust Counsel, Steven L. Brannock, Brannock & Humphries

This statement is in compliance with the Association's Article VI, Section I of the Constitution and The guidelines for Compliance with the Antitrust Laws. Members are referred to these documents for further information.

Any errors on a report should be corrected and sent to the servicing secretary, ABC-Amega, Inc.

Adopted by the NCCA Executive Board, December 19, 1990.

Article VI, Section I