

# Trico Charitable Trust

## Giving Guidelines

### I. Purpose

To establish parameters for the Charitable Trust Board to follow when considering applications for funding and to give applicants information that will help them in making requests that fall within these parameters.

### II. Content

#### A. Who may receive funding?

The Trust's Bylaws stipulate that funding is to go to people who live in Trico's service territory or organizations that serve Trico Members.

#### B. Funding Exclusions

1. The Trust does not pay electric bills, or fund any request where Operation Round-Up participants' money would come back to Trico.
2. The Trust will fund only a single monthly mortgage payment as long as the property is not in foreclosure and as long as a refinance is not in progress.
3. The Trust will pay a single monthly rental payment as long as the tenant is not in danger of eviction.
4. If a vehicle payment is requested, the Trust will only consider one vehicle payment, not payments for multiple vehicles.
5. If the payment of a telephone bill is requested, the Trust will consider either a landline or a cell phone, but not both.
6. The Trust will not consider payment for credit card bills.
7. The Trust will not consider payment for cable TV or satellite TV bills.
8. The Trust will not consider the payment of Payday Loans.
9. The Trust will not consider the payment of taxes.
10. The Trust will not consider the payment of impound fees.
11. The Trust does not fund political candidates or any political cause.
12. The Trust does not fund religious organizations unless the use of funds is consistent with the board's mission and vision.
13. The Trust does not fund overhead or administrative expenses.

#### C. Funding priorities

1. To help people in the areas that Trico serves who are experiencing special difficulties due to an unusual circumstance that has caused hardship.
2. To help children and young people through support of our schools and other organizations that serve youth from preschool through high school.
3. To provide funding to community projects and organizations that help Trico members.

D. When are funding decisions made?

1. The Trust board makes its funding decisions at its regularly scheduled meetings held on the third Tuesday of odd numbered months.
2. Applications received by deadlines, determined at the beginning of each year will be considered at these meetings.
3. Applications received after the deadline, will be considered at the following meeting. The Trust is not equipped to handle crisis situations.

E. Gifts to organizations

1. One hundred percent of financial assistance made to organizations will be for programs, materials or capital expenditures that benefit the recipients of that organization's services.
2. Favorable consideration will be given to applications from organizations that are not looking to the Trust as their sole source of funding; evidence of this should be provided on the application.
3. Requests should be for current, not future, needs. The Trust Board, however, may decide to make a pledge to a project that will be undertaken in the near future. The amount of the pledge would be held in the Trust's designated reserve.
4. A check will not be sent to an organization until the project is actually undertaken. If the project is abandoned, or postponed indefinitely, the amount of the pledge would be returned to the Trust's general fund.
5. Incomplete applications will be returned to the applicant for completion.

F. Gifts to individuals

1. Gifts to individual Trico members are given on a one-time basis.
2. When an applicant requests the payment of a bill(s), the Trust Board requires that checks be made payable to the creditor, not the member.
3. Incomplete applications will be returned to the applicant for completion.

G. Annual caps on amounts given

Since its funding must cover a large number of requests, the Trust Board sets a cap on the amount that may be received in any given year. These caps are set in accordance with the Trust's Bylaws and at the judgment of its directors. A year is determined to begin on the first day of January of each calendar year and to end on December 31 of that year.

H. Funding for medical needs

1. The Trust will consider applications for help with the following:
  - a. Prescription costs
  - b. Glasses and hearing aids

- c. Medical costs for which the applicant has already been billed. (Bills are paid directly to doctor or hospital.)
  - 2. The Trust will not fund anticipated medical expenses or future medical treatments applicants may hope to have if they can raise the funding.
- I. Approving funding over the amount requested  
In cases in which a board screener feels that an amount over what the applicant initially requested is needed he/she may make an additional motion for extra help for an individual applicant.
- J. Directors' discretionary gifts  
Each year a modest amount of funding is reserved for gifts to be given at the discretion of each Trust Board Director in his or her community.
- K. Any applications requesting funding of equipment installations and/or construction projects must have two estimates by and the work must be completed by Arizona licensed and bonded contractors unless otherwise specified by the Charitable Trust.