

**ICC SAMPLE**  
**OF**  
**GUIDELINES FOR CREDIT ASSOCIATION MEETINGS**  
(To Protect against Anti-Trust Problems)

1. An Anti-Trust Disclosure Statement should be read at the beginning of each meeting.
  - A. Members should be reminded that the account discussions about to take place will be conducted in accordance with Federal Anti-trust guidelines. Therefore, there can be no discussions of any prices, terms, company policies, or credit lines. Remarks must be confined to present and completed transactions only, with no mention of any future plans of action. All of the information obtained from the Group is strictly confidential and may not be disclosed to anyone other than the members' own credit department.
2. Have an independent third party present (this could be a paid staff representative).
3. Have a written agenda for all meetings.
4. Adhere to that agenda.
5. Minutes of all meetings must be taken and kept.
6. Records of each account discussed must be kept.
7. Refrain from extemporaneous sessions, discussions, or meetings outside the regularly scheduled sessions.