

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER



Elementis Regamus Proelium

Chemical Corps Regimental Association (CCRA)
Lone Star Dragon Chapter
P.O. Box 12078, Killeen, Texas 76547

MEMORANDUM FOR RECORD

SUBJECT: Operating Guide for the CCRA Lone Star Chapter Treasurer

1. Purpose. To provide comprehensive guidelines for the Lone Star Chapter (LCP) operating as a 501(c)3 nonprofit organization to ensure appropriate fiscal stewardship and compliance of IRS/Texas Comptroller laws and guidelines of the Lone Star Chapter.

2. Scope. This operating guide outlines the essential duties, best practices, and compliance requirements of the Chapter Treasurer position to ensure sound financial management, budget management, transparency, and compliance with local, State and Federal laws. It serves as a practical guide for both new and existing Treasurers (and alternate Treasurer) and to assist the Chapter Board of Directors (BoDs) to provide oversight and accountability. The term "financial responsibility" includes financial transactions such as reporting, recording, compliance, and management of deposits, expenditures, and reimbursements.

3. Treasurer. The Treasurer of the CCRA LSP plays a crucial role to ensure the chapters financial integrity, health, and stability and requires significant trust and responsibility. The Treasurer must exhibit leadership, effective communication, organizational skills, and some level of financial expertise. The Treasurer serves on the LSC Chapter Board of Directors (BoD) and like all other board positions, it is a volunteer position. The Treasurer position is nominated by a member of the BoD and confirmed by the Board.

4. Treasurer Responsibilities.

a. **Financial Record-Keeping:** Maintain accurate and up-to-date records of all CCRA LSC financial transactions.
b. **Record Keeping:** Maintain records and receipts of all financial transactions. Prepare and present quarterly and/or annual financial reports/statements to the BoD (and to the national CCRA office) as required. Ensure transparency and clarity of all financial disclosures by

uploading all public information documents (e.g. IRS 501(c)3 Tax Reinstatement Letter, Texas Tax Clearance Letter, Texas Franchise Tax and Public Information Reports) in the LSC website at https://www.ccra-lsdragons.org/public-information.

c. **Compliance:** Ensure timely filing of required state and federal tax forms and reports to the Texas State Comptroller Office and the Internal Revenue Service (IRS) as required. IRS compliance includes filing an IRS Form 990-PF, return of a Private Foundation, NLT the 15th day of the fifth month (15 May) each year. For the state of Texas, a Texas Franchise Tax Public Information Report (PIR) is required to be filed NLT 15 May each year. Note: Texas "No tax due" is for organizations that obtain over $2M in revenue over a single reporting year (1 Jan – 31 Dec).

d. **Banking and Cash Management:** Oversee the organization's bank account with the Navy Federal Credit Union (NFCU). This includes deposits (donations), withdrawals, and reconciliations.

e. **Audit and Review:** Facilitate audits or financial reviews as required by law or LSC policy.

f. **Policy Development:** Develop and re-enforce sound financial policies and procedures, including those covering expenditures, reimbursements, and disbursement. Amend this operating guide as requirements change.

g. **Board Engagement:** Maintain open and regular communication with the President and other BoD members. Serve as a resource for BoD members on financial matters through active participation in BoD meetings and other electronic means to maintain active engagement and facilitate oversight. Present financial reports and answer questions about financial matters. Inform the BoD and all members of the appropriate procedures to follow for receipt of monetary donations to ensure legal compliance, accurate record keeping, and effective donor communication.

5. Procedures.

a. Bank Account Management.

(1) Maintain the CCRA LSC account established with the NFCU. Establish an online account for immediate transparency.

(2) Review and reconcile bank statements monthly. Monthly NFCU bank statements are released by the 16th of each month.

(3) Maintain a copy of all Cashier's Checks or Money Orders produced by the NFCU for purchases or reimbursements.

(4) Deposit all received funds within five business days.

(5) Use the debit/credit card only for purchases, operating expenses, and IRS/Texas tax filing requirements; reconcile all card transactions monthly.

b. Financial Record-Keeping.

(1) Use an excel spreadsheet tailored to the LSC requirements to establish, maintain, and report accurate financial transactions.

(2) Record all income and expenditures, attach supporting documentation (invoices, receipts, letters, etc.). Consolidate and maintain a binder with all documentation.

(3) Bank reconciliation will be completed at least monthly. The reconciliation should explain any difference between the balance on the bank statement vs the actual balance in the bank. Irregularities may include deposits (donations) not yet added to the bank balance, outstanding checks that have not cleared the bank, and/or interest income.

(4) Develop and maintain a quarterly financial report (audit minus) to promote sound financial accountability and internal control; provide to the BoDs quarterly or upon request. Quarterly statements will be posted in the Public Information section of the CCRA LSC website at: www.ccra-lsdragons.org/public-information.

c. Disbursements and Expenditures.

(1) All funds will be used to support approved LSC operations and projects in the best interest of the organization.

(2) Process all payments in accordance with BoD authorized and/or approved budget limits that may include operations or supported events.

(3) Require BoD pre-approval of large or unusual expenditures.

(4) Prepare cashier checks, or electronic payments; ensure supporting documentation and appropriate approvals are attached.

(5) Maintain an account balance with clear tracking and monthly reconciliation.

(6) Ensure sufficient income is available in the NFCU account to cover annual expenses such maintaining a Post Office (PO) Box, domain name, and website.

d. Donation Management.

(1) Deposit any income received within two days upon receipt in the NFCU and maintain receipt of transaction. This includes, but not limited to, donations and/or rebates on membership.

(2) Donations will be managed by the following principles and guidelines.

(a) All donations received by Chapter members from external donors will be immediately reported to the Treasurer. Funds, in any form (unless donations were made through

the LSC website), will be given to the Treasurer as soon as possible for bank deposit. This includes cash, checks, money orders, or gift cards.

(b) Quid Pro Quo contributions are not acceptable.

(c) The receiver of any donation will send a prompt personal thank-you message and acknowledgement NLT 3 days after receipt of any donation to reassure the donor their gift was received and build rapport. Electronic donations made through the LSC website will automatically send a thank you message.

(d) Advise donors that the LSC is a 501c(3) nonprofit organization - IRS Employer Identification Number [EIN] 82-4804235 and Texas Taxpayer Number: 32066889133 - therefore, donations can be used for tax filing purposes (e.g. itemizing for a tax deduction).

(e) Record the donation (Internal Record Keeping): Detailed records of all donations received are required. This includes the donor's name and contact information, the date of the donation, the amount and description of the donation, and the payment method.

(f) All donations will be included in Chapter financial reports. Cash donations are recorded as revenue (amount received and issue of acknowledgement) in the Chapter's statement of activities.

(3) Reconcile the NFCU Bank account monthly (Note: the monthly NFCU bank statement is required and is issued after the 16th of each month).

(4) Issue receipts for all donations.

(5) Track all restricted and unrestricted funds separately for accurate reporting and compliance with donor intent.

(6) Send year-end tax contribution statements to all donors.

6. Quarterly and Annual Financial Report.

a. A quarterly financial statement/report will be presented to the BoD during quarterly meetings.

b. An example of a Word Document and Excel spreadsheet is shown below. Whichever format is used, it will be saved as a computer file for record keeping. The most recent report will be posted in the LSC website at: https://www.ccra-lsdragons.org/public-information under the Quarterly Financial Reports section. An Microsoft Excel format for the report is recommended and will vary from the Word and Excel formats are shown below – this is primarily based on Treasurer format preference.

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER

Elementis Regamus Proelium

c. Quarterly Financial Report Example (MS Word Format).

CCRA Lone Star Dragon Chapter
P.O. Box 12078
Killeen, Texas 76547-2078

The consolidated Treasure's report for X Day/Month 2025 through X Day/Month 2025 was prepared for the Board of Directors meeting scheduled for Date TBD.

General Account:

Beginning Balance:	01/16/2025	$3,500.00
Dividend:	01/31/2025	$0.05
Ending Balance:	02/15/2025	$3,500.05

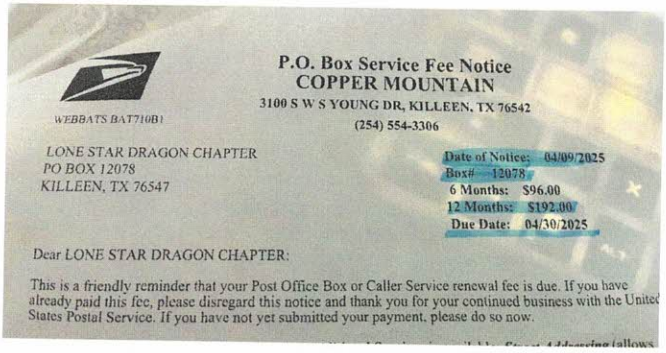
Summary of Transactions:

1. The current account balance has a surplus of $000.00 (P.O. Box Renewal Fee for 2026). Once reimbursement is done, the account will reflect a new balance of $0,000.00 plus dividends earned.
2. The Post Office Box renewal fee is a necessary annual recurring charge. The Post Office will send a notice to the P.O. Box on when payment is due and the amount (see below left). It is typically paid by a cashier's check (see below right). The receipt is maintained and reported in the monthly financial statement that the payment was made.

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER

Elementis Regamus Proelium



P.O. Box Service Fee Notice
COPPER MOUNTAIN
3100 S W S YOUNG DR, KILLEEN, TX 76542
(254) 554-3306

WEBBATS BAT710B1

LONE STAR DRAGON CHAPTER
PO BOX 12078
KILLEEN, TX 76547

Date of Notice: 04/09/2025
Box#: 12078
6 Months: $96.00
12 Months: $192.00
Due Date: 04/30/2025

Dear LONE STAR DRAGON CHAPTER:

This is a friendly reminder that your Post Office Box or Caller Service renewal fee is due. If you have already paid this fee, please disregard this notice and thank you for your continued business with the United States Postal Service. If you have not yet submitted your payment, please do so now.



COPPER MOUNTAIN
3100 S W S YOUNG DR
KILLEEN, TX 76542-9998
(800)275-8777
04/09/2025 02:12 PM

Product	Qty	Unit Price	Price
Box Renewal ZIP Code™: 76547 Box #: 12078 Rental Start Date: 05/01/2025 Next Renewal Date: 04/30/2026 Customer Name: LUIS RIVERA			$192.00
Grand Total:			$192.00
Personal/Bus Check			$192.00

In a hurry? Self-service kiosks offer quick and easy check-out. Any Retail Associate can show you how.

Preview your Mail
Track your Packages
Sign up for FREE @
https://informeddelivery.usps.com

All sales final on stamps and postage.
Refunds for guaranteed services only.
Thank you for your business.

Tell us about your experience.
Go to: https://postalexperience.com/Pos
or scan this code with your mobile device.

Future Activities:

1. Budget Development.
2. State and IRS Reporting.
3. Annual Financial Report Due to the National CCRA: 31 December 2025.
4. Post Office Box Renewal: 30 April 2027.
5. Internal Financial Review or External Audits.
6. Fundraising.
7. Donations.

Report completed by:

(TREASURER SIGNATURE)

Printed Full Name of Treasurer

Treasurer,

CCRA Lone Star Dragon Chapter

d. Quarterly Financial Report Example (MS Excel Format). Each quarter builds by month and upon the previous quarter so the final four quarter reports may serve as an annual report. The second tab of the spreadsheet (Summary of Activities) provides expenditures and income with detailed information. A third tab provides a summary of donations per system used; records the donors name, amount donated, and a breakdown of how the donation was processed and appropriate assessed fees and total amount deposited.

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER

Elementis Regamus Proelium

1st Quarter Total NET

Line Item	12/16/25 -	01/16/26 -	02/16/26 -	Audit Notes/Comments
Current Assets:				**Notes/Comments**
Cash (Bank Account)	$ 4,653.16	$ 4,653.20	$ 4,653.24	
~~Bank Account~~ Credits/Dividends	$ 0.04	$ 0.04	$ 0.04	
Donations Pledged	$ -	$ -	$ -	
Donations Received	$ -	$ -	$ 2,000.00	
Subtotal Assets:	$ 4,653.20	$ 4,653.24	$ 6,653.28	
Total Quarter Expenses:			$ 164.04	See 1st Qrt Summary of Activities Tab
Total Net Assets:	$ 4,653.20	$ 4,653.24	$ 6,489.24	**See 1st Quarter Statement**

2nd Quarter Total NET

Line Item	03/16/25 -	04/16/26 -	05/16/26 -	
Current Assets:				**Notes/Comments**
Cash (Bank Account)	$ 6,489.24	$ 6,489.30	$ 6,489.35	
~~Bank Account~~ Credits/Dividends	$ 0.06	$ 0.05	$ 0.05	
Donations Pledged	$ -	$ -	$ -	
Donations Received	$ -	$ -	$ 1,000.00	
Subtotal Assets:	$ 6,489.30	$ 6,489.35	$ 7,489.40	
Total Quarter Expenses:			$ 1,568.45	See 2nd Qrt Summary of Activities Tab
Total Net Assets:	$ 6,489.30	$ 6,489.35	$ 5,920.95	**See 2nd Quarter Statement**

3rd Quarter Total NET

Line Item	06/16/25 -	07/16/26 -	08/16/26 -	
Current Assets:				**Notes/Comments**
Cash (Bank Account)	$ 5,920.95	$ 5,921.00	$ 5,921.05	
Bank Account	$ 0.05	$ 0.05	$ 0.03	
Donations Pledged	$ -	$ -	$ -	
Donations Received	$ -	$ -	$ 39.38	See 3rd Qrt Summary of Activities Tab
Subtotal Assets:	$ 5,921.00	$ 5,921.05	$ 5,960.46	
Total Quarter Expenses:			$ 1,981.76	See 3rd Qrt Summary of Activities Tab
Total Net Assets:	$ 5,921.00	$ 5,921.05	$ 3,978.70	

4th Quarter Total NET

Line Item	09/16/25 -	10/16/26 -	11/16/26 -	
Current Assets:				**Notes/Comments**
Cash (Bank Account)	$ -	$ -	$ -	
Bank Account	$ -	$ -	$ -	
Donations Pledged	$ -	$ -	$ -	
Donations Received	$ -	$ -	$ -	
Subtotal Assets:	$ -	$ -	$ -	
Total Quarter Expenses:			#REF!	See 4th Qrt Summary of Activities Tab
Total Net Assets:	$ -	$ -	#REF!	

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER

Elementis Regamus Proelium

Third Quarter Summary of Activities (As of: 1 Sep 2026)			
Line Item	**Target**	**Actual**	**Notes:**
Revenue:			
Unrestricted Contributions/Donations	$ -	$ 39.38	24 Aug 26 - $9.69 (Wix); 26 Aug 26 - $9.69 (Wix); 31 Aug 26 - $10.00 (Zeffy); 31 Aug 26 - $10.00 (Zeffy).
Restricted Contributions/Donations	$ -	$ -	
National CCRA Contributions/Donations	$ -	$ -	
Fundraising	$ -	$ -	
Membership Dues	$ -	$ -	
Total Revenue Received:	$ -	$ 39.38	
Line Item	**Budget**	**Actual**	**Notes:**
Expenses:			
501(c)3 Reinstatement IRS/Texas	$ -	$ 1,981.76	Withdrew $1,981.76 via Cashiers Check from the Chapter NFCU Bank Account on 28 July 2026. Check and required supporting documentation was mailed to the Comptroller of Public Accounts for reinstatement of the LS Chapter in the State of Texas. Copy of the Check and NFCU reciept are maintained in Chapter financial records.
Supplies	$ -	$ -	
Post Office Box Renewal (Annual)	$ -	$ -	
Postal Services	$ -	$ -	
CCRA Lone Star Dragons Website, Domain Name, Business Email through Wix.com	$ -	$ -	Total initial 2 yr setup cost: $652.80 (50% 2 yr business plan discount) not billed to the Chapter. Renewal every two years for Wix.com. Domain name: $77.50 (due 13 Jul 28); Business Premium Plan: $909.30 (due 24 Jul 28); and Business Email (1 ea): $155.88 including tax (due 12 Aug 28).
Travel	$ -	$ -	
Gifts, Awards	$ -	$ -	
Event Support	$ -	$ -	
Total Expenses:		$ 1,981.76	

4th Quarter Donation Summary						
Donor	**Date of Donation**	**Wix**	**Transaction Fee**	**Credit Card Processing Fee**	**Final Deposit**	**Date of Deposit**
Smith, Cary	4-Oct-26	$100.00	$2.90	$3.28	$99.62	7-Oct-26

CHEMICAL CORPS REGIMENTAL ASSOCIATION

LONE STAR DRAGON CHAPTER

Elementis Regamus Proelium

Donor	Date of Donation	Zeffy	Transaction Fee	Zeffy Processing Fee	Final Deposit	Date of Deposit

Donor	Date of Donation	Cash/Check	Transaction Fee	Bank Processing Fee	Final Deposit	Date of Deposit
Kruise, Hershel	4-Oct-26	$200.00	$0.00	$0.00	$200.00	TBD

Total Donations: **$300.00**

Final Bank Deposit Total: **$299.62**

e. Annual Financial Report. The CCRA LSC is not required by the IRS or Texas law to provide an annual financial report with other Tax filing documentation, but it is a good practice for our Chapter to do so and submit to the national CCRA. A template for this report should include the following information:

(1) A cover page. Include the Chapter's name, logo, and reporting period.

(2) Message from the leadership. A letter from the Chapter President highlighting key achievements and expressing gratitude to supporters. A Mission Statement and Vision would be an appropriate addition outlining the Chapter's future goals.

(3) An overview of the organization's activities and impact. Summarize the Chapter's mission and work that we do. Highlight major achievements and milestones from the past year. Use data and storytelling to illustrate the Chapter's impact.

(4) A financial overview. Transparency builds trust with donors. Provide a concise summary of the Chapter's revenue and expenses. Include a brief analysis of its

financial performance. Consider including a simple infographic or chart to visualize key financial data.

(5) List or provide a visual representation of donors and supporters.

(6) Future Outlook. Briefly outline the Chapter's goals and plans for the upcoming year. Explain how the Chapter plans to continue to achieve its mission.

7. Payroll and Contractor Payments. The CCRA Lone Star Dragon Chapter is entirely a volunteer-based organization (including the BoD and Chapter members). It does not and will not employ a staff, employees, or support contractors that would require a payroll service, or payments to contractors.

8. Budget Process.

a. The treasurer will work with the BoD to draft, develop, present, and approve an annual budget based on projected income and expenses before the start of each fiscal year. The Chapter fiscal year begins on 1 January and ends on 31 December. It is necessary to periodically review actual results against the budget with the BoD; investigate and explain significant variances. Recommended budget amendments require BoD approval.

b. At some point in time, the LSC may require an actual budget and finance committee, but for now the BoD will carry this responsibility. The committee will typically be chaired by the Treasurer or elected by the Chapter BoD. It will consist of about five members including the President, Secretary, and other members as designated by current requirements and established policies and procedures. Members of an Internal Audit Committee cannot be a member of this committee.

c. If committee Chairs are designated, each Chair will submit all proposed budget requests NLT the end of August of the current year to the Treasurer. The Treasurer will prepare the operating budget for the ensuing fiscal year and will present to the BoD for approval by the end of September of each year. Approved budget funds by the BoD for the ensuing year will be issued to Committee Chairs (if so designated) the end of October each year. As a minimum, the treasurer will review and recommend budget modifications quarterly to the BoD.

11. Compliance and Filings. The treasurer will ensure compliance with all Chapter, state, and federal 501(c)3 tax laws and requirements by:

a. Timely filing of required state and federal unincorporated nonprofit association documentation.

b. Monitor changes in laws and regulations affecting the Chapter's unincorporated nonprofit association policy, bylaws, constitution, and processes and procedures as needed.

c. Retain copies of all filed documents with confirmation of acceptance by appropriate agencies (local, state, federal).

12. Internal Controls and Risk Management. The treasurer will implement key internal controls and perform routine risk management oversite by completing the following:

a. Establish clear internal controls to prevent fraud and misuse of funds (segregation of duties, dual approvals, etc.).

b. Conduct periodic review of controls and procedures for effectiveness.

c. Monitor timelines for required Chapter financial activities (if required) to state or federal government agencies.

d. Participate in on-boarding meetings (in person or electronically) with new BoD members; provide an overview of the Treasurer role and responsibilities.

13. Financial Review and Audits. An Audit is a comprehensive review of the Chapter's records, reports, transactions, policies, and procedures. It is conducted by an independent auditor that is not part of the organization. Its goal is to assess the overall financial health of the organization and ensure compliance with federal, state, and general financial guidelines.

a. Typically, the threshold for an official audit to be required by the state or federal government is $750K income federal funding received per year and typically $500K annual funding received per state.

b. The most common and useful audit for this Chapter is an internal financial audit. This is conducted by the management team as directed by the President. The results can't be completely objective but allow for the improvement of financial readiness. It helps to address compliance and internal financial systems and processes.

c. Financial Review. This process is continual and is used by the Treasurer to develop financial reports. BoD members have a voice during the quarterly meetings to raise any concerns generated in the reports. The Financial Review team will be selected by the President of the Board and report their findings in a written report to him/her. In preparation for an Internal Financial Review, the Treasurer will provide the following:

(1) Bank statements
(2) Identify and address uncleared transactions and/or unpaid invoices
(3) Deposit any undeposited funds
(4) Information on planned donations or gifts
(5) Meeting minutes and monthly financial reports

(6) Tax documents (state and federal)
(7) Post Internal Financial Review. Discuss findings with the BoD and implement processes or procedures to correct deficiencies or improve financial operations and performance.
(8) File the results of the Internal Financial Review for seven years.
(9) Advise the BoD at each meeting on actions taken to implement the findings in the report.
(10) Post results of Financial Reviews in the LSC website.

14. Annual Requirements / Timeline.

a. Renew the CCRA Lone Star Dragon Chapter P.O. Box. (30 April).
b. Prepare the upcoming Year Operating Budget (Aug-Oct).
c. Prepare the Annual Financial Report. (Dec)
d. Prepare/submit tax documentation to the IRS and Texas Comptroller (Jan/Feb).
e. Send out tax preparation documents to donors. (Jan)

15. Transition Procedures. To prevent a lapse in financial tax filing responsibilities and potential shut-down of our 501(c)3 organization, it is critical to ensure a smooth transition occurs from one appointed treasurer to another. This requires prolonged training and procedural overlap with a supporting implementation plan. Within this plan several key transitions must take place:

a. Remove outgoing Treasurer from all NFCU bank and online accounts and add the incoming Treasurer; review and update authorized signers on all financial accounts; obtain new credit/debit card.
b. Turn over the P.O. Box Key.
c. Discuss in detail all state and federal tax prep/filing requirements for a nonprofit.
d. Fact to face meeting to transfer all documentation and answer questions.
e. Discuss and show portions of the LSC website where financial information is posted.

16. Best Practices.

a. Maintain transparency and accountability in all financial matters.
b. Stay current with nonprofit state and federal financial management trends, tools, and continuing education (e.g. IRS 501(c)3 training workshop).
c. Consult with qualified professionals (CPAs, attorneys) as needed for compliance or complex transactions.
d. Keep personal and organizational finances strictly separate.
e. Practice timely communication with the BoD, donors, and key working members.

17. Compliance and Ethics.

- **a.** Always act with integrity, honesty, and diligence.
- **b.** Disclose potential conflicts of interest to the BoD and abstain from related decisions.
- **c.** Follow both the letter and spirit of all applicable CCRA policies, state and federal laws and regulations.
- **d.** Promote a culture of ethical stewardship across the Chapter.
- **e.** Adherence to these procedures ensures proper management of funds, compliance with federal and state requirements, and the preservation of public trust. Regular review and updating of these procedures are recommended as the Chapter continues to evolve.

18. Effective Date. This program is effective immediately and will remain in effect until rescinded by a 2/3d vote of the Board of Directors, suspended due to Chapter solvency or administrative necessity, or superseded by a later policy memorandum.

FOR THE CHAPTER PRESIDENT:

CONRAD STRIEGL
PRESIDENT
CCRA LONE STAR DRAGON CHAPTER
10/20/2026