Class A Trustee Application Addendum:

Credit Card Questionnaire

Historically when Class A Trustees applicants have a credit card in their name, whether for business or personal use, their application has not been approved by the GSB Nominations Committee or by the GSB as a whole. The only exception is for members who use a company credit card charged to a company they do not own so they do not incur unsecured debt in their personal finances or their business finances.

The Conference has no explicit opinion on credit card use, but many members consider credit card use to be incurring unsecured debt whether or not the member pays off the card every month.

There are certain higher standards of conduct that a Trustee must meet, including what’s known as the Duty of Obedience.

“The duty of obedience requires board members to be faithful to the organization's mission. They are not permitted to act in a way that is inconsistent with the central goals of the organization.”

— “Frequently Asked Questions about Becoming a Debtors Anonymous General Service Board Trustee” service literature approved by the GSB in 1996 (available under the “How to Become a GSB Trustee” link at debtorsanonymous.org/service)

While the GSB historically has not voted to approve members with credit cards, we offer this questionnaire to applicants who have a credit card in their name and who would like to be considered as an exception.

**Please respond to the following questions. Feel free to take as much space as you need.**

1. How many credit cards do you have in your name or in the name of your business and what are they used for?

\_\_\_\_ business \_\_\_ personal

2. Please describe the circumstances in detail as to your need for each credit card.

3. Please describe all the steps you’ve taken to try to find solutions for your needs other than using a credit card.

4. Have you discussed your credit card use with your sponsor? If so, (4a) do they support your credit card use, and (4b) how often do you revisit this subject with them?

5. Have you discussed your credit card use with your PRG? If so, (5a) do they support your credit card use and (5b) how often do you revisit this subject with them?

6. Do you have a dedicated savings fund as personal collateral for your credit limit? If so, please share any relevant details as to how you have set up and currently manage this arrangement to help the Board understand, including 6b) whether it is solely used as collateral for your card in its own separate savings fund, and (6c) whether it is greater than or equal to your credit limit.

7. Do you have a contingency plan if you do not have the money to cover a credit card debt at the end of the month? If so, what is that plan and what is to stop you from incurring unsecured debt that you cannot pay back within 30 days?

8. What is your definition of “incurring unsecured debt” as related to your credit card use?