

ADMINISTRATIVE REGULATIONS OF THE ETHIOPIAN EDIR MUTUAL ASSISTANCE ASSOCIATION



Amended February 2026

**Ethiopian Edir Mutual Assistance Association in
New York Inc.
(EEMAA)**

Administrative Regulations

General Membership Requirements

- 1) All applicants to Edir have to complete the membership application and apply in person, both husband and wife, if married, at the monthly meeting of the EEMAA Board of Directors or Virtually. **(1st Amend.)**
- 2) The Membership Application Form shall be the basic document to be filled and signed by all would be members. This document has to be countersigned by the Chairperson or the Secretary of EEMAA Board of Directors. Before membership takes effect, membership dues and all supporting documents must be received by EEMAA. The Application Form shall be the official record of EEMAA where membership data such as marital status, dependents, beneficiaries and other specifics about the member shall be recorded.
- 3) Members shall be provided with a copy of the signed Membership Application Form together with copies of the Bylaws, Administrative Regulations of EEMAA and membership ID card. **(1st Amend.)**
- 4) All members have the obligation to notify the Association in the event of:
 - a. Change of address, phone number, contact name and emails.
 - b. Change of beneficiary.
 - c. Change of status, affecting membership benefits and the benefits of household dependents.
- 5) For as long as two members are married, they shall maintain a one family membership fee. **(1st Amend.)**
- 6) A couple will not be recognized by EEMAA as married once a court-filed divorce decree has been presented to either the current Chair or Secretary of EEMAA. Once the divorce decree has been presented, the former husband and wife will become eligible for membership as single member of the Association. **(1st Amend.)**
 - a) In the case where only one of them were a member of EEMAA prior to their marriage, or if the couple joined EEMAA after they were married, the membership fee paid when they joined will be divided in half (the “half fee”). The half fee will be applied towards the single membership dues owed by each of the former husband and wife if they decide to re-join EEMAA as single member.
 - b) Each party can continue their membership as a single person by paying the difference between the current initiation fee and half fee. The membership fee to be charged will depend on the date each party decided to re-join EEMAA.

- c) Each party will have 90 days to register as a single member. By registering as a single member during this time frame, the six-month waiting period for death benefit typically applied to new memberships will be waived. Once 90 days has passed, if either of the parties chooses to join EEMAA as a single person, they should pay the full membership fee, and not be able to apply the half fee towards what is owed. The six months waiting period for death benefit will not be waived as well.
 - d) If each member of the couple joined EEMAA before they were married, they will restore their single membership upon divorce and owe no further membership dues.
 - e) If one of the parties forfeits to re-join EEMAA as a single member, the party remained as member owes nothing to EEMAA.
- 7) Applicants between the ages of 22 to 35 years applying for membership in EEMAA are required to submit valid government issued identification as proof of age.
- 8) **Children (1st Amend.)**
- a) Parents of children under 22 years of age are required to submit proof of age with their application to EEMAA membership.
 - b) Children of an Edir member who passed the age limit of participants as family member, can apply to register independently by completing the application process and paying the required fees. However, if the completed application for membership is submitted within three months from the date, they turn 22, the initial fee for ages 22-35, one-time Annual Administrative fee and the six months waiting period for death benefit payment shall be waived.
- 9) Parents of EEMAA members residing with them permanently, and are in their care and fulfill all the required documentation listed hereunder can become member by paying fifty-percent of the regular membership fee.

Proof of dependency (Parents) for application for membership to EEMAA:

- 1) Proof of citizenship or permanent residency (Green Card).
- 2) Proof of residence in the US as defined by IRS and state regulation (such as State issued ID card).
- 3) Current Income Tax Return which shows parent as dependent.

Dependent parents of employees in International organizations, who are not required to file US Tax Return, may submit satisfactory proof to the Board including the following:

- 1) Current SSI certification letter, G4 Visa or any visas from other international organization/agencies.
- 2) Registration evidence as dependent of the member with international agencies.
- 3) Three sworn or notarized affidavits by third parties who have knowledge of the legal residence of the dependent parent under the same roof with the member.
- 4) In rare controversial cases, names of three witnesses who could testify before the board.

10) Membership cannot be transferred under any circumstances.

Membership Obligations

- 1) The Association is run entirely by volunteers. Unless there is an extenuating circumstance, members are obliged to participate in the affairs of the Edir by joining committee and Board membership as provided in the Bylaws.
- 2) Members are obliged to participate in funeral services of a member. This also includes funerals for immediate and extended family members.
- 3) Members are obliged to render service at the home of the bereaved.
- 4) The Association shall assign a 5-8-member team that would assist the bereaved.
- 5) All members are obliged to call, visit and comfort bereaved members.
- 6) All such services listed from #3 to #5 are provided only upon approval or permission of the bereaved member.
- 7) Members shall pay their dues within 60 days.

Dues & Fees

- 1. One-time membership fee for couples and individuals over 35 years..... \$1,000 **(5th Amend.)**
- 2. One-time membership fee for 22 years to 35 years\$150
- 3. One-time membership fee for member’s dependent.....\$500
- 4. Additional payment to the one-time membership fee for dependents under 22 years.... \$75
- 5, Annual administrative fee.....\$60 **(3rd Amend.)**

NOTE: members must provide proof of dependence as per ‘Section 8, General Membership Requirement’.

Death Benefits (4th Amendment)

- 1) A Member/Spouse - death benefit is \$20,000.00*as of 07/01/2023) for each. Each member’s contribution is \$60.00.
- 2) Husband and wife dying at the same time – death benefit is \$30,000.00. Each member’s contribution is \$90.00
- 3) A child –death benefit is \$6,600.00. Each member’s contribution is \$20.00.
- 4) Two or more children dying at the same time – death benefit is \$13,200.00. Each member’s contribution is \$40.00.
- 5) A whole family (husband, wife and children) dying at the same time - death benefit is \$40,000.00. Each member’s contribution is \$120.00.

- 6) The maximum death benefit is capped at the membership size of 400. If the membership goes below 250, the amount will be adjusted accordingly. Also, for every 50 members increase, the benefit will increase by \$1000.00.

Death Benefit Disbursement

- 1) A new member must wait six months from the date of acceptance to EEMAA membership before he or she becomes eligible for death benefit payment.
- 2) Death benefits shall only be paid to persons who are 18 years or older or to legal guardian of a minor who has been designated as a beneficiary in the Membership Application Form or in subsequent Member Information Update forms. For married couples, a surviving spouse who signed the membership Application Form and/or any subsequent Member Information Update forms automatically becomes the beneficiary, regardless of any other designations, and shall receive the death benefit. In the absence of designated beneficiary, next of kin will be contacted and shall receive the death benefit. **(1st Amend.)**
- 3) Members who have arrears of more than four months shall not be entitled to death benefits.

Expression of Condolence

- 1) In the event of a death of a member, a sympathy wreath shall be sent from EEMAA the amount not exceeding \$250.00. At the request of the family, a contribution shall be sent to a charity of their choice the amount not exceeding the cost of the sympathy wreath.
- 2) In the event of a death of family member who resides with the member, the Board shall send sympathy card to the member.
- 3) In the event of the death of an immediate family who may not reside with the member, the Board shall send a sympathy card to the member.

Termination of Membership

- 1) A member must make all payments including the annual administrative fees and death benefit contributions within 60 days from the due date (“grace period”). **(3rd Amend.)**
- 2) If a member had outstanding dues after the end of the 60 days, they will receive a final written warning (“warning letter”) by certified mail with return receipt. A member that receives a warning letter will be issued a \$25.00 penalty and thirty days deadline to make all outstanding payments that have exceeded the grace period. If a member fails to meet the requirements of the warning letter, the member will immediately be terminated from the Association. **(3rd Amend.)**

Amendments to the Administrative Regulations & Changes to Fees & Dues

- 1) Membership dues and fees are subject to change upon the recommendation of two-third of the members of the Board and approval of two-third of members present at the general assembly
- 2) This Administrative Regulation is subject to change either upon the recommendation of the Board and/or recommendation of one-third of the membership and in accordance with procedure outlined in 1 above.
- 3) This Administrative Regulation shall be effective immediately after ratification by two-third majority of members present at the general assembly.

Board Members

- 1) At the time of elections, a written description of the duties of each officer shall be distributed to the membership to help facilitate the nomination process.
- 2) Nominees to EEMAA board shall be members in good standing.
- 3) Each board member has the responsibility to accept committee assignments.
- 4) A board member can be dismissed from the Board for the following reasons:
 - a. For not attending three unexcused consecutive board meetings.
 - b. For an unauthorized representation of the Board.
 - c. For failing to fulfill the membership requirements as stated in the Bylaws of the Association.
- 5) Upon the resignation and/or inactivity of a Board member, the Board shall replace the member from among three reserves set-aside during the previous election. If reserves are not available, the Board shall directly choose a replacement from members. Such a member shall serve only until the next scheduled election.

Confidentiality

All membership records shall be kept confidential.