

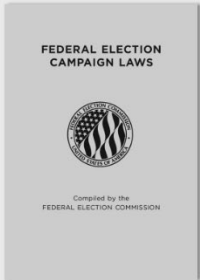
**FECConnect**  
**LIVE**

# Corporate PAC Basics for Beginners




March 11, 2025    1:00pm Eastern

## Objectives



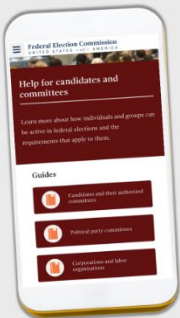
**Basic Provisions**

Review basic provisions of the Federal Election Campaign Act



**Filing Requirements**

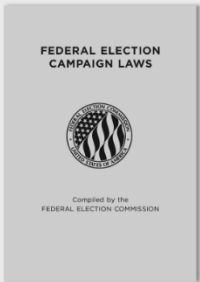
Examine recordkeeping and filing requirements for corporate PACs



**Compliance Resources**

Highlight compliance resources available to corporate PACs

## BASIC PROVISIONS OF THE FEDERAL CAMPAIGN FINANCE LAW



**Federal Election  
Campaign Act**

1

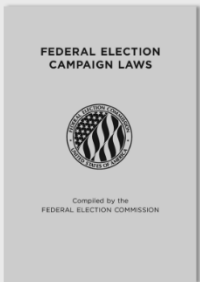
Limits funding

2

Requires registration and reporting

3

Establishes FEC



**Federal Election  
Campaign Act**

1

Limits funding

- Sources of contributions
- Contribution amounts

## I. Contribution Prohibitions



- A. Corporations (including incorporated membership, trade and cooperative organizations or associations), labor organizations and national banks** are prohibited from making contributions in connection with federal elections. [11 CFR 114.2](#).
1. Therefore, they may not:
    - a) Act as conduit for earmarked contribution.
    - b) Give discount to campaign or committee that is not in normal business practice.
    - c) Allow use of facilities or resources without reimbursement, and, in some cases, advance payment.
  2. The corporate/labor ban does not apply to contributions to an independent expenditure-only committee (i.e., Super PAC) or to a non-contribution account (i.e., Hybrid PAC).
  3. **Separate Segregated Fund exception:** These incorporated entities may use treasury funds to create and run a separate segregated fund (sometimes called an SSF or PAC) to support federal candidates.
- B. Federal government contractors ([11 CFR Part 115](#))**
- C. Foreign nationals ([11 CFR 110.20](#))**
1. **US subsidiary of foreign corporation may establish SSF only if:**
    - a) Foreign nationals do not control or participate in decisions of SSF; and
    - b) SSF is not administered or otherwise funded with foreign revenues.

2. **Ban does not apply to permanent resident aliens (green card holders).**
3. **Individuals who are foreign nationals may:**

- a) Volunteer for congressional campaign and participate in decision-making, (note: because volunteer is engaged to candidate). [AO 2004-26](#).
- b) Attend campaign fundraising events (Note: because attendee is engaged to candidate). [AO 2004-26](#).
- c) They may not, however, participate in decision-making regarding election activities for a corporation or a political committee. [AO 2004-32](#).

**D. Contributions in name of another ([11 CFR 110.4\(b\)](#))**

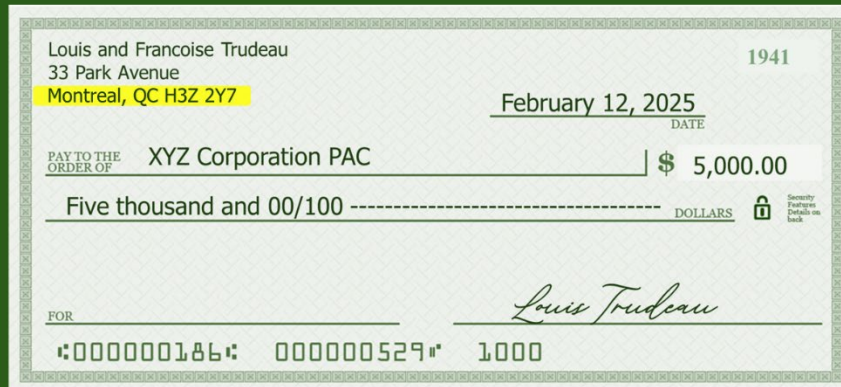
1. Cannot reimburse or be reimbursed for contributions.
2. Parents cannot give in names of children.
3. BCRA increased penalties for violations of this ban.

**E. Certain prohibitions apply to all elections ([11 CFR 114.2\(a\)](#))**

1. Foreign nationals
2. National banks
3. Federally-chartered corporations

## II. Handling Questionable Contributions to Federal Account ([11 CFR 103.3](#))

### Questionable Contributions



#### Steps to take:

- Deposit or return check – 10 days
- Contact the donor – 30 days to confirm legality
- If donor is US citizen or green card holder, contribution is acceptable
- If not, contribution is prohibited – must issue a refund

#### Questionable Contributions



**Deposit while checking.** If unsure whether contribution is from a permissible source, party may deposit it while confirming permissibility.

**Refund after 30 days if unable to verify legality.** Within 30 days of receipt, must refund if unable to determine if contribution is permissible.

### III. Contribution Amount Limits ([11 CFR 100.52](#))

#### A. Broad definition

Anything of value given or loaned to influence a federal election.

#### B. Types

1. Money
2. In-kind (goods and services)
3. Loans of money or advances of goods and services
4. Bank loan endorsements and guarantees
5. Advances of personal funds by staff and volunteers
6. Proceeds from sales of fundraising items
7. Extension of credit to committee outside ordinary course of business

Contribution Limits					
For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year
Individual	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
Candidate Committee	\$2,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
PAC: Multicandidate	\$5,000	\$5,000	\$5,000 (combined)	\$15,000	\$45,000
PAC: Nonmulticandidate	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
National Party Committee	\$5,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers	

#### C. Contribution limits (11 CFR [110.1](#) and [110.2](#))

##### 1. Certain limits increased and indexed for inflation

- a) Candidate and party limits increased and indexed; multicandidate committee limits unchanged.
- b) Indexing began in 2005 – odd-numbered years.

##### 2. How applied

- a) Limits apply to contributions received and contributions made by committee.
- b) If made by an individual, counts against the limit of the person signing the check or accompanying note.

##### 3. Presidential

- a) Primaries – one limit for all.

- b) General – no contributions if candidate accepts public funds. See [AO 2007-03](#) (Obama).
- c) General Election Legal and Compliance (GELAC) Fund – OK if donations comply with limits.

## Limits to Corporate PACs

Contribution Limits					
For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year
Individual	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
Candidate Committee	\$2,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
PAC: Multicandidate	\$5,000	\$5,000	\$5,000 (combined)	\$15,000	\$45,000
PAC: Nonmulticandidate	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
National Party Committee	\$5,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers	

## Limits from Corporate PACs

Contribution Limits					
For 2025-26 Elections	Candidate Committee per election	PAC (SSF and Nonconnected) per year	State, District & Local Party Committee per year	National Party Committee per year	Additional National Party Committee Accounts per year
Individual	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
Candidate Committee	\$2,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
PAC: Multicandidate	\$5,000	\$5,000	\$5,000 (combined)	\$15,000	\$45,000
PAC: Nonmulticandidate	\$3,500	\$5,000	\$10,000 (combined)	\$44,300	\$132,900
National Party Committee	\$5,000	\$5,000	Unlimited Transfers	Unlimited Transfers	
State, District & Local Party Committee	\$5,000 (combined)	\$5,000 (combined)	Unlimited Transfers	Unlimited Transfers	



## Multicandidate Status

1

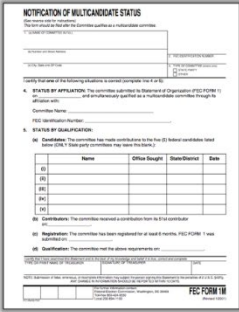
2

3

**Registered with the FEC**  
for at least six months

**Received contributions from**  
more than 50 donors

**Contributed to at least**  
five federal candidates



**D. Multicandidate committee status ([11 CFR 100.5\(e\)](#))**

**1. Why important:**

Determines whether PAC or party committee can give up to \$5,000 to candidate, per election (and whether candidate can accept it).

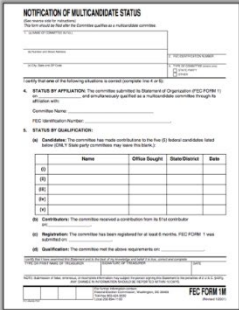
**2. Criteria**

- a) Registered with FEC 6 months.
- b) Received contributions from more than 50 contributors.
- c) Has made contributions to at least 5 federal candidates (not needed for state party committee).

## Multicandidate Status

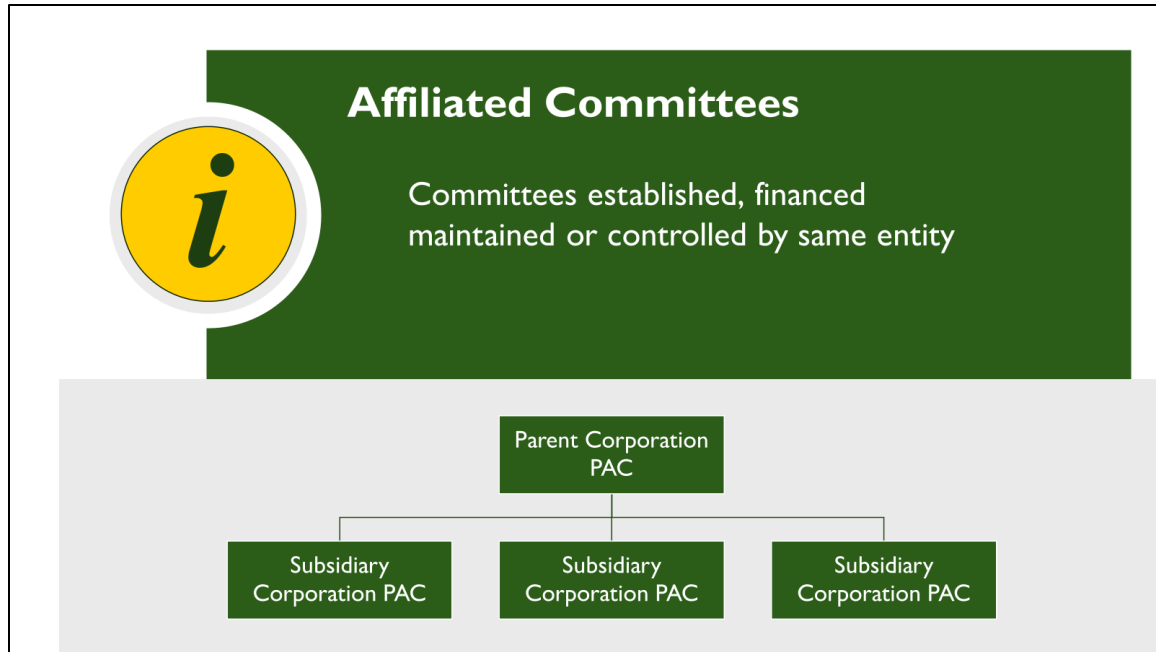
OR

**Affiliated with a multicandidate committee**

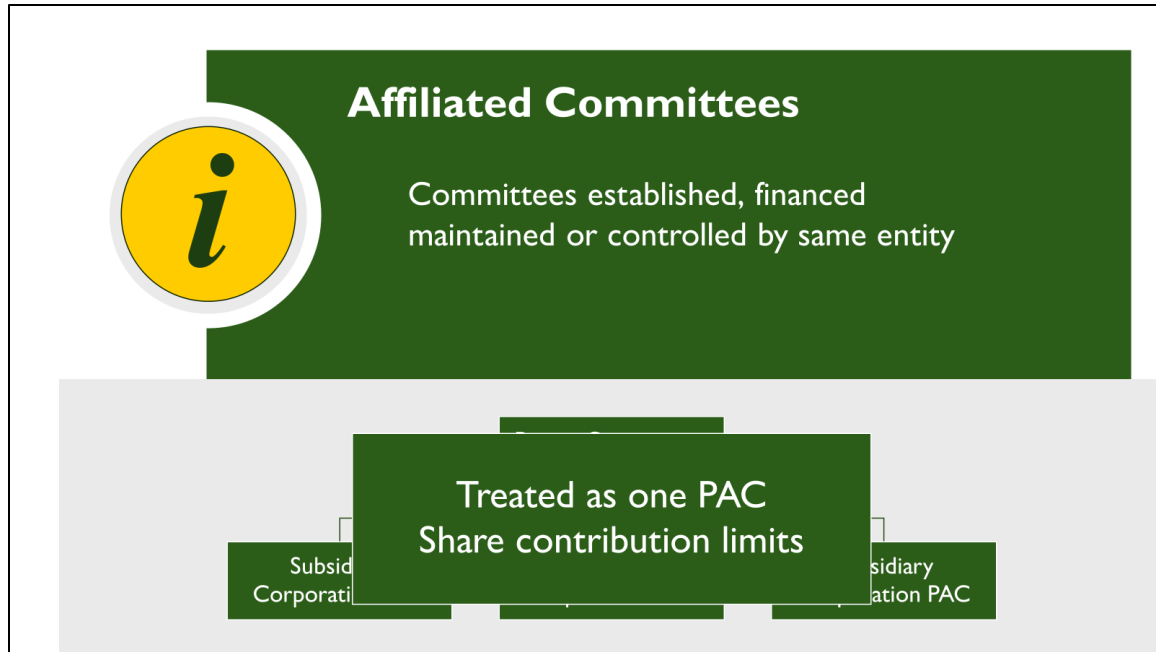


- d) Alternative:** be affiliated with multicandidate committee.





- E. **Affiliated committees (11 CFR [100.5\(e\)](#) and [110.3\(a\)\(3\)](#))**
1. **How to determine:**
    - a) Principle: committees established, financed, maintained, or controlled by same entity or group of persons.
    - b) Others may also be affiliated depending on various factors, such as similar patterns of contributions, common officers, etc. See 11 CFR [100.5\(g\)](#) & [110.3\(a\)](#).
  2. **Corporation**
    - a) PACs set up by parent, subsidiary, branch, division or other affiliate.
    - b) **Example:** In [AO 1985-27](#), the Commission determined the PACs of two corporations became affiliated when one corporation purchased a majority share in the other corporation. To comply with their single contribution limit, the PACs must aggregate contributions made prior to affiliation with future contributions.



3. **Why important:**
- a) Same contribution limit applies to contributions received and made by affiliated committees.
  - b) If one committee qualifies as multicandidate, all its affiliated committees qualify.
  - c) No limit on transfers between affiliated committees.

### Steps to take:

- File FEC Form 1M
- Inform contribution recipients
- Check multicandidate box on Form 3X (p. 2)

### Multicandidate Status

The image displays three documents related to multicandidate status. On the left is a green box with the text 'Multicandidate Status'. In the center is a 'NOTIFICATION OF MULTICANDIDATE STATUS' form. To the right is a card for 'XYZ PAC A Multicandidate Committee' with the address '1344 Queens Blvd. Queens, NY 11101'. On the far right is a 'REPORT OF RECEIPTS AND DISBURSEMENTS' form (Form 3X) with a large red checkmark in the 'MULTICANDIDATE' box.

#### F. Multicandidate committee responsibilities

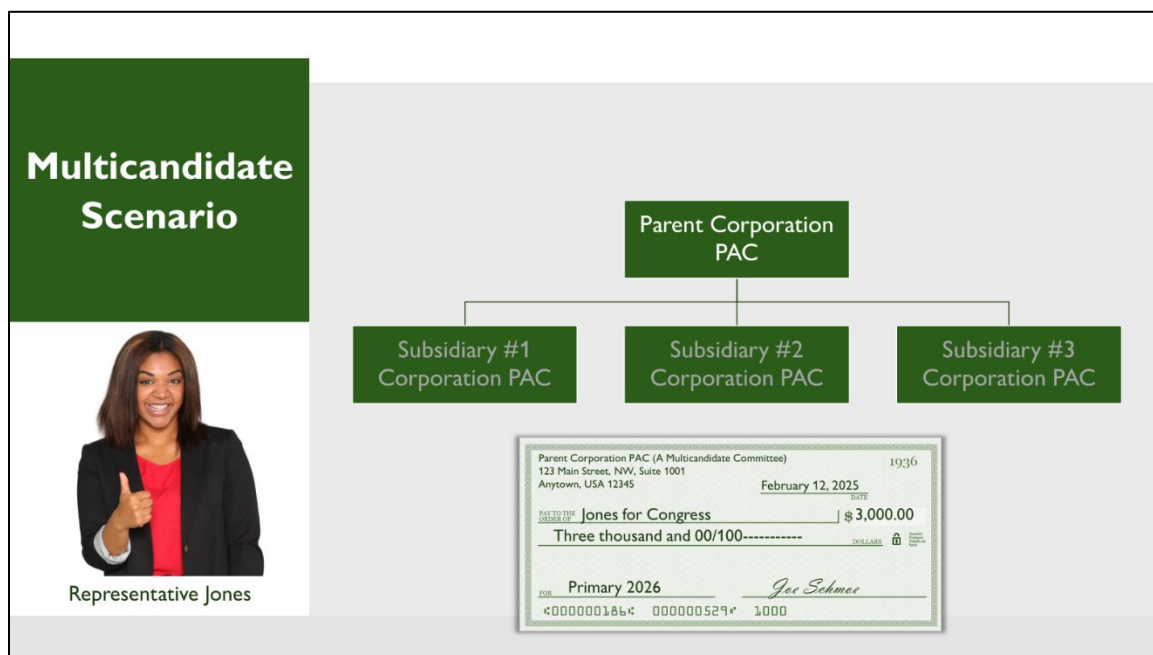
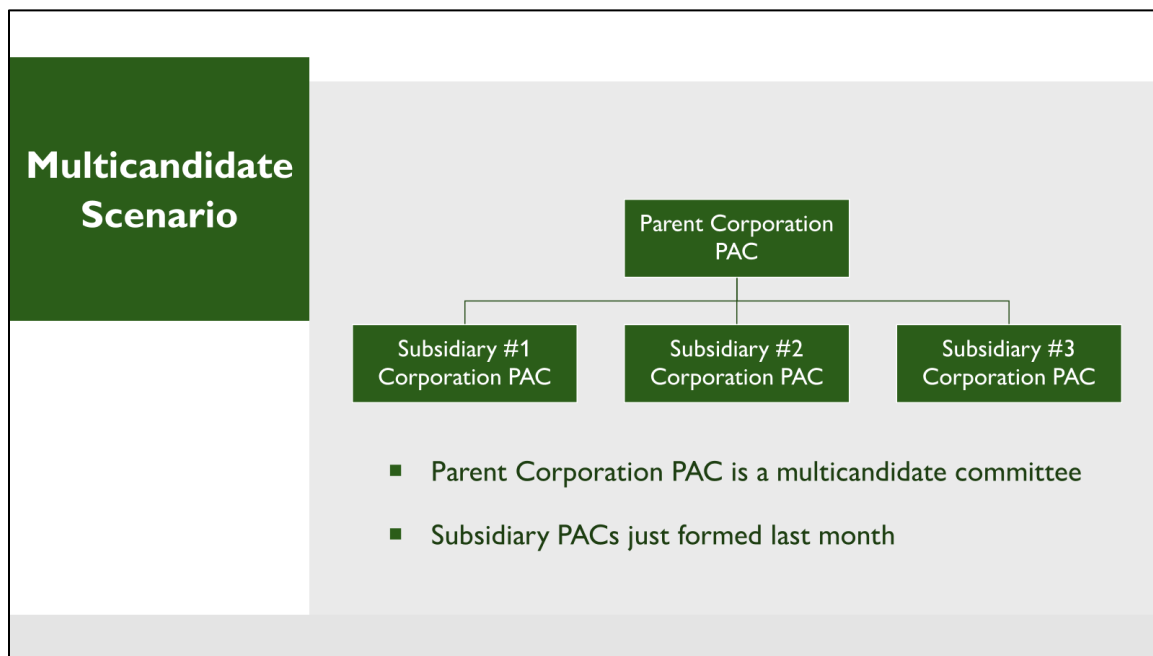
##### 1. How to inform the FEC

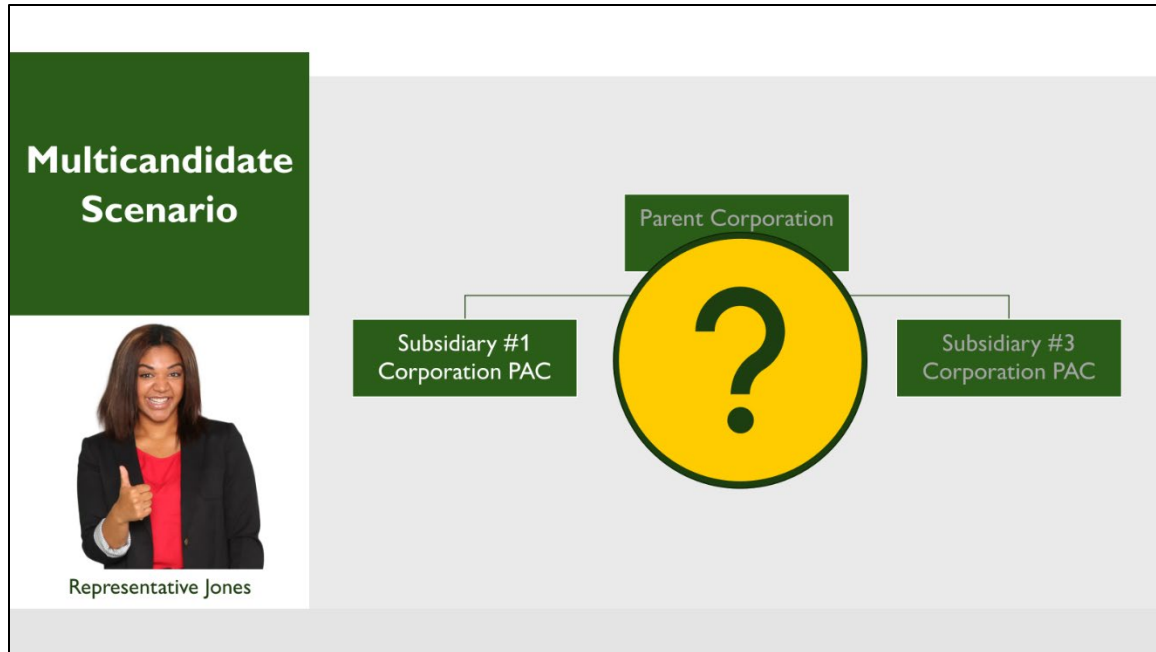
- a) PAC must file [FEC Form 1M](#) within 10 days of qualifying as multicandidate committee.
- b) Check box at end of page 2, FEC Form 3X.

##### 2. How to inform the campaigns

- a) Multicandidate committee must inform recipients that it has qualified as multicandidate committee.
- b) Call FEC's Public Records Office to verify status as *qualified* multicandidate committee.

**SCENARIO #1: Multicandidate Status**





**POLL QUESTION:**

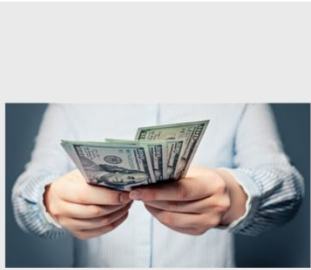

**How much can Subsidiary #1 PAC contribute to Representative Jones' primary campaign?**

- ☐ A: As a non-multicandidate committee, it can contribute up to \$3,500.
- ☐ B: Given its affiliation with Parent Corporation PAC, it can only contribute up to \$2,000.
- ☐ C: As a non-multicandidate committee affiliated with Parent Corporation PAC, it can only contribute \$500.

**POLL ANSWER:**

**How much can Subsidiary #1 PAC contribute to Representative Jones' primary campaign?**

- ☐ A: As a non-multicandidate committee, it can contribute up to \$3,500.
- ☒ B: **Given its affiliation with Parent Corporation PAC, it can only contribute up to \$2,000.**
- ☐ C: As a non-multicandidate committee affiliated with Parent Corporation PAC, it can only contribute \$500.

		<b>Additional Contribution Limits</b>
Cash contributions cannot exceed \$100	Maximum anonymous contribution \$50	

- G Other contribution limits**
- 1. Cash contributions – \$100**
  - 2. Anonymous contributions – \$50**

#### IV. Independent Expenditures ([11 CFR 100.16](#))

For 2015-26 Elections	Individual	Corporation, Partnership, LLC, etc.	State, District, & Local Party Committee	National Party Committee	Additional
Individual	\$1,000	\$10,000 (unlimited)	\$10,000 (unlimited)	\$10,000 (unlimited)	\$10,000 (unlimited)
Candidate Committee	\$1,000	Unlimited	Unlimited	Unlimited	Unlimited
PAC, Multi-candidate	\$1,000	\$1,000	\$1,000 (unlimited)	\$1,000 (unlimited)	\$1,000 (unlimited)
PAC, Single-candidate	\$1,000	\$1,000	Unlimited	Unlimited	Unlimited
National Party Committee	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
State, District & Local Party Committee	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

**No Amount Limitations**

**Independent Expenditures**

**Corporate/Labor Funds Okay**

Expressly advocate election or defeat of candidate

Not coordinated with candidate or campaign committee

No limit on amount of expenditure

Corporations and labor organizations may make IEs, but prohibited in-kind contribution results if coordinated

**Elect Chiu**

**Independent Expenditures**

##### A. Definition


Expenditure for communication that “expressly advocates” the election or defeat of a clearly identified candidate and that is not made in cooperation with, or at the request or suggestion of, the candidate or his/her campaign or its agents, or a political party or its agents.



- B. No limits if definition met**  
One may spend an unlimited amount because the expenditure is not coordinated (and thus, not a contribution).
  - C. If coordinated, in-kind contribution results ([11 CFR 109.21](#))**  
Corporation prohibited from making (coordinated) in-kind contribution.
  - D. Disclaimer required**
- V. Disclaimer Notices on Communications ([11 CFR 110.11](#))**

## Disclaimers

- Must identify who paid for the ad and whether the candidate authorized it
- Must appear on all public communications, widely distributed emails & websites
- Must be presented in a clear and conspicuous manner



- A. Identifies who paid for a public communication and clarifies whether a campaign authorized it.**



1. **Disclaimer wording for communication not authorized by campaign (i.e., independent expenditure, electioneering communication)**  
*"Paid for by XYZ PAC (www.xyzpac.com) and not authorized by any candidate or committee."*



2. **Disclaimer wording for communication authorized, but not financed, by campaign**  
*"Paid for by XYZ PAC and authorized by the Elizabeth Chiu for Congress."*

## Disclaimers

Must identify who paid for the ad and whether the candidate authorized it

Must appear on all public communications, widely distributed emails & websites

Must be presented in a clear and conspicuous manner



- B. Required on all “public communications,” widely distributed emails and public websites**



**1. Public communication defined ([11 CFR 100.26](#))**

Includes communications made using the following media:

- a) Broadcast, cable or satellite;


- b) Newspaper or magazine;
  - c) Outdoor advertising facility;
  - d) Mass mailing (>500 substantially similar mailings w/in 30 days);
  - e) Phone bank (>500 substantially similar calls w/in 30 days);
  - f) Communications placed for a fee on another person's web page, digital device, application, or advertising platform.
2. **Disclaimer also required on:**
- a) Electronic mail (> 500 substantially similar communications sent by a campaign committee); and
  - b) Websites of political committees.

## Disclaimers


Must identify who paid for the ad and whether the candidate authorized it

Must appear on all public communications, widely distributed emails & websites

**Must be presented in a clear and conspicuous manner**



- C. **Clear and conspicuous placement of disclaimer notice**  
Disclaimer notices must be clearly and conspicuously displayed.  
Cannot be difficult to read or placed where it is easily overlooked.




The image shows a television screen displaying an advertisement. At the top, the text "Elect Chiu" is written in a large, bold, purple font. Below this is a photograph of a woman with long dark hair, wearing a purple blazer, standing in front of the U.S. Capitol building. At the bottom of the screen, a black bar contains white text: "Paid for by the XYZ PAC (www.xyzpac.org) and not authorized by any candidate or candidate's committee".

**Television Disclaimer**

Approval statement voiced by sponsor  
Disclaimer  $\geq$  4% picture height;  $\geq$  4 seconds

1. **Special rules for TV and radio ads not authorized by a candidate's committee ([11 CFR 110.11\(c\)\(4\)](#))**  
Identify the committee responsible for the communication  
(e.g., "The XYZ PAC is responsible for the content of this ad.")



The image shows a stack of newspapers. The top newspaper is titled "NEWS" and has the date "MONDAY march, 11 2013" and the issue number "№ 34747/53". The main headline is "Man Bites Dog". To the right of the headline is a photograph of the same woman from the television ad, with the text "Elect Chiu" above her. Below the photograph is a small black box with white text: "Paid for by the XYZ PAC (www.xyzpac.org) and not authorized by any candidate or candidate's committee".

**Print Disclaimer**

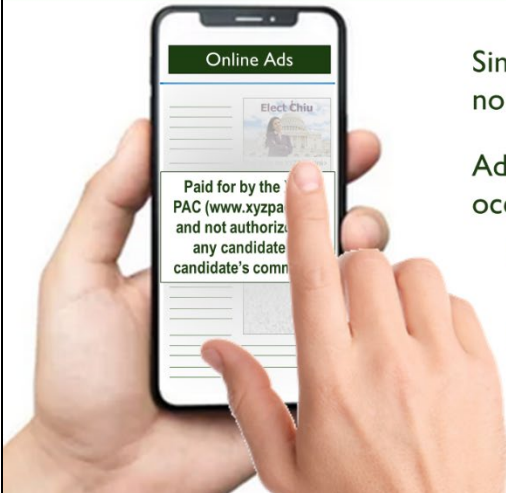
Disclaimer must be contained within a printed box set apart from content of communication

2. **Special rules for printed communications**
  - a) Disclaimer must be contained within a printed box set apart from content of communication.



- b) Print must be of sufficient type size to be “clearly readable” and must have a reasonable degree of color contrast between the background and the printed statement.
- c) Safe Harbor: 12-point type in newspapers; magazines; flyers; signs; and other printed communications no larger than 24” x 36.”

## Internet Disclaimers



The image shows a hand holding a smartphone. The screen displays an advertisement titled 'Online Ads' with a picture of a person and the text 'Elect Chiu'. Below the image, a disclaimer is visible: 'Paid for by the PAC (www.xyzpa) and not authorized by any candidate or candidate's committee'.

Similar to print and broadcast media, but no stand-by-your-ad requirement

Adapted disclaimer when full disclaimer would occupy >25% of communication, plus:

- Visible/audible indicator that full disclaimer is available; and
- Technological mechanism to access full disclaimer

3. **Specific requirements for internet public communications**  
**(11 CFR 110.11(c)(5))**
- a) Communication with text or graphic components must include clearly readable written disclaimer that “can be viewed without taking any action”
  - b) Audio-only communications must include audio disclaimer that recipient can hear without taking any action
  - c) Communication with disclaimer displayed within video, disclaimer must be visible for at least four seconds and appear without the recipient taking any action
  - d) Adapted “paid for by” disclaimer when full disclaimer would occupy >25% of communication, plus:
    - (1) Visible/audible indicator that full disclaimer is available (e.g., word, image, sound, symbol, or icon); and
    - (2) Technological mechanism to access full disclaimer (e.g., hover-over text, pop-up screen, scrolling text, rotating panel, or hyperlink)

4. **Disclaimer is not required when:**
- a) It cannot be conveniently printed (e.g., pens, bumper stickers, campaign pins and buttons);
  - b) Its display is not practical (e.g., wearing apparel, skywriting, water towers); or
  - c) Item is of minimal value, does not contain a political message and is used for administrative purposes (e.g., committee checks and receipts).



**POLL QUESTION:**

**Is a disclaimer required on an SSF solicitation sent to the restricted (i.e., solicitable) class?**

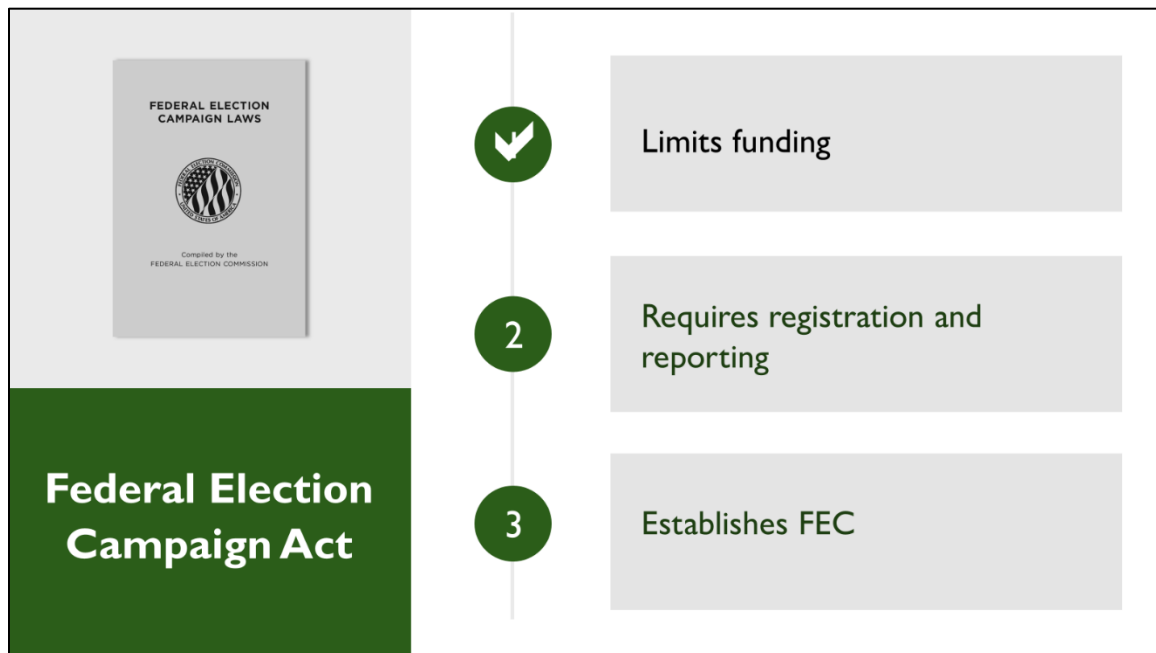
- ☐ A: Yes, disclaimers are required on all SSF communications.
- ☐ B: No, the SSF solicitation is not a public communication, so no disclaimer is required.



**POLL ANSWER:**

**Is a disclaimer required on an SSF solicitation sent to the restricted (i.e., solicitable) class?**

- ☐ A: Yes, disclaimers are required on all SSF communications.
- ☒ B: **No, the SSF solicitation is not a public communication, so no disclaimer is required**



## VI. Committee Registration (11 CFR [102.1\(c\)](#) and [102.2](#))

Unlike other political committees, corporate PACs (SSFs) register upon formation; there is no financial threshold for registration

### Committee Registration

The image shows the top portion of the FEC Form 1, 'Statement of Organization'. It includes fields for the committee name, address, and other identifying information. The form is titled 'FEC FORM 1 STATEMENT OF ORGANIZATION'.

### A. FEC Form 1 (Statement of Organization)

#### 1. When to file

- Political committees (other than campaign committees) file within 10 days of triggering registration.
- An SSF (PAC connected to incorporated entity such as corporation, labor/membership organization, trade association) must register with the FEC within 10 days of establishment – for example within 10 days of the date when:
  - The board of directors (or comparable governing body) votes to create the SSF
  - Officers are selected to administer the fund, or
  - The SSF's initial operating expenses are paid.

#### 2. How to file

- Forms may be downloaded and printed from the FEC website: [www.fec.gov/help-candidates-and-committees/forms/](http://www.fec.gov/help-candidates-and-committees/forms/)
- Link to FEC Form 1 webform: [webforms.fec.gov/webforms/form1/index.htm](http://webforms.fec.gov/webforms/form1/index.htm)

- Committees that file electronically must include their email address. Others are encouraged to do so.

#### 4. Amendments

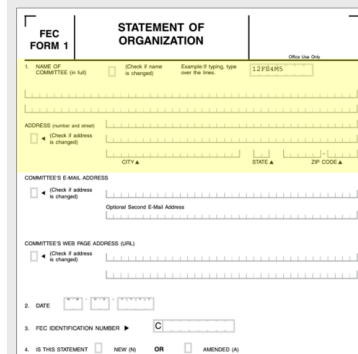
Amend FEC Form 1 (and other filings) when necessary within 10 days of change.

SSF's name must include full name of connected organization

Full name required on FEC reports and in disclaimers

Optional acronym by which connected organization is commonly known

## Committee Registration



The image shows a portion of the FEC Form 1, titled 'STATEMENT OF ORGANIZATION'. It includes fields for the committee's name, address, email address, and website address. There are checkboxes for 'Check if name is changed' and 'Check if address is changed'. The form also includes a section for the date and a section for the FEC identification number.

### B. Name and address of committee

#### 1. Separate Segregated Funds

Name must include full name of the connected organization.

#### 2. Use committee's official name on:

- FEC reports and statements.
- Disclaimer notices for public advertising.

#### 3. May use abbreviation or acronym by which connected organization is commonly known

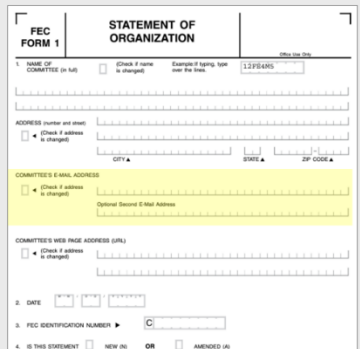
Both abbreviation (or acronym) and full name must appear on FEC Form 1, FEC reports and all disclaimer notices.

(cf. [AO 2004-04](#))

Email address required for electronic filers

Necessary to receive report notices and other notifications

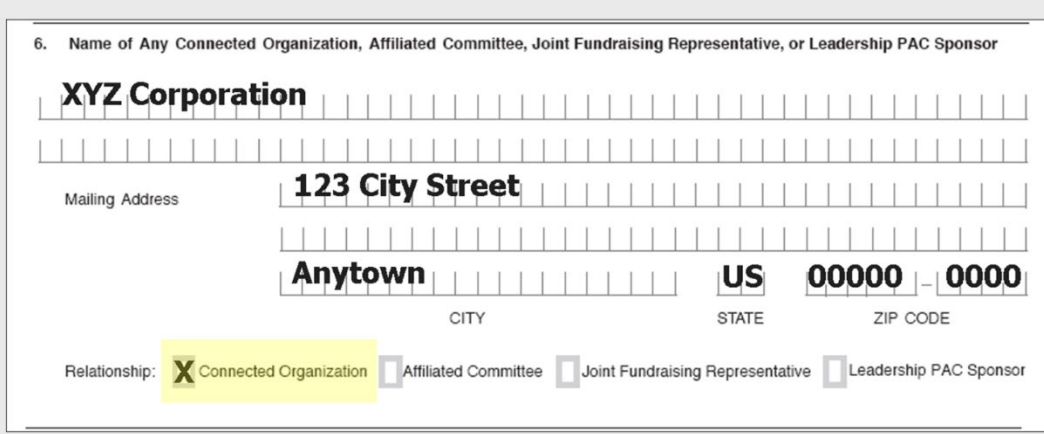
## Committee Registration



4. **Street address, email, website**
  - a) Email required for electronic filers; necessary to receive FEC report notices and other courtesy materials.
  - b) URL required if committee has web page.

### FEC Form 1, Line 6: Connected Organization

## Committee Registration



## FEC Form 1, Line 6: Affiliated Committee(s)

Committee Registration

6. Name of Any Connected Organization, Affiliated Committee, Joint Fundraising Representative, or Leadership PAC Sponsor

**XYZ Subsidiary Corporation PAC**

---

Mailing Address **123 Subsidiary Circle**

---

**Anytown** **US** **00000** - **0000**

CITY STATE ZIP CODE

Relationship: ☐ Connected Organization ☒ **Affiliated Committee** ☐ Joint Fundraising Representative ☐ Leadership PAC Sponsor

### C. Treasurer & Assistant Treasurer (11 CFR [102.7](#), [102.9](#) and [104.14](#))

#### 1. Treasurer required – Asst. Treasurer recommended

a) Identify on FEC Form 1.

## FEC Form 1, Line 8: Treasurer

Committee Registration

8. Treasurer: List the name and address (phone number -- optional) of the treasurer of the committee; and the name and address of any designated agent (e.g., assistant treasurer).

REQUIRED

Full Name of Treasurer \_\_\_\_\_

Mailing Address \_\_\_\_\_

CITY STATE ZIP CODE

Title or Position \_\_\_\_\_ Telephone number \_\_\_\_\_

---

Full Name of Designated Agent \_\_\_\_\_

Mailing Address \_\_\_\_\_

CITY STATE ZIP CODE

Title or Position \_\_\_\_\_ Telephone number \_\_\_\_\_

## FEC Form 1, Line 8: Assistant Treasurer

**Committee  
Registration**

8. Treasurer: List the name and address (phone number – optional) of the treasurer of the committee, and the name and address of any designated agent (e.g., assistant treasurer).

Full Name of Treasurer \_\_\_\_\_

Mailing Address \_\_\_\_\_

\_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Title or Position \_\_\_\_\_ Telephone number \_\_\_\_\_

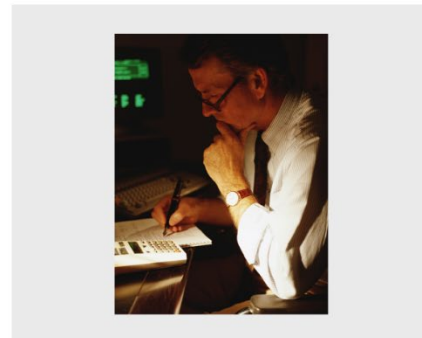
Full Name of Designated Agent \_\_\_\_\_

Mailing Address \_\_\_\_\_

\_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Title or \_\_\_\_\_ Telephone number \_\_\_\_\_

- ✓ Deposits receipts
- ✓ Authorizes all expenditures
- ✓ Monitors contributions
- ✓ Keeps all required records
- ✓ Signs reports
- ✓ Files accurate reports on time

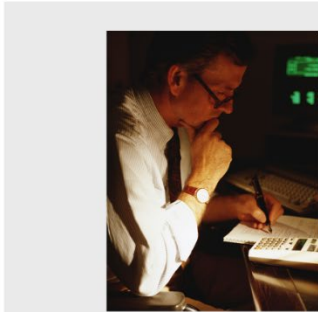


**Committee  
Treasurers**

### 2. Duties:

- a) Depositing receipts
- b) Authorizing all expenditures
- c) Monitoring contributions

- d) Keeping all required records
- e) Signing reports
- f) Filing accurate reports on time



## Committee Treasurers

Treasurer generally named as enforcement respondent

Personal liability possible if:

- Knowingly & willfully violated the Act;
- Recklessly failed to fulfill duties; or
- Intentionally ignored information that led to the violation


### 3. Treasurer responsible for compliance.

- a) Usually named in enforcement actions.
- b) Online resources:
  - (1) Treasurer liability:  
[www.fec.gov/updates/treasurers-liability/](http://www.fec.gov/updates/treasurers-liability/)
  - (2) Information on misappropriated funds:  
[www.fec.gov/help-candidates-and-committees/keeping-records/misappropriated-funds/](http://www.fec.gov/help-candidates-and-committees/keeping-records/misappropriated-funds/)
  - (3) Policy statements:
    - [Treasurers Subject to Enforcement Proceedings \(January 3, 2005\)](#)
    - [Safe Harbor for Misreporting Due to Embezzlement \(April 5, 2007\)](#)

### D. Amendments to FEC Form 1 ([11 CFR 102.2\(a\)\(2\)](#))

- 1. Required within 10 days after change in information.
- 2. Paper filers may amend by letter or FEC Form 1; electronic filers must amend electronically by submitting a replacement FEC Form 1.



Objectives		
 <p><b>Basic Provisions</b></p> <p>Review basic provisions of the Federal Election Campaign Act</p>	 <p><b>Filing Requirements</b></p> <p>Examine recordkeeping and filing requirements for corporate PACs</p>	 <p><b>Compliance Resources</b></p> <p>Highlight compliance resources available to corporate PACs</p>

## FILING REPORTS: RECORDKEEPING AND FILING REQUIREMENTS

### I. Recordkeeping Requirements (11 CFR [102.8](#) and [102.9](#))

Recordkeeping: Receipts	
<p><b>Contributions over \$50:</b></p> <ul style="list-style-type: none"> <li>• Date and amount received</li> <li>• Donor's name and address</li> </ul> <p><b>Complete image of written instrument</b></p> <ul style="list-style-type: none"> <li>• Contributions aggregate over \$200:</li> <li>• Above information plus occupation and employer for individual donors</li> </ul>	

#### A. Recordkeeping for receipts

1. For any amount, need date received and amount.
2. Over \$50, name and address of contributor/payor.
3. Over \$200, above plus occupation and employer.



## Recordkeeping: Disbursements

All disbursements, record:

- Date and amount of disbursement
- Name and address of payee

Purpose of disbursement

- For contributions:
- Above information, plus candidate's name, state, district and election designation

### B. Recordkeeping for disbursements

1. For any amount, need name of payee, address, purpose, date made.
2. Clear and descriptive purpose of disbursement ([www.fec.gov/help-candidates-and-committees/purposes-disbursements/](http://www.fec.gov/help-candidates-and-committees/purposes-disbursements/))
3. For contributions made, also need name of candidate, state, district, and election designation.

## Recordkeeping

Retain records for three years  
from the date of the report to  
which the records relate



## Recordkeeping

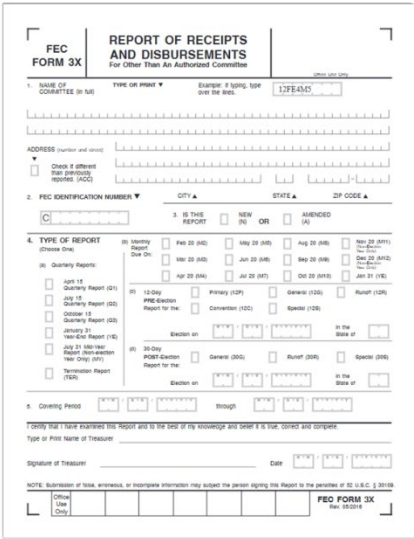
**Any time after  
January 31, 2028**



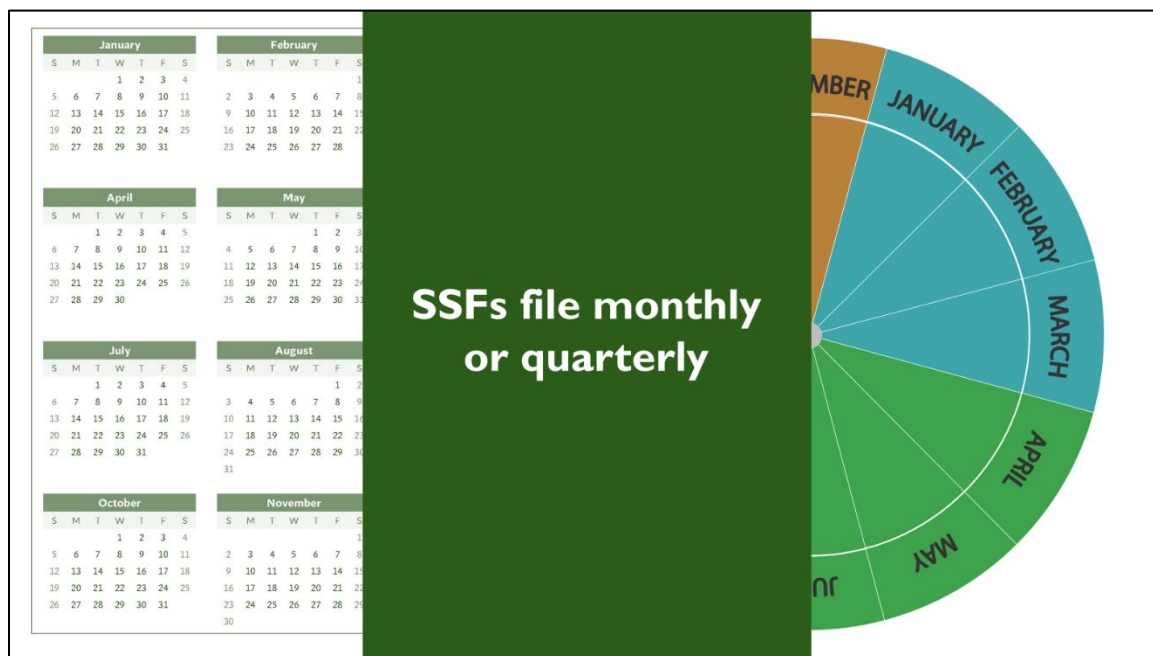
- C. Record retention**  
Retain each record for three years from the date of the report on which it was last disclosed.

## II. Filing FEC Reports ([11 CFR 104.5\(c\)](#))

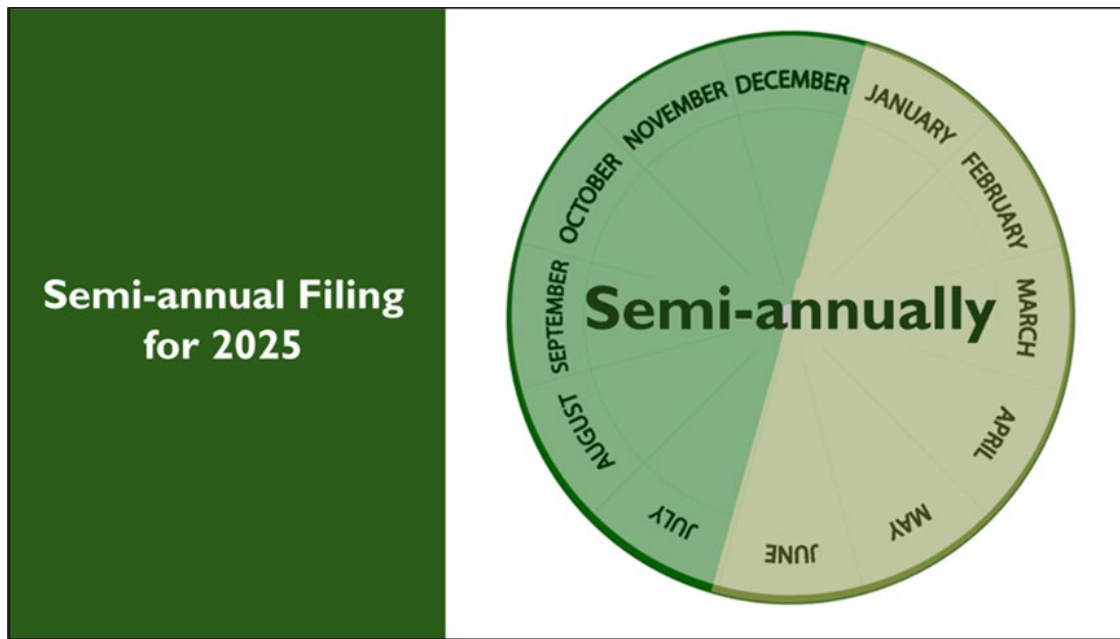
# Filing FEC Reports



FEC Form 3X

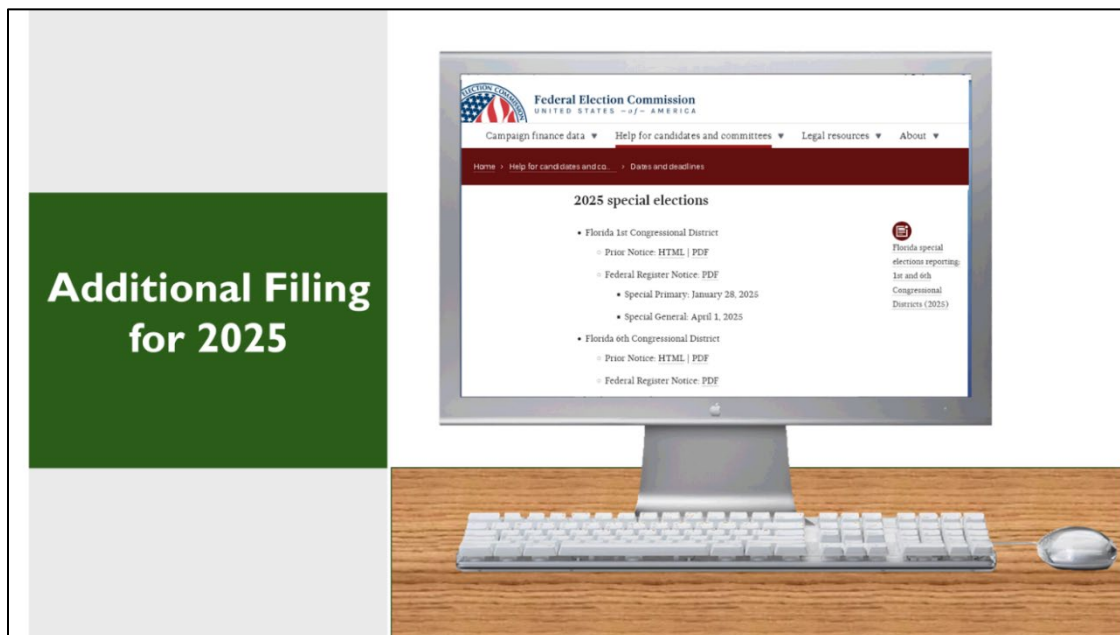


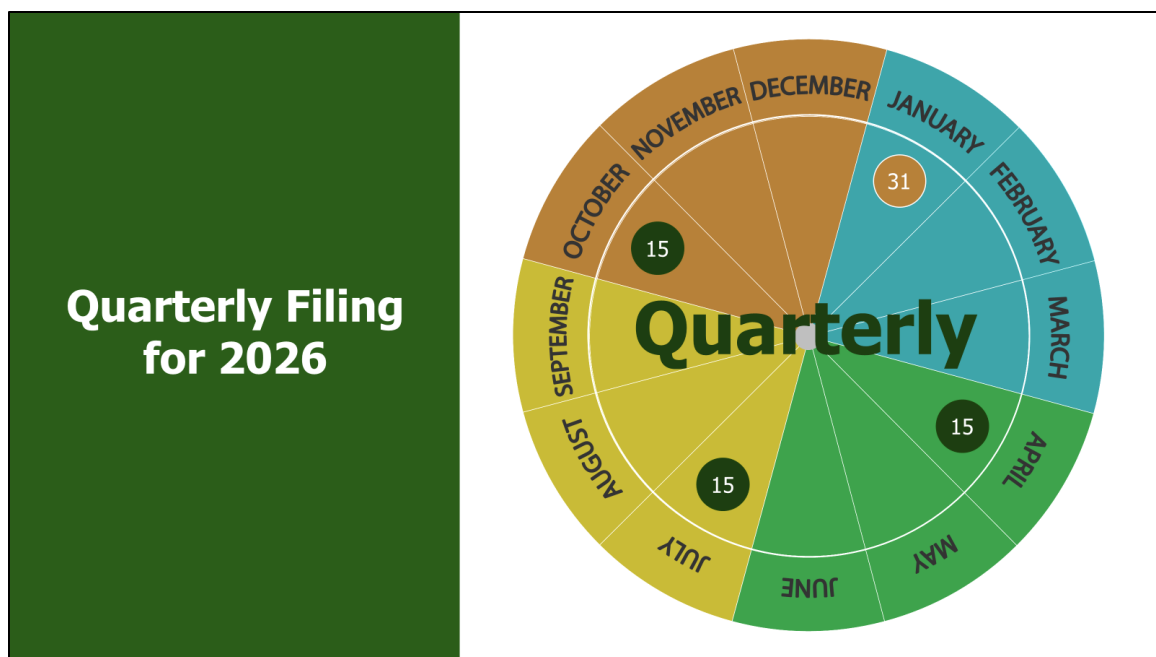
### A. Quarterly filers



**1. Non-election year (odd-numbered year)**

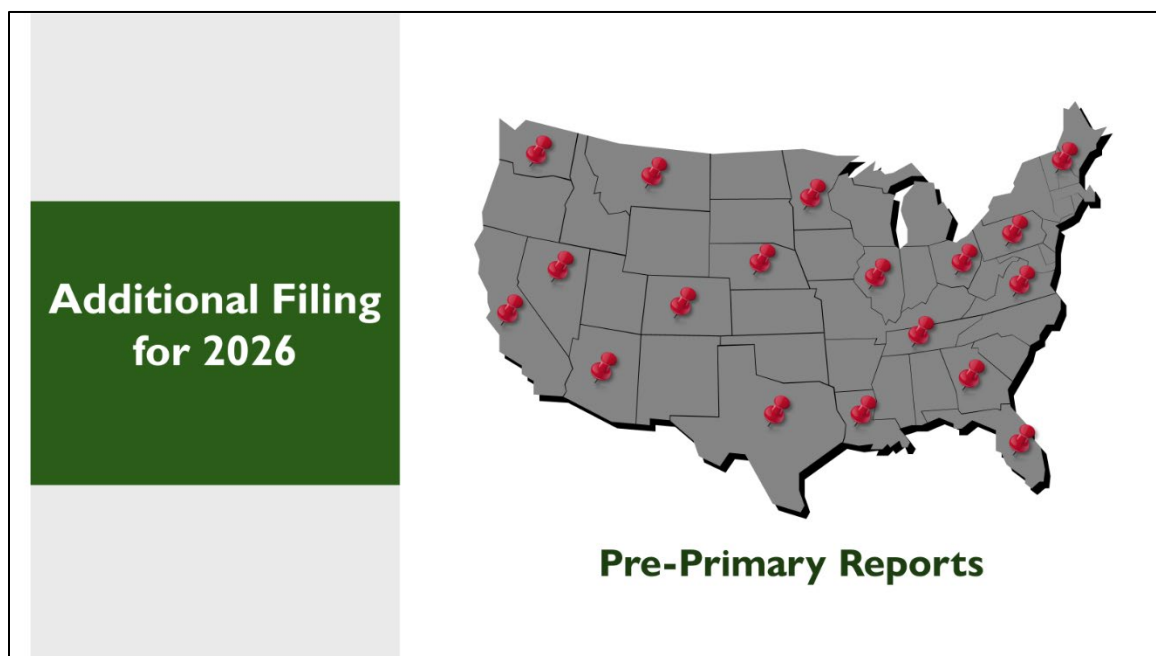
- a) Quarterly filing PACs file on a semi-annual schedule in non-election years.
- b) Semi-annual reporting schedule:
  - (1) Mid-Year Report due July 31; Year-End Report due January 31; special election pre-/post-election reports (if applicable).
  - (2) Reporting period begins the day after close of books of last report filed.





**2. Election year (even-numbered year)**

- a) Quarterly filing PACs file quarterly in election year
- b) Quarterly reporting schedule:
  - (1) Quarterly reports due April 15, July 15 and October 15, Year-End Report due January 31; Pre-Primary, Pre-General (if applicable), and a Post-General Report.
  - (2) Reporting period begins the day after close of books of last report filed.



## Additional Filing for 2026

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	★	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Pre-General Report  
Due October 22**

## Additional Filing for 2026

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Post-General Report  
Due December 3**




## B. Monthly filers




### Monthly Filing for 2025

1. **Non-election year (odd -numbered year)**  
Monthly filers must file report on 20<sup>th</sup> of each month; Year-End Report due January 31.

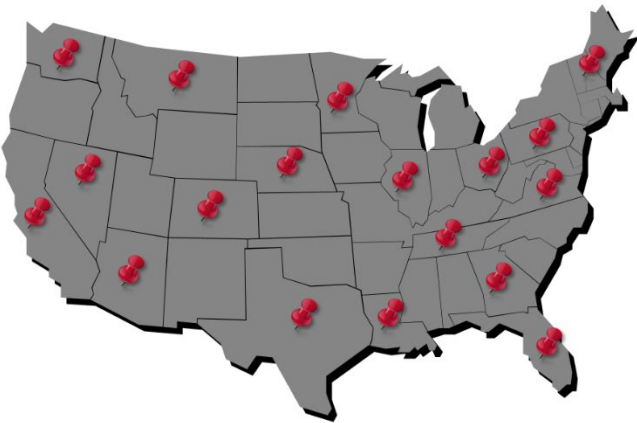


### Additional Filing for 2025



## Monthly Filing for 2026

2. **During election year (even-numbered year)**
  - a) Monthly filers must file report on 20<sup>th</sup> of each month, except Pre-General and Post-General in lieu of November and December Monthly reports; Year-End Report due January 31.
  - b) Reporting period begins the day after close of books of last report filed.



No Pre-Primary Reports

## Additional Filing for 2026

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	★	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

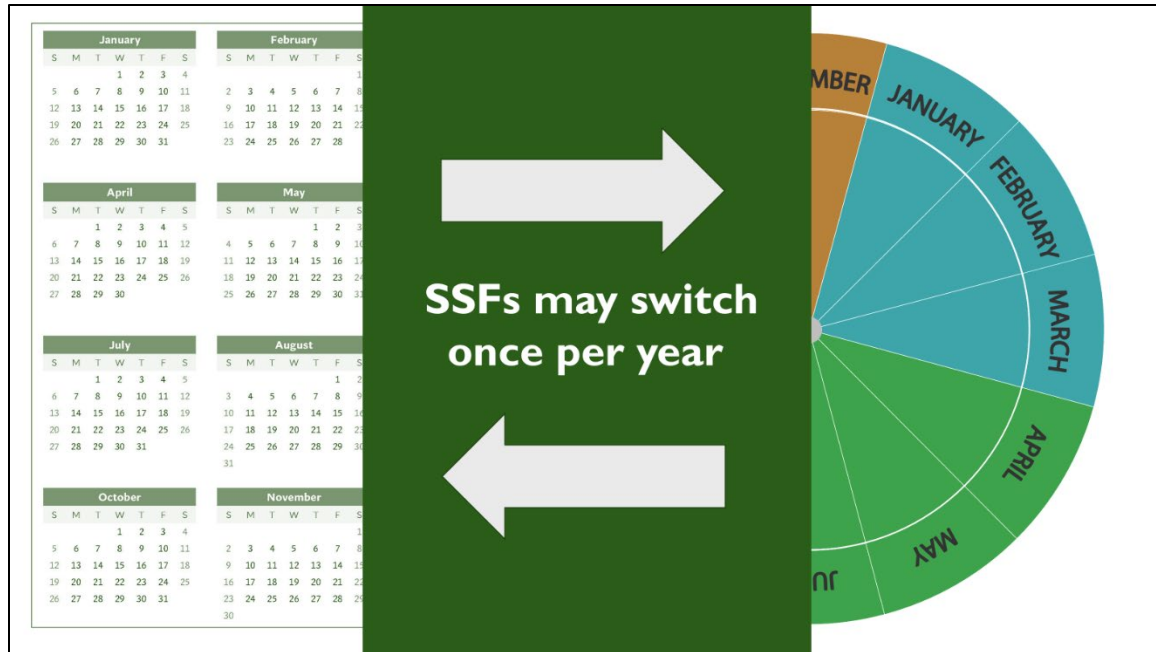
**Pre-General Report**  
(in lieu of November 20)

**Additional Filing for 2026**

October 2026							November 2026						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2	3	1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30					

**Post-General Report**  
(in lieu of December 20)

**Additional Filing for 2026**



## C. Changing filing schedule

### 1. Timing

- a) PACs and party committees may change their filing schedule only after notifying the Commission in writing (or electronically, if an e-filer) of their intention. The committee can provide this notification along with a required report filed under the committee's current filing schedule or in a separate Miscellaneous Text Submission (FEC Form 99).
- b) The committee should wait to receive a letter from the FEC acknowledging its filing frequency change. The committee will then be required to file the next required report under the new filing schedule. However, party committees that engage in reportable federal election activity (FEA) must automatically switch to monthly filing.

### 2. **May only change filing schedule once per calendar year.**

3. A PAC that filed quarterly in 2024 automatically files on semi-annual schedule in 2025. No need to notify FEC (unless switching to monthly).

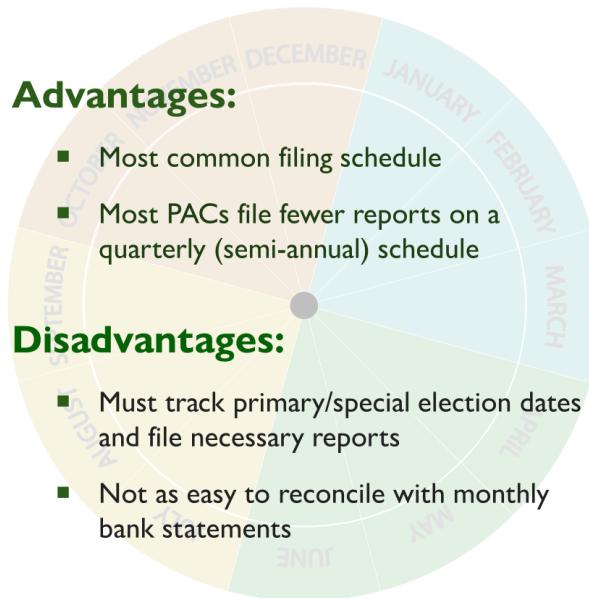
## Pros & Cons Quarterly Filing

### Advantages:

- Most common filing schedule
- Most PACs file fewer reports on a quarterly (semi-annual) schedule

### Disadvantages:

- Must track primary/special election dates and file necessary reports
- Not as easy to reconcile with monthly bank statements



### Advantages:

- No need to track primary/special election dates or file reports
- Easier to reconcile with monthly bank statements

### Disadvantages:

- Most PACs file more reports on monthly schedule

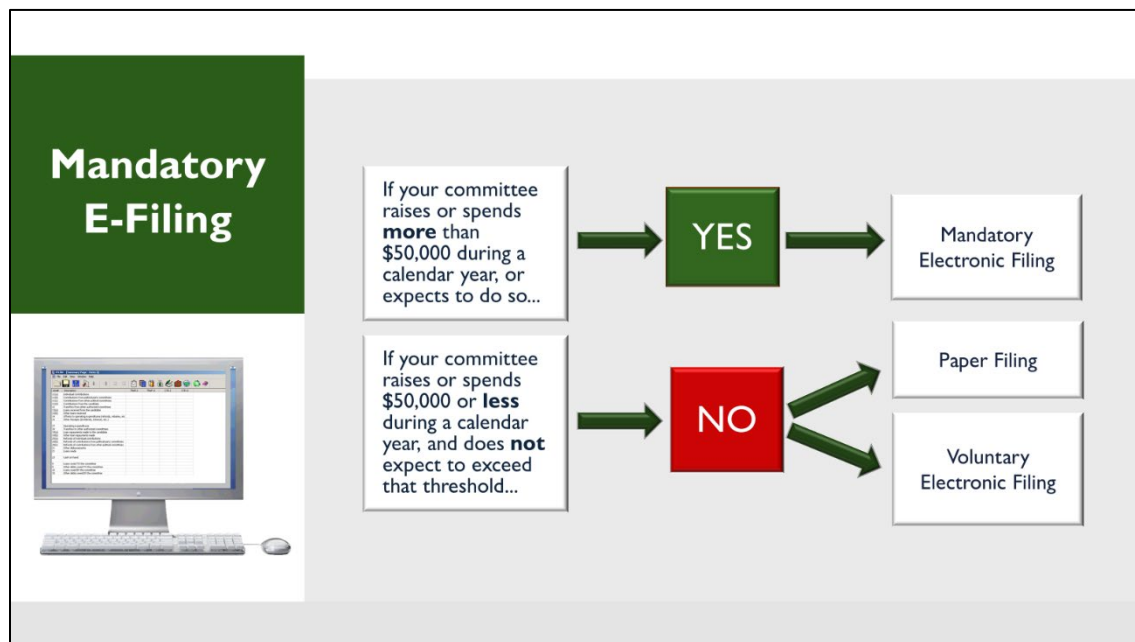
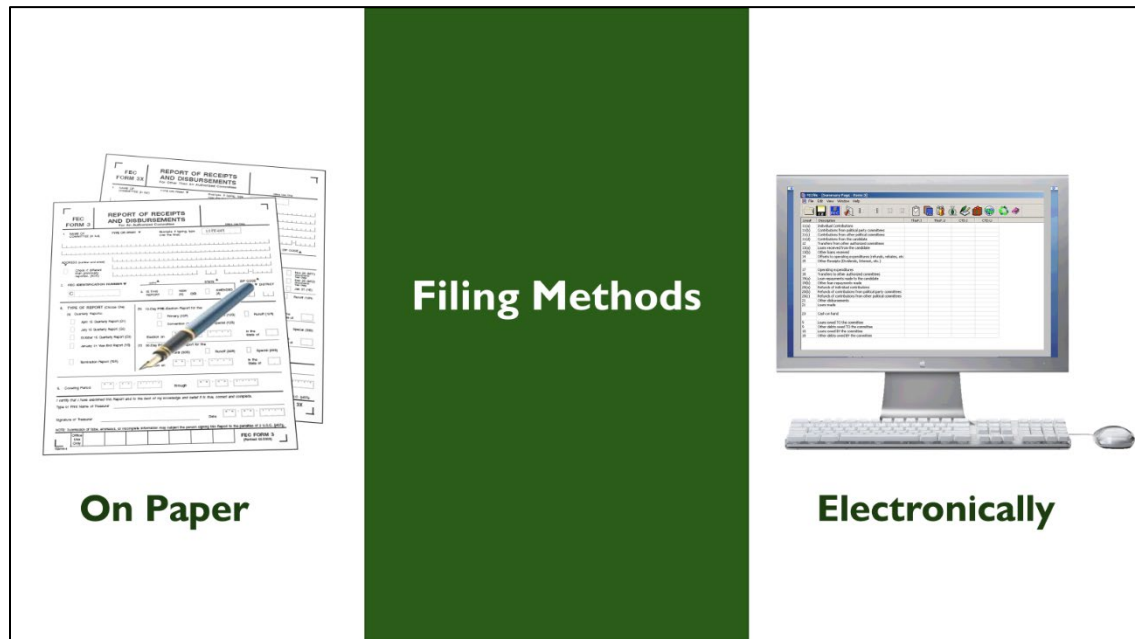
January	February	March
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4	1	1
5 6 7 8 9 10 11	2 3 4 5 6 7 8	2 3 4 5 6 7 8
12 13 14 15 16 17 18	9 10 11 12 13 14 15	9 10 11 12 13 14 15
19 20 21 22 23 24 25	16 17 18 19 20 21 22	16 17 18 19 20 21 22
26 27 28 29 30 31	23 24 25 26 27 28	23 24 25 26 27 28 29
		30 31

July	August	September
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4	1 2	1 2 3 4 5 6
5 6 7 8 9 10 11	3 4 5 6 7 8	7 8 9 10 11 12 13
12 13 14 15 16 17 18	9 10 11 12 13 14 15	14 15 16 17 18 19 20
19 20 21 22 23 24 25	16 17 18 19 20 21 22	21 22 23 24 25 26 27
26 27 28 29 30 31	23 24 25 26 27 28 29	28 29 30 31
	30	

## Pros & Cons Monthly Filing

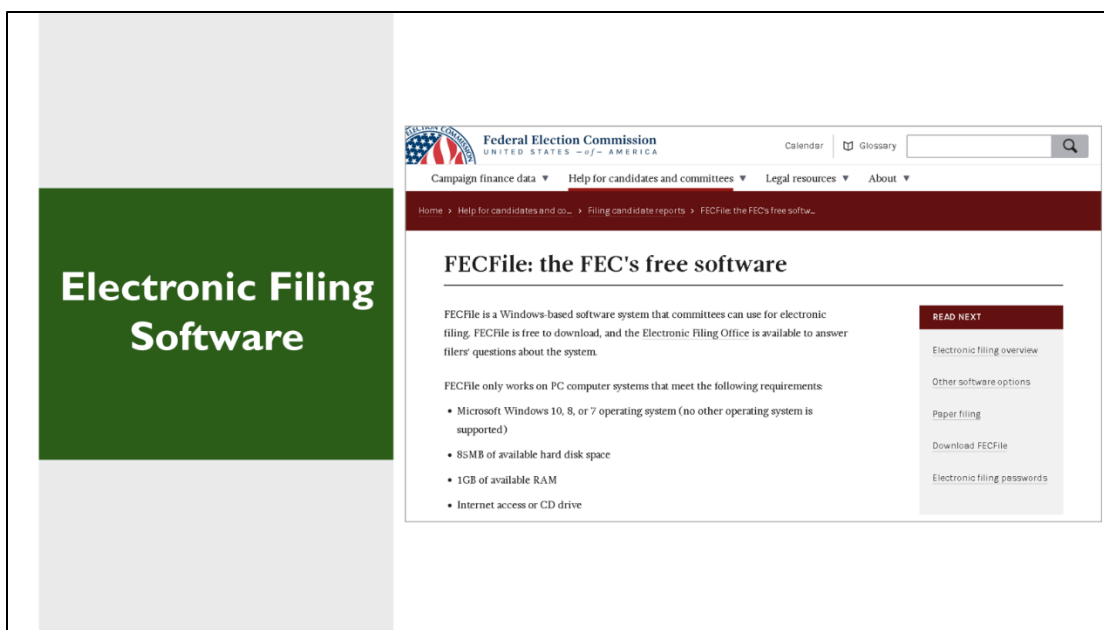
### III. Other Filing Issues



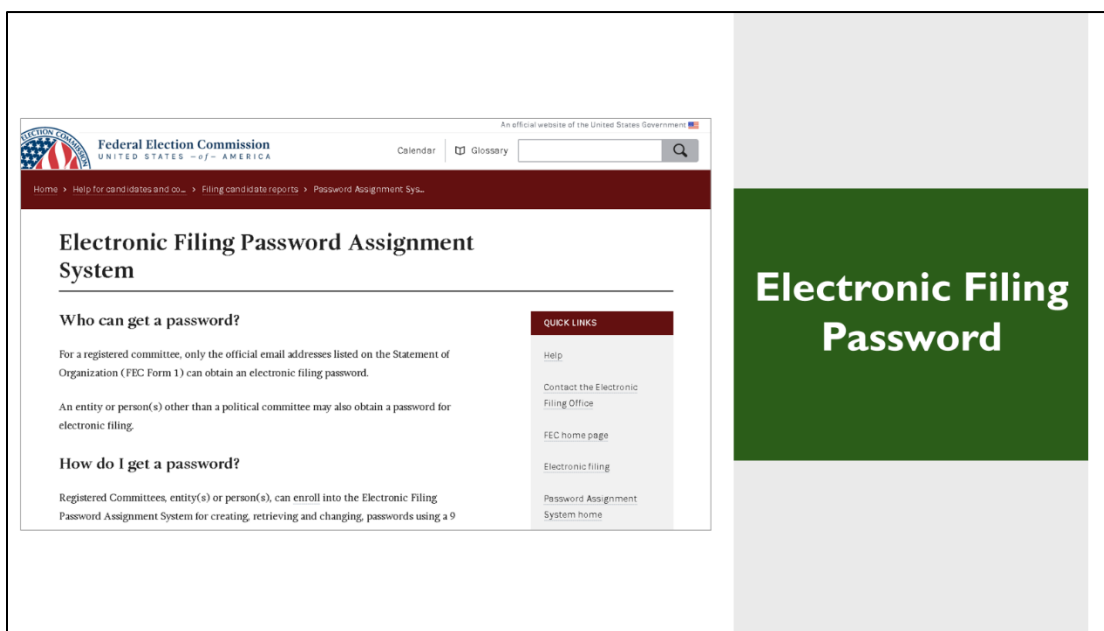
#### A. Electronic filing ([11 CFR 104.18](#))

##### 1. Mandatory v. voluntary

- a) **Mandatory:** campaigns, PACs and party committees that raise or spend more than \$50,000 in calendar year or have reason to expect to do so.
- b) **Voluntary:** All other filers.



[www.fec.gov/help-candidates-and-committees/filing-reports/fecfile-software/](http://www.fec.gov/help-candidates-and-committees/filing-reports/fecfile-software/)



[webforms.fec.gov/psa/getstarted.htm](http://webforms.fec.gov/psa/getstarted.htm)

## 2. Passwords

### a) Required

Before you can electronically file your report, you will have to obtain a password. You cannot file without one.



- b) **Who can get a password?**  
Only the official treasurer. It is important that the committee has provided a valid email address on its FEC Form 1, as a validation email will be sent to the committee.
  - c) **How do you get a password?**
    - (1) To obtain or change password online:  
[webforms.fec.gov/psa/getstarted.htm](http://webforms.fec.gov/psa/getstarted.htm).
    - (2) Existing committees that have not previously used the online system should contact the Electronic Filing Office for assistance at 202-694-1307.
  - 3. **Use updated software**
    - a) Software revised when forms changed – always use the latest version. Auto update feature makes it simple.
    - b) Latest version of FECFile – build 8.4 available for download: [efilingapps.fec.gov/registration/fecfile.htm](http://efilingapps.fec.gov/registration/fecfile.htm).
  - 4. **Paper filing by e-filer**  
Committees that submit a report on paper that should have been filing electronically will be treated as non-filers and may be subject to enforcement actions (including administrative fines).
  - 5. **For more information:** [www.fec.gov/help-candidates-and-committees/filing-reports/electronic-filing/](http://www.fec.gov/help-candidates-and-committees/filing-reports/electronic-filing/).
- B. Filing amendments required for:**
- 1. **Errors**  
Committee discovers that an earlier report contained erroneous information or mathematical errors.
  - 2. **Disclosure of late information**  
Committee obtains required reporting information concerning a particular transaction after the transaction has been reported.
  - 3. **Response to Request for Additional Information (RFAI)**  
FEC sends letter (email) and requests amendment. Response due date appears in upper right corner of RFAI.
  - 4. **Procedures for filing amendments:**
    - a) **Paper filers**  
It is not necessary to resubmit the entire report.
      - (1) Complete the signature page of the Summary Page, checking box indicating that it is an amended report.
      - (2) Attach corrected schedules, if necessary.
      - (3) Attach cover letter explaining change (recommended).
    - b) **Electronic filers**
      - (1) Must submit amendments in electronic format (if original was filed electronically).
      - (2) Amendment must include complete report (as opposed to just the portion requiring an amendment).





- C. **Reporting considerations for paper filers**
1. **Statute prohibits extensions** (applicable to paper and electronic filers).
  2. **Weekends and holidays**  
Filing dates not extended for weekends or holidays. Must be received on business day preceding filing date.
  3. **Registered vs. overnight mail**
    - a) If filing using USPS registered mail, keep receipt.
    - b) “Overnight Mail” means express or priority mail with a delivery confirmation or an overnight service with an online tracking system. File using same terms as certified/registered mail. (Keep receipt.)
    - c) **Zip code**
      - (1) USPS: 20463
      - (2) Delivery services: 20002

What happens if I file  
my report late?



## Administrative Fines

Civil money penalties for filing late

Size of fine depends several factors,  
including:

- Proximity to election
- Amount disclosed on report
- Prior violations

### D. Administrative Fine Program (AFP)

[www.fec.gov/legal-resources/enforcement/administrative-fines/](http://www.fec.gov/legal-resources/enforcement/administrative-fines/)

#### 1. Background

Program for assessing civil money penalties for violations for failure to file reports on time and/or at all.

2. **Applies to:**
  - a) Late filers
  - b) Non-filers
  - c) Regulations found at [11 CFR 111.30-111.45](#)
3. **Civil money penalties -- factors in determining:**

The interaction of several factors will determine the size of the penalty (calculator on FEC website: [www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/](http://www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/))

  - a) **Election sensitivity**
    - (1) Election sensitive reports include:
      - October Quarterly of election year,
      - October Monthly of election year, and
      - Pre-election reports for primary, general and special elections.
    - (2) All other reports are considered nonsensitive.
  - b) **Whether committee is a late filer or a non-filer**
    - (1) **For sensitive reports**
      - (a) **Late filer** – when report is filed after the due date but more than four (4) days prior to the election.
      - (b) **Non-filer** - report filed after due date and four (4) days or less before the election, or not at all.
    - (2) **For nonsensitive reports**
      - (a) **Late filer** – when report is filed within 30 days after the due date.
      - (b) **Non-filer** – when report is filed 31 or more days after due date, or not at all.
    - (3) Can still be considered a “nonfiler” even if report is eventually filed.
  - c) **Prior civil money penalties for reporting violations under the AFP.**
  - d) **Financial activity**
    - (1) Amount of financial activity in the report – total amount of receipts and disbursements.
    - (2) Committees with less than \$50,000 in financial activity during the reporting period in question are subject to reduced penalties.
    - (3) Most recent revision to the AFP regulations – [Civil Monetary Penalties Annual Inflation Adjustments \(January 3, 2025\)](#).

- (4) Campaign Finance Analysts will not be able to tell you if you will be fined or how much. You can use the administrative fine calculator to estimate your fine: [www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/](http://www.fec.gov/legal-resources/enforcement/administrative-fines/calculating-administrative-fines/) Your committee will be notified in writing if the FEC assesses a civil penalty against your committee under the AFP.



### Best Efforts to File on Time

Committee was prevented from filing report on time by reasonably unforeseen circumstances beyond its control

Committee filed the report no later than 24 hours after end of those circumstances

**E. Timely filing/using best efforts**

NOT the same as “best efforts” for obtaining contributor information

- 1. Reports required on time;** no extensions.
- 2. If report not filed on time,** committees may use “best efforts” defense if committee took normal precautions and trained staff, but failure to report was due to circumstances beyond committee’s control and the late report was filed within 24 hours after those circumstances ended.

### **“Reasonably unforeseen circumstances” include**

- Severe weather or other disaster-related events
- FEC computer/software failures that tech support cannot resolve
- Widespread disruptions of internet transmissions

#### **Best Efforts to File on Time**



### **3. When can best efforts defense be used:**

- a) Committee may use best efforts defense if failure to report is due to failure of Commission computers or software, despite receiving Commission technical assistance, widespread disruption of information transmissions over the internet, or severe weather or other disaster-related event.

### **Inapplicable factors:**

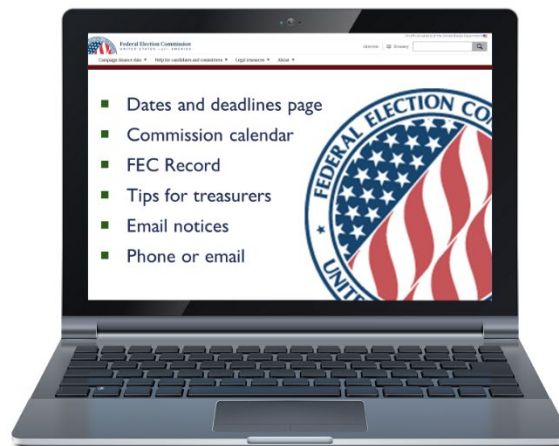
- Illness, inexperience or unavailability of treasurer or committee staff
- Committee computer, software or ISP failures
- Delays caused by committee vendors/contractors
- Failure to use filing software properly

#### **Not Considered Best Efforts**



- b) Committee may not use best efforts defense if failure to report is due to unavailability, inexperience or negligence of staff, counsel or organization, failure of committee's computer system, delays caused by vendors, failure to understand or know the law or failure to use filing software properly.
4. **For more information, review:**
- [Final Rules for Best Efforts in Administrative Fines Challenges \(March 29, 2007\)](#) and
  - [Record article \(May 2007\)](#)
  - [Statement of Policy Regarding Treasurers' Best Efforts to Obtain, Maintain, and Submit Information as Required by the Federal Election Campaign Act \(June 7, 2007\)](#) and
  - [Record article \(July 2007\)](#)

## Help with Tracking Deadlines



### F. Finding reporting dates

1. **Dates and deadlines page:** [www.fec.gov/help-candidates-and-committees/dates-and-deadlines/](http://www.fec.gov/help-candidates-and-committees/dates-and-deadlines/)
2. **Commission calendar:** [www.fec.gov/calendar/](http://www.fec.gov/calendar/)
3. **FEC Record:** [www.fec.gov/updates/?update\\_type=fec-record&category=reporting](http://www.fec.gov/updates/?update_type=fec-record&category=reporting)
4. **Tips for Treasurers:** [www.fec.gov/updates/?update\\_type=tips-for-treasurers](http://www.fec.gov/updates/?update_type=tips-for-treasurers)
5. **Email notices** sent to address(es) listed on FEC Form 1
6. **Phone or email:** 800-424-9530; [info@fec.gov](mailto:info@fec.gov)




## IV. Best Practices: Filing

### Best Practices: Filing

#### Brief Staff/Vendors



#### Update Software



#### List Email Address



#### Respond to RFAs



**A. Brief staff/vendors**

Ensure your staff, vendors and counsel understand reporting and filing rules and deadlines.

**B. Update your software regularly**

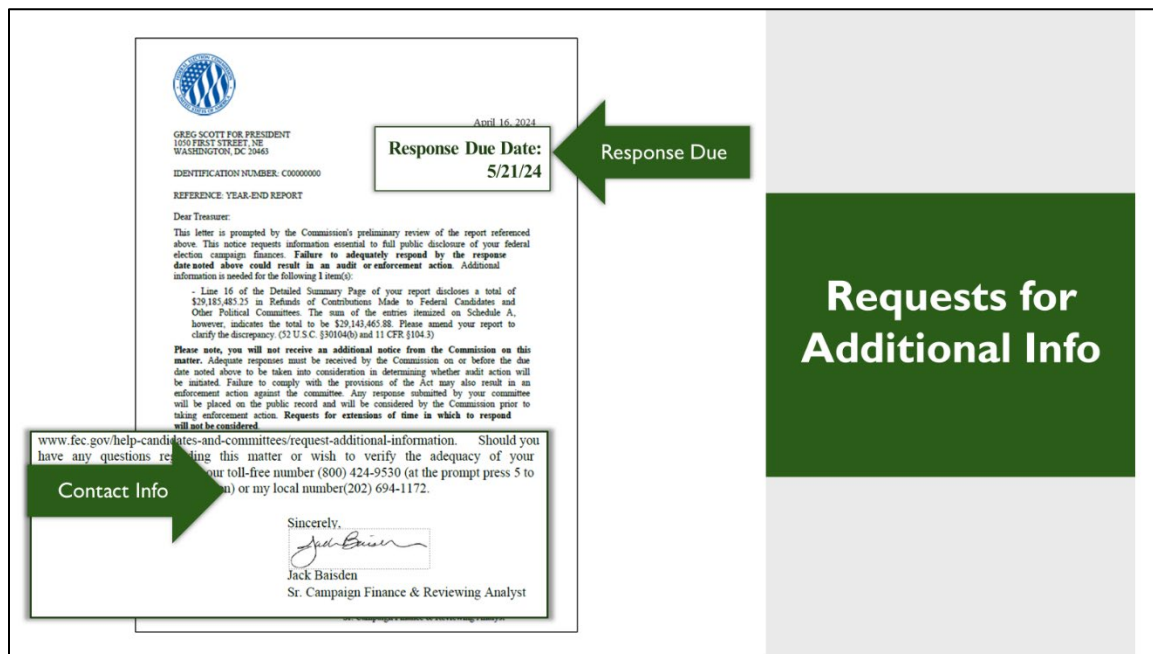
**C. List email address**

To keep up with filing deadlines, make sure your committee has a current email address on its FEC Form 1 for receiving courtesy reminders. To do this, submit a complete electronic FEC Form 1 with a new email address.

**D. Respond to Requests for Additional Information (RFAs)**

**More: Report deadlines posted online at** [www.fec.gov/help-candidates-and-committees/dates-and-deadlines/](http://www.fec.gov/help-candidates-and-committees/dates-and-deadlines/) **and in January of each year in the Record:** [www.fec.gov/updates/?update\\_type=fec-record](http://www.fec.gov/updates/?update_type=fec-record)

## V. Request for Additional Information (RAFI)



### A. If internal thresholds are met, an RAFI is sent

1. RAFI has a “Response Due Date” in the upper right hand corner of the letter, extensions are not granted. The committee analyst’s name and contact telephone number are also provided in the letter.
2. **Tip:** You can find out who your analyst is by visiting:  
[www.fec.gov/help-candidates-and-committees/question-rad/](http://www.fec.gov/help-candidates-and-committees/question-rad/)



## Responding to RFAs

IS THIS REPORT ☐ NEW (N) OR ☒ AMENDED (A)

### FEDERAL ELECTION COMMISSION

HOME / ELECTRONIC FILING / ONLINE FILING / ONLINE WEBFORMS / FORM 99

#### Miscellaneous Report To FEC (Form 99)

Sign-In For Registered Committees  
(Requires Committee ID and Electronic Filing Password)

\* Indicates required fields

Committee ID:

Password:

E-mail:

(A receipt will be emailed to this address)

- B. Must amend report when changing information that affects entries on a report**  
This would include additions, changes or deletions.
- C. Miscellaneous text submission (FEC Form 99)**  
Used for narrative responses that do not affect actual entries within a report. (For example, when outlining procedures for “best efforts” in obtaining contributor information.)

Objectives

Basic Provisions

Review basic provisions of the Federal Election Campaign Act

Filing Requirements

Examine recordkeeping and filing requirements for corporate PACs

Compliance Resources


Highlight compliance resources available to corporate PACs

## HIGHLIGHT COMPLIANCE RESOURCES


### How to get help from the FEC

- Use our online resources
- Call our toll-free information line
- Email your questions to us


### Compliance Help



www.fec.gov




800-424-9530

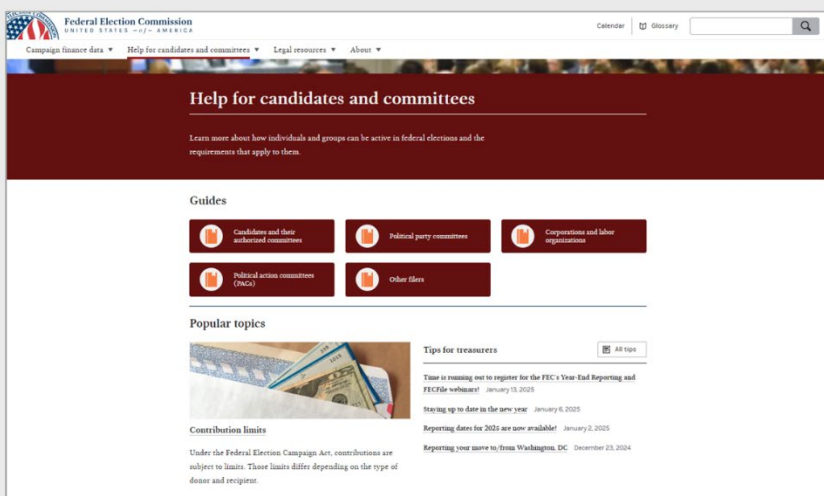


info@fec.gov

### Compliance Help

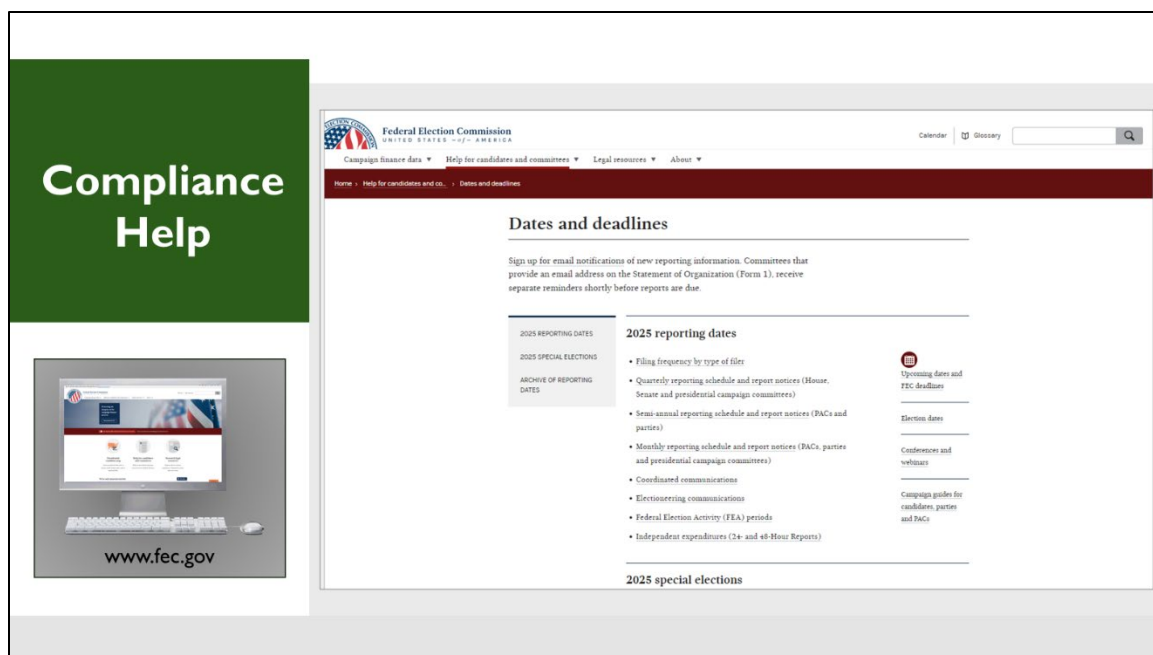


www.fec.gov

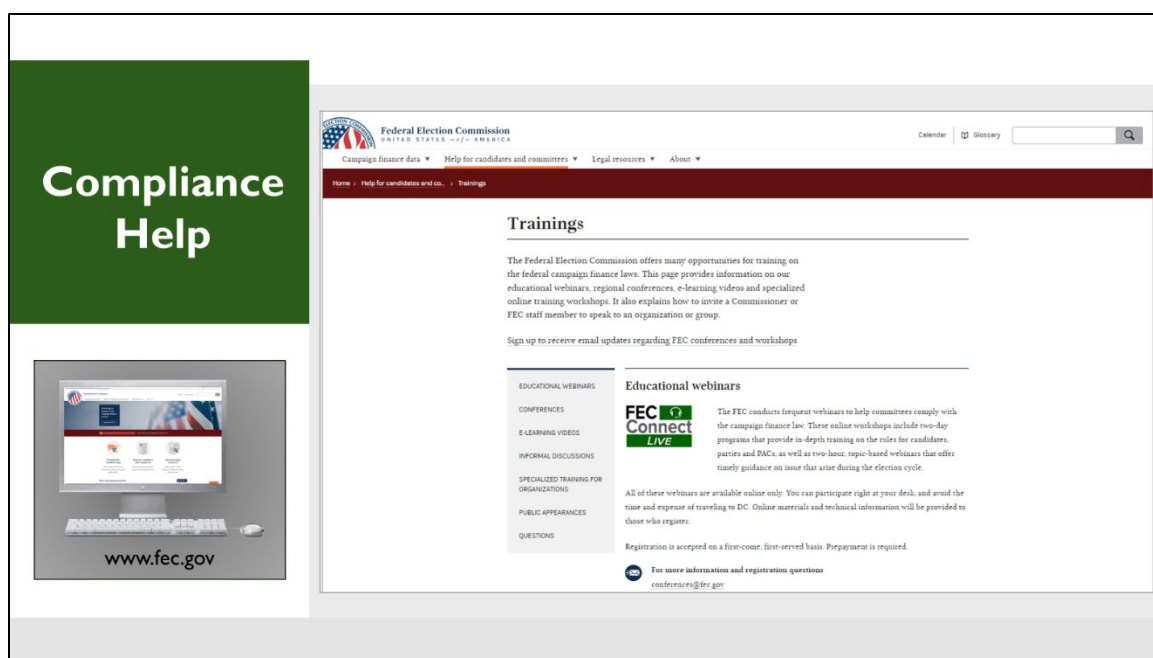


The screenshot shows the 'Help for candidates and committees' page on the FEC website. It includes a navigation bar with links to 'Campaign finance data', 'Help for candidates and committees', 'Legal resources', and 'About'. The main content area features a 'Help for candidates and committees' header, a 'Learn more about how individuals and groups can be active in federal elections and the requirements that apply to them.' sub-header, and a 'Guides' section with five buttons: 'Candidates and their authorized committees', 'Political party committees', 'Corporations and labor organizations', 'Political action committees (PACs)', and 'Other (SIC)'. Below the guides is a 'Popular topics' section with a 'Contribution limits' article and a 'Tips for treasurers' article. The 'Contribution limits' article states that contributions are subject to limits and that these limits differ depending on the type of donor and recipient. The 'Tips for treasurers' article includes a 'Time is running out to register for the FEC's Year-End Reporting and FECFile software!' section with dates for 2025 and 2026, and a 'Reporting dates for 2025 are now available!' section with dates for 2025 and 2026.

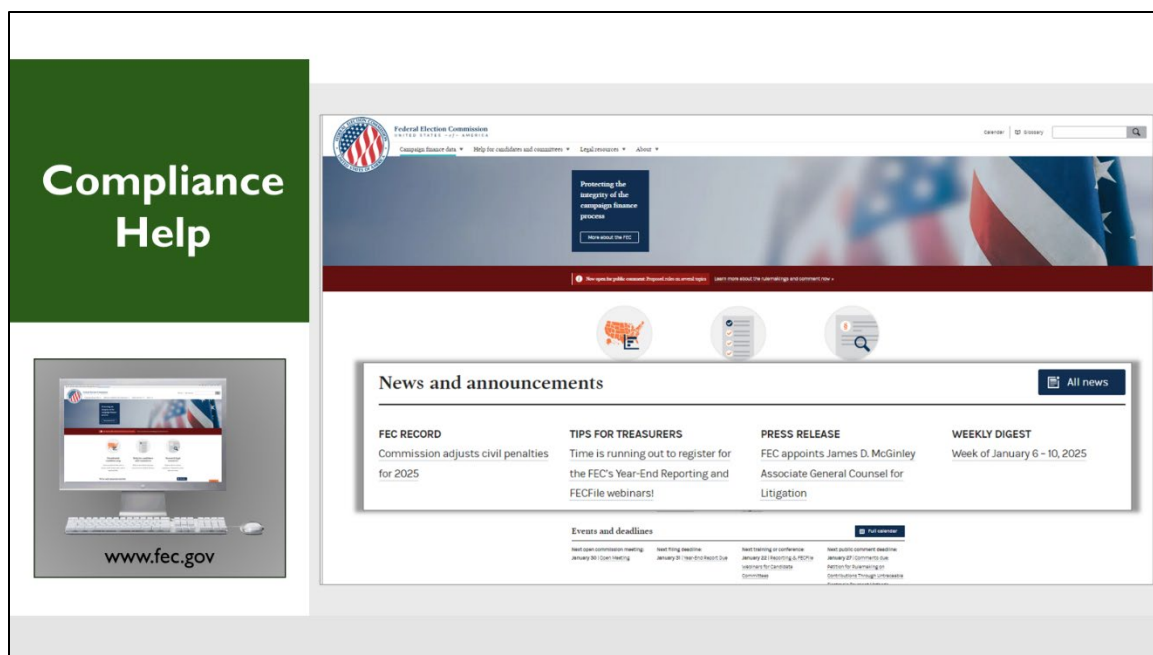
[www.fec.gov/help-candidates-and-committees/](http://www.fec.gov/help-candidates-and-committees/)



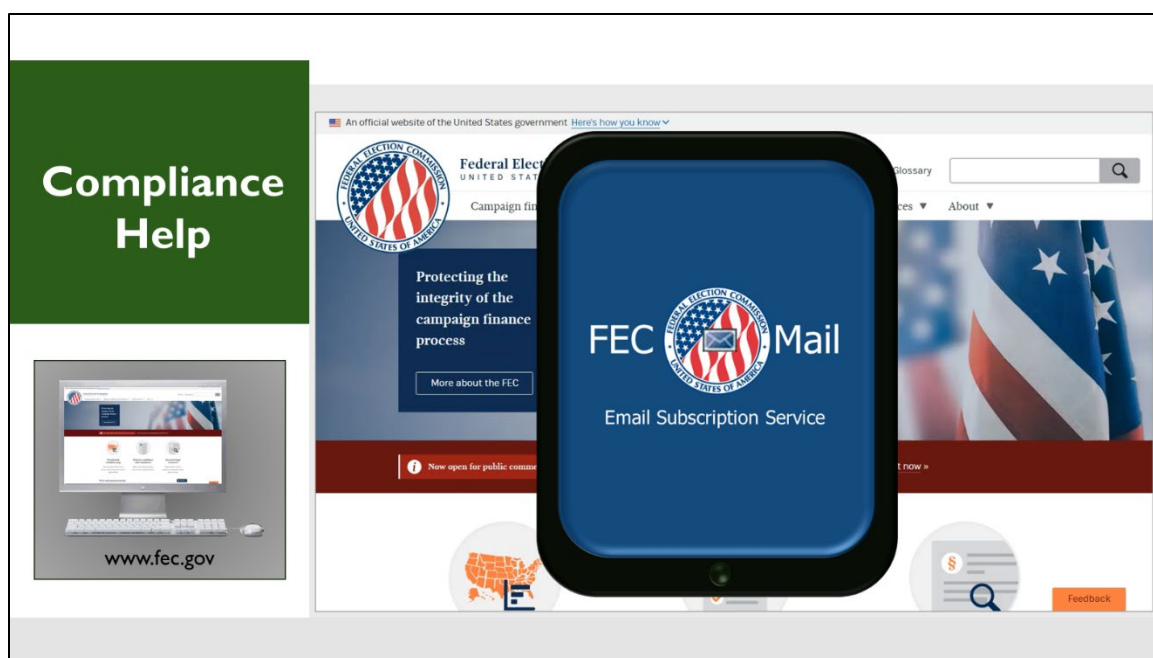
[www.fec.gov/help-candidates-and-committees/dates-and-deadlines/](http://www.fec.gov/help-candidates-and-committees/dates-and-deadlines/)



[www.fec.gov/help-candidates-and-committees/trainings/](http://www.fec.gov/help-candidates-and-committees/trainings/)




[www.fec.gov/updates/](http://www.fec.gov/updates/)

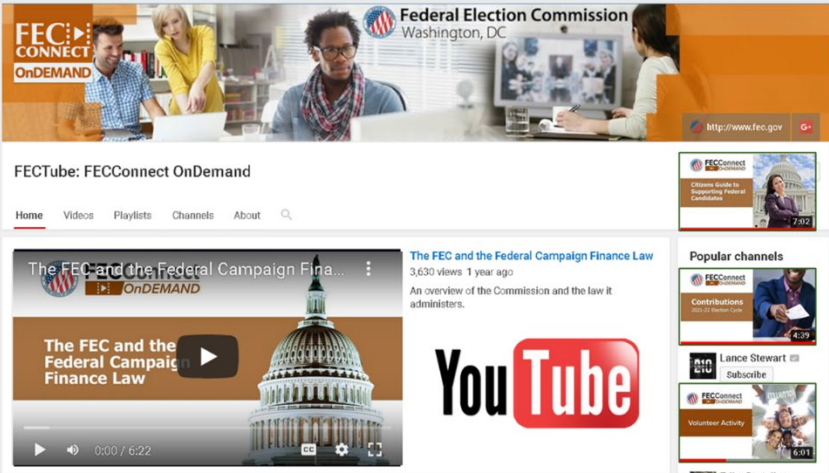


[public.govdelivery.com/accounts/USFEC/subscriber/topics?qsp=CODE\\_RED](http://public.govdelivery.com/accounts/USFEC/subscriber/topics?qsp=CODE_RED)

## Compliance Help



www.fec.gov



FECTube: FECConnect OnDemand

Home Videos Playlists Channels About

The FEC and the Federal Campaign Finance Law

3,630 views 1 year ago

An overview of the Commission and the law it administers.


YouTube

Popular channels

- Contributions
- Lance Stewart
- Volunteer Activity

[www.youtube.com/FECTube](http://www.youtube.com/FECTube)

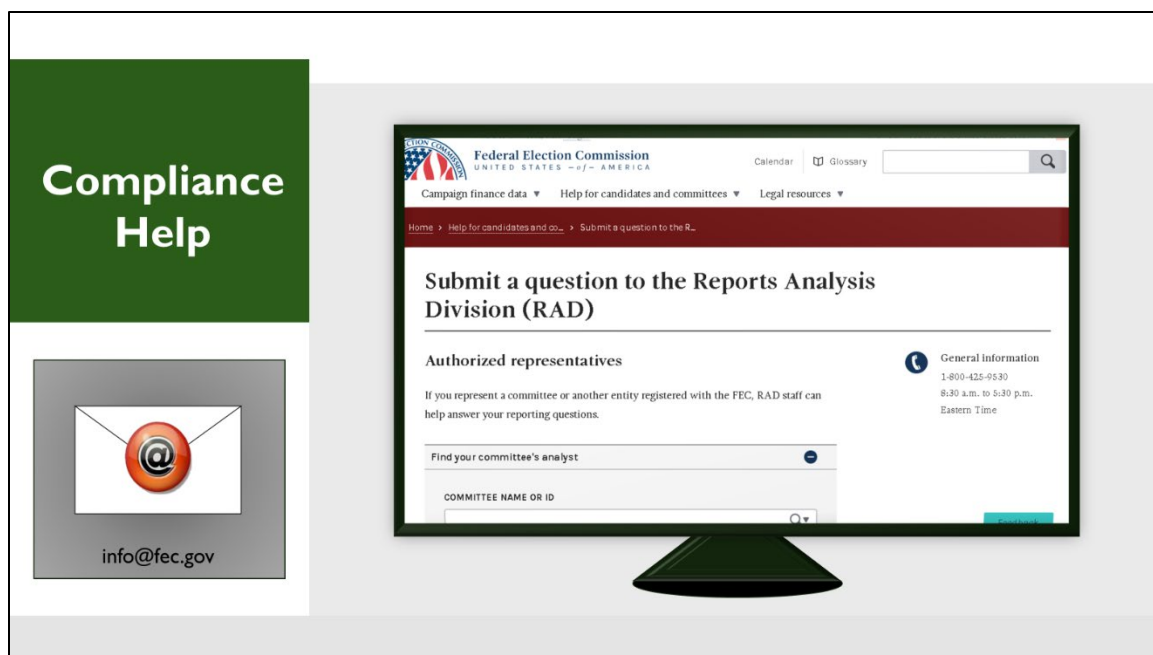
## Compliance Help



800-424-9530

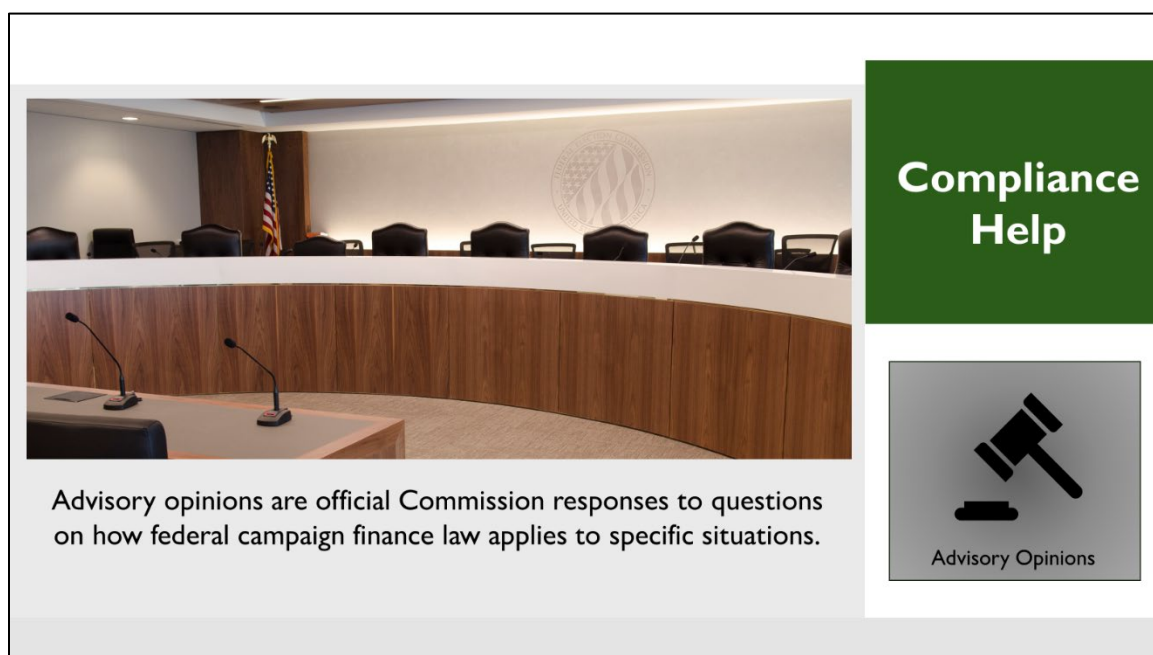
### Phone menu:

- For e-filing tech support, press 4 for the Electronic Filing Office
- For reporting help, press 5 to reach your RAD Analyst
- For other questions, press 6 for an Information Specialist



[info@fec.gov](mailto:info@fec.gov)

[www.fec.gov/help-candidates-and-committees/question-rad/](http://www.fec.gov/help-candidates-and-committees/question-rad/)





## Compliance Help

Advisory Opinions

[www.fec.gov/legal-resources/advisory-opinions-process/](http://www.fec.gov/legal-resources/advisory-opinions-process/)

## Help Us Help You!

Please complete an evaluation of this workshop.

**Workshop Evaluation:** <https://www.surveymonkey.com/r/X8GFZD8>

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